



Analysis of Impediments to Fair Housing Choice

2020

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MESSAGE FROM
DAVID COULTER
OAKLAND COUNTY EXECUTIVE



Dear Oakland County Resident,

I am committed to ensuring that our county government is doing everything it can to foster an environment of inclusion, diversity and equity and to ensure that Oakland County residents have access to housing of their choice. The current data is unacceptable; we can and must do better.

The information contained in the following Analysis of Impediments to Fair Housing Choice (AI) will be used to create Oakland County's Fair Housing Plan which will seek to ameliorate or eliminate both private and public sector impediments. I appreciate your participation in making this a reality.

Provisions to affirmatively further fair housing are long-standing components of the U.S. Department of Housing and Urban Development's (HUD's) housing and community development programs. HUD requires Oakland County to prepare an AI as part of our consolidated planning process every 5 years. The AI is an assessment of laws, ordinances, statutes, and administrative policies as well as local conditions that affect the location, availability, and access to housing.

As we take the long-term steps to update our consolidated five-year plan as required by the U.S Department of Housing and Urban Development (HUD), I also want to explore short- and medium-term enhancements to our current programs.

Housing is much more than just a roof over our heads; it is a platform for many aspects of living. If someone is denied housing choice, they are also denied access to the advantages and opportunities that housing stability provides.

I look forward to working with you to achieve our mutual goals of affordable housing and equal opportunity for all residents in all parts of our county.



OAKLAND COUNTY, MICHIGAN

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE



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Effective Date July 1, 2021

Has Your Right to Fair Housing Been Violated?

If you feel you have experienced discrimination in the housing industry, please contact:

U.S. Department of Housing and Urban Development

Office of Fair Housing & Equal Opportunity (FHEO)

477 Michigan Avenue, Room 1710

Detroit, Michigan 48226-2592

Phone: (313) 234-7352

TDD/TTY (313) 226-7822

Fax: (313) 226-3887

FHEO Housing Discrimination Hotline: 800-669-9777

U.S. Department of Housing and Urban Development

Form 903 Online Complaint in English:

<https://portalapps.hud.gov/FHEO903/Form903/Form903Start.action>

HUD Formulario 903 quejas en línea:

https://portalapps.hud.gov/AdaptivePages/HUD_Spanish/Espanol/complaint/complaint-details.htm

Michigan Department of Civil Rights

Phone: 1-800-482-3604

TDD/TTY Users: 1-877-878-8464

www.michigan.gov/mdcr

Fair Housing Center of Metropolitan Detroit

220 Bagley St., Suite 1020

Detroit, MI 48226

Phone: (313) 963-1274

<https://fairhousingdetroit.org>

Oakland County Community & Home Improvement Division

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Section I. Executive Summary

Overview

Title VIII of the 1968 Civil Rights Act, also known as the Fair Housing Act, protects people from discrimination based on race, color, national origin, religion, sex, familial status, and disability when they are renting or buying a home, getting a mortgage, seeking housing assistance, or engaging in other housing related activities. The Fair Housing Act, and subsequent laws reaffirming its principles, seeks to overcome the legacy of segregation, unequal treatment, and historic lack of access to housing opportunity. There are several statutes, regulations, and executive orders that apply to fair housing, including the Fair Housing Act, the Housing Amendments Act, and the Americans with Disabilities Act.¹

Affirmatively furthering fair housing is defined in the Fair Housing Act as 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”.² Specifically, affirmatively furthering fair housing requires that recipients of federal housing and urban development funds take meaningful actions to address housing disparities, including replacing segregated living patterns, transforming racially and ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws.³ Furthering fair housing can involve developing affordable housing, removing barriers to affordable housing development, investing in neighborhood revitalization, preserving and rehabilitating existing affordable housing units, improving housing access in areas of concentrated poverty, and improving community assets.

Assessing Fair Housing

Provisions to affirmatively further fair housing are long-standing components of the U.S. Department of Housing and Urban Development’s (HUD’s) housing and community development programs. These provisions come from Section 808(e)(5) of the Fair Housing Act, which requires that the Secretary of HUD administer federal housing and urban development programs in a manner that affirmatively furthers fair housing.⁴

In 1994, HUD published a rule consolidating plans for housing and community development programs into a single planning process. This action grouped the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Emergency Shelter Grants (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) programs into the Consolidated Plan for Housing and Community Development, which then created a single application cycle. As part of the planning process, entitlement communities that receive such funds from HUD are required to submit HUD certification annually that they are affirmatively furthering fair housing. In addition, an Analysis of Impediments to Fair Housing Choice (AI) is required every 3-5 years.

In July of 2015, HUD released a new Affirmatively Furthering Fair Housing (AFFH) rule which provided a format, a review process, and content requirements for the newly named “Assessment of Fair

¹ https://www.hud.gov/program_offices/fair_housing_equal_opp/fair_housing_and_related_law

² § 5.152 Affirmatively Furthering Fair Housing

³ § 5.152 Affirmatively Furthering Fair Housing

⁴ 42 U.S.C.3601 et seq.

Housing”, or AFH.⁵ The assessment would now include an evaluation of equity, the distribution of community assets, and access to opportunity within the community, particularly as it relates to concentrations of poverty among minority racial and ethnic populations. Areas of opportunity are physical places within communities that provide things one needs to thrive, including quality employment, high performing schools, affordable housing, efficient public transportation, safe streets, essential services, adequate parks, and full-service grocery stores. Areas lacking opportunity, then, have the opposite of these attributes.

The AFH includes measures of segregation and integration, while also providing some historical context about how such concentrations became part of the community’s legacy. Together, these considerations were intended to better inform public investment decisions that would lead to amelioration or elimination of segregation, enhance access to opportunity, promote equity, and hence, housing choice. Equitable development requires thinking about equity impacts at the front end, prior to the investment occurring. That thinking involves analysis of economic, demographic, and market data to evaluate current issues for citizens who may have previously been marginalized from the community planning process. All this would be completed by using HUD's online Fair Housing Assessment Tool.

However, on January 5, 2018, HUD issued a notice that extended the deadline for submission of an AFH by local government consolidated plan program participants to their next AFH submission date that falls after October 31, 2020.⁶ Then, on May 18, 2018, HUD released three notices regarding the AFFH; one eliminated the January 5, 2018, guidance; a second withdrew the on-line Assessment Tool for local government program participants; and, the third noted that the AFFH certification remains in place. HUD went on to say that the AFFH databases and the AFFH Assessment Tool guide would remain available for the AI; and encouraged jurisdictions to use them.

Hence, the AI process involves a thorough examination of a variety of sources related to housing, the fair housing delivery system, housing transactions, locations of public housing authorities, areas having racial and ethnic concentrations of poverty and access to opportunity. The development of an AI also includes public input, public meetings to collect input from citizens and interested parties, distribution of draft reports for citizen review, and formal presentations of findings and impediments, along with actions to overcome the identified fair housing issues and impediments.

In accordance with the applicable statutes and regulations governing the Consolidated Plan, Oakland County certifies that they will affirmatively further fair housing, by taking appropriate actions to overcome the effects of any impediments identified in the Analysis of Impediments to Fair Housing Choice and maintain records that reflect the analysis and actions taken in this regard.

Limitations to the Affirmatively Furthering Fair Housing (AFFH) dataset

The AI was completed using the AFFH framework as suggested by HUD. However, the current AFFH dataset as released by HUD contains several data concepts that are dated or could be considered misleading to the general population. This document used the raw AFFH version AFFH0004a, which was released in February of 2018 and revised in March 2019. Although this data was released in 2018, it relies heavily on the 2009-2013 5-year American Community Survey (ACS) dataset as well as the 2009-

⁵ 80 FR 42271. <https://www.federalregister.gov/documents/2015/07/16/2015-17032/affirmatively-furthering-fair-housing>

⁶ 83 FR 683 (January 5, 2018)

2013 Comprehensive Housing Affordability Strategy (CHAS) data. This period was the height of the great recession and describes a starkly different economic and demographic landscape than the post-recession recovery in which we find ourselves today. Wherever possible this report used the 2013-2017 ACS data to describe AFFH data concepts, such as the Limited English Proficiency (LEP) or the Dissimilarity Index. Also included is the most recent 2012-2016 CHAS data to address housing affordability. As a result, this document attempts to update the AFFH data concepts to the most accurate data available.

One area which relied on the AFFH data provided in the 2018 February release, were seven opportunity indices. All data, except the dissimilarity index, came directly from the AFFH dataset. It was expressed several times throughout the public input process that these indices are confusing to the general public and misleading in the concepts they try to measure. For example, the environmental health index only measures outside air quality and does not address potential in home toxins, such as lead paint or lead water pipes, which is what the majority of the public assumed was being measured. The education index only evaluates 4th grade test scores, which does not capture any sort of complete educational quality. Many of the public thought it measured high school graduation rates, or broader measures of educational qualities, such as quality of teachers or school district ratings. The very idea of “Access to Opportunity” and what these indices were trying to measure was also discussed at length. The AFFH data documentation says these indices are attempting to measure quality of life factors, and disparities to accessing these factors based on race and ethnicity. While this is an important concept to measure, it was generally expressed that limitations on the measurements were too restrictive to accurately describe the concept of opportunity. However, as recommended by HUD the complete set of indices is provided in this document.

Affordability and Fair Housing

Housing affordability is an important and complicated issue. In a free market society, the market maximizes profits, which does not necessarily maximize housing production. As the demand for housing rises and if the supply does not keep pace, prices increase. Rising prices may cause households to spend more of their income on housing. Severely cost burdened households are in an especially precarious financial situation, perhaps being only a few missed paychecks away from experiencing homelessness. Homelessness and the various issues surrounding homelessness is directly related to housing affordability. While these issues are pressing and important and were discussed at public forums throughout the county, how housing affordability relates to fair housing is less straightforward. Source of Income is not a federally protected class, nor is it in the State of Michigan. The level of income households have is also not directly a fair housing issue; however, many protected classes may have differing levels of income when compared to non-protected classes. For example, a single parent household with two children may have lower income levels than two parent households. Single parent households may face housing discrimination based on Familial or Marital Status, which is a fair housing issue. However, is the root of discrimination due to bias against a single parent, children in the housing unit, or the worry that perceived lower earning levels may cause missed rental payments? This is a complicated issue and no dataset can fully evaluate the underlying causes of discrimination. The CHAS data is included in this document because it shows housing problems by some protected classes. If certain protected classes have higher instances of housing problems, it is not necessarily a fair housing issue. However, there may be some correlation between levels of income and protected class status, which may influence the prevalence of housing discrimination.

Housing Choice Voucher (HCV) payment standard and tenant based rental assistance program maximum rental rates are tied to the HUD Fair Market Rent (FMR) for the Detroit-Warren-Livonia

Metropolitan Statistical Area (MSA). The MSA includes Lapeer, Macomb, Oakland, St. Clair and Wayne Counties. The average rental rate is higher in Oakland County than in the other MSA counties. Housing Choice Voucher (HCV) holders and renters with tenant based rental assistance using the Fair Market Rent (FMR) may seek affordable housing in various locations throughout Oakland County. Many units meeting the fair market standards are in Pontiac which is home to Oakland County's only Racially Concentrated Areas of Poverty (RCAP)/Ethnically Concentrated Areas of Poverty (ECAP) areas. Areas with large numbers of lower cost rental housing units serve as a contributing factor in creating RCAP/ECAP areas. To address this issue Oakland County's Continuum of Care has requested an FMR exception rent from HUD. If granted, the exception would create a higher FMR rent threshold. This would create greater housing options in more communities across Oakland County.

Oakland County Celebrates Diversity

The Oakland County Executive proudly supports diversity and inclusiveness. In response to Executive Order 13888 which asks local communities to identify their preference and ability to accept refugees, Oakland County strongly supports the integration of refugees into the American society and the labor force. The County Executive emphasized the direct economic and social impact refugees create in a community. Oakland County has accepted the highest percentage of refugees in southeast Michigan from 2007 through 2016. Oakland County has a proven track record of integrating refugees into the workforce through Oakland County Michigan Works!. This program helps refugees acquire skills and training to enter the workforce and become productive members of society. In addition, the Refugee and Immigrant Navigator (RAIN) program serves about 300 newly arrived, work-authorized individuals a year, assists them in finding English language classes, and receiving training for current or new skill sets.

Oakland County also approved local resolution #19250, which specifically declares as an official position that Oakland County depends on diversity and the talents of all who live and work in Oakland County. The success and diversity of the County's residents and business is vital to the County's growth and quality of life. The County is committed to providing equal opportunity to all including historically underrepresented individuals.

Michigan: Home Rule State

The State of Michigan is a home rule state, which gives Cities, Townships, and Villages authority to adopt and amend their own charters for the purpose of exercising municipal powers and managing their own affairs to adopt laws and ordinances related to their particular municipality's needs. As a result of Home Rule, Oakland County is precluded from creating ordinances or laws governing local jurisdictions. This makes establishing standardized countywide ordinances difficult, since each individual jurisdiction has "home rule" over itself. It is therefore even more important that Oakland County has adopted a resolution to be a model of equal opportunity. Oakland County's effort to lead by example is the most effective way to encourage individual jurisdictions to promote diversity and inclusiveness in a home rule State.

Overview of Findings

As a result of detailed demographic, economic, and housing analysis, along with a range of activities designed to foster public involvement and feedback, Oakland County has identified a series of fair housing issues/impediments, and other factors that may contribute to the creation or persistence of those issues.

Definitions

Fair Housing Choice – HUD’s definition of “fair housing choice” means the ability of persons, regardless of race, color, religion, sex, handicap, familial status, or national origin, of similar income levels to have available to them the same housing choices.

Fair Housing Issue – HUD defines a fair housing issue as a condition in a program participant’s geographic area of analysis that restricts fair housing choice or access to opportunity, and includes such conditions as ongoing local or regional segregation or lack of integration, racially ethnically concentrated areas of poverty, significant disparities in access to opportunity, disproportionate housing needs, and evidence of discrimination or violations of civil rights law or regulations related to housing.⁷

Contributing Factors – Is a factor that creates, contributes to, perpetuates, or increases the severity of one or more fair housing issues.

Segregation – For the purposes of this study segregation is defined using the Dissimilarity Index in Section IV.B. This dissimilarity index calculates how evenly two demographic groups are distributed throughout an area.

Racially or Ethnically Concentrated Areas of Poverty – Racially or ethnically concentrated areas of poverty (R/ECAPs) are Census tracts with relatively high concentrations of non-white residents living in poverty. This is calculated at a rate of at least 50 percent non-white population and at least 40 percent poverty rate. This is discussed in more detail in Section IV.C.

Opportunity Indices – Opportunity Index ratings are defined by calculations shown in Section IV.D. Areas of opportunity are physical places, areas within communities that provide things one needs to thrive, including quality employment, well performing schools, affordable housing, efficient public transportation, safe streets, essential services, adequate parks, and full-service grocery stores. Disparities in access to opportunity inspects whether a select group, or certain groups, have lower or higher levels of access to these community assets. These indices include low poverty, school proficiency, job proximity, labor market engagement, transportation trips, low transportation cost, and environmental health.

Low Poverty Index – A measure of family poverty by household (based on the federal poverty line) to measure exposure to poverty by neighborhood.

School Proficiency Index – School-level data on the performance of 4th grade students on state exams to describe which neighborhoods have high-performing elementary schools nearby and which are near lower performing schools.

Labor Market Engagement Index – Provides a measure of unemployment rate, labor-force participation rate, and percent of the population ages 25 and above with at least a bachelor’s degree

Housing Problems – Housing problems are defined by HUD to mean overcrowding, incomplete kitchen facilities, incomplete plumbing facilities, or cost burdens (paying more than 30 percent of household income on housing costs, severe cost burden is defined as gross housing costs that exceed 50.0 percent of gross household income).

⁷ <https://files.hudexchange.info/resources/documents/AFFH-Rule-Guidebook.pdf>

Table I.1 provides a list of the factors that have been identified as contributing to fair housing issues/impediments and prioritizes them according to the following criteria:

1. High: Factors that have a direct and substantial impact on fair housing choice
2. Medium: Factors that have a less direct impact on fair housing choice, or that Oakland County has limited authority to mandate change.
3. Low: Factors that have a slight or largely indirect impact on fair housing choice, or that Oakland County has limited capacity to address.

Table I.1 Contributing Factors Oakland County		
Contributing Factors	Priority	Justification
Patterns in lending	High	As demonstrated by 2008-2017 Housing Mortgage Disclosure Act (HMDA) data Black/African American and Hispanic households have a higher mortgage denial rate than white households. The average denial rate over the entire period was 12.7 percent for white households; however, the average denial rate was 29.3 percent for Black/African American households as seen in Table IV.64.
Access to low poverty areas	Low	Low poverty index is markedly lower for Black/African American and Hispanic populations than white index levels, indicating inequitable access to low poverty areas, as seen in Diagram IV.11.
Access to school proficiency	Low	School proficiency index ratings are lower for Black/African American and Hispanic households in the County, as seen in Diagram IV.11. However, the County has little control over this on a large scale.
Access to labor market engagement	Low	Black/African American and Hispanic households have less access to labor market engagement as indicated by the Access to Opportunity Index in Diagram IV.11. However, the County has little control over impacting labor market engagement on a large scale.
Moderate to high levels of segregation	High	Black/African American, Asian, and "other" race households have moderate to high levels of segregation, as shown in Diagram IV.10. In addition, other racial groups have high levels of segregation, but represent a much smaller proportion of the population. These include Native Hawaiian and American Indian households, which account for less than one percent of the population. This is shown in the Dissimilarity Index in Section IV.B.
Insufficient affordable housing in a range of unit sizes	High	Some 26.7 percent of households have cost burdens. This is more significant for renter households, of which 41.4 percent of renter households have cost burdens, according to American Community Survey (ACS) data in Table IV.48. This signifies a lack of housing options that are affordable to a large proportion of the population.
Racial minority households have disproportionate rates of housing problems	High	An estimated 95,345 white households, 28,960 Black/African American households, 6,090 Asian households, 350 American Indian, 30 Pacific Islander, and 2,915 "other" race households face housing problems in Oakland County, as shown in Tables IV.45 - IV.47. Black/African American households face housing problems at a rate of 41.3 percent, compared to the jurisdiction average of 27.8 percent, and white households at 25.4 percent, according to Comprehensive Housing Affordability Strategy (CHAS) data, as shown in Table IV.50.
Insufficient accessible affordable housing	High	The number of accessible affordable units may not meet the need of the growing elderly and disabled population, particularly as the population continues to age. Some 48.5 percent of persons aged 75 and older have at least one form of disability, as shown in Table IV.73.
Discrimination on the basis of disability	High	The most common housing complaint with cause was on the basis of a disability, accounting for 69 complaints between 2008 and 2019, according to HUD Fair Housing complaint data, shown on Table IV.82.
Location of public housing units tend to have lower levels of access to opportunity	Med	The location of publicly supported housing units tends to be in areas with lower levels of access to low poverty areas and labor market engagement, as discussed on page 69.
Concentration of publicly supported housing units	Low	Publicly supported housing units are concentrated in certain areas, according to HUD AFFH database on page 106 in Map IV.24. This is also true of Housing Choice Vouchers and is shown in the maps on pages 105 to 108. However, the County has no control over the location and use of Housing Choice Vouchers and location of public housing units.
Barriers in housing code and zoning	High	The Land Use Planner Survey found that many jurisdictions in the County define the word family as related by blood, marriage, or adoption" or "related" in any other traditional sense, which may limit access to housing choice. In addition, few jurisdictions actively encourage affordable housing development or inclusionary policies. Planner survey results are found in Section VI. E Land Use Planner Survey on page 296.
Need for fair housing education	High	The fair housing survey and public input indicated a lack of knowledge about fair housing and a need for education. Survey results are found in Section IV.I. Fair Housing Results.
Need for understanding of credit	High	The fair housing survey and public input indicated an insufficient understanding of credit needed to access mortgages. Survey results are found in Section IV.I.

FAIR HOUSING ISSUES, CONTRIBUTING FACTORS, AND PROPOSED ACHIEVEMENTS

Table I.2 summarizes the fair housing issues/impediments and contributing factors, including metrics (to track progress), milestones (to set deadlines, tasks, and budgets), and a timeframe for achievements.

Table I.2 Fair Housing Issues/Impediments, Contributing Factors, and Recommended Actions Oakland County		
Fair Housing Issues/ Impediments	Contributing Factors	Recommended Actions
Segregation	Moderate to high levels of segregation	<ul style="list-style-type: none"> Educate local jurisdictions over the next five years on zoning, land use policies and regulations that can reduce barriers to fair housing Reduce the incidence of predatory lending and discrimination by educating potential homebuyers through Oakland County Housing Counseling
	Barriers in housing code and zoning	
	Patterns in lending	
Racially/Ethnically Concentrated Areas of Poverty (R/ECAPs)	Racial minority households have disproportionate rates of housing problems	<ul style="list-style-type: none"> Decrease housing problems in the City of Pontiac R/ECAP areas by promoting Oakland County Home Improvement Program (HIP) and housing counseling services Expand housing choice outside of R/ECAP areas by evaluating the location of future federal investment in affordable housing developments
	Moderate to high levels of segregation	
Disparities in Access to Opportunity	Access to low poverty areas	<ul style="list-style-type: none"> Invest CDBG, HOME and ESG funds for up to 1,500 units over five (5) years to: <ul style="list-style-type: none"> Increase the supply of affordable rental housing Rehabilitate affordable rental and owner housing Provide financial assistance to promote affordable homeownership Promote homeownership opportunities in high labor market engagement areas with financial assistance to homebuyers using CDBG and HOME funds Explore opportunities annually for redevelopment or rehabilitation of residential properties Educate CDBG participating communities on options to fund transportation services to link housing to jobs and services
	Access to labor market engagement	
	Access to proficient schools	
Disproportionate Housing Need	Insufficient affordable housing in a range of unit sizes	<ul style="list-style-type: none"> Use Oakland County general funds to add one full time Housing Specialist to assist in the development of affordable housing Ensure a minimum standard of housing quality by educating local jurisdictions on rental housing policy best practices (rental registration, inspection, and certification ordinance/regulation) Reduce barriers to fair housing choice by educating local jurisdictions on zoning, land use policies, regulations and the need for range of unit sizes in affordable housing Maximize knowledge of available affordable housing options for low income residents through housing counseling education and referrals Promote affordable housing development in a range of unit sizes through collaboration with local jurisdictions and developers
	Barriers in housing code and zoning	
	Racial minority households have disproportionate rates of housing problems	

Table I.2 continued Fair Housing Issues/Impediments, Contributing Factors, and Recommended Actions Oakland County		
Fair Housing Issues/ Impediments	Contributing Factors	Recommended Actions
Publicly Supported Housing	Location of public housing units tend to have lower levels of access to opportunity	<ul style="list-style-type: none"> • Provide letters of support to publicly supported housing developers to encourage development in non-R/ECAP areas to disperse concentrations of poverty
Disability and Access	Insufficient accessible affordable housing Discrimination on the basis of disability	<ul style="list-style-type: none"> • Work with jurisdictions in the County to review development standards for accessible housing and inclusionary policies for accessible housing units; continue recommending appropriate amendments each year, over the next five (5) years • Promote HIP to seniors and adults with disabilities to assist homeowners to improve access and age in place • Educate landlords and developers on reasonable access/modification
Outreach and Education	Need for fair housing education Need for understanding of credit Patterns in lending Discrimination on the basis of disability	<ul style="list-style-type: none"> • Reduce the incidence of predatory lending and discrimination by educating potential homebuyers through Oakland County Housing Counseling • Offer bi-annual fair housing workshops for local real estate and community agencies • Provide local jurisdictions with fair housing information to improve and make more uniform fair housing information on their websites • Continue to provide fair housing outreach and education materials on the County's website. Promote distribution of materials at local service providers. Review locations on an annual basis • Educate landlords on fair housing and reasonable access/modification • Contribute funds to the Fair Housing Center of Metropolitan Detroit to assure equal access to housing without discrimination • Engage the Chief Diversity, Equity and Inclusion Officer (CDEIO) to host an annual fair housing summit. The purpose of this event is to raise awareness of fair housing issues • Develop and deliver community best practice workshops around the concept of affordable housing and its cultural and economic value • Provide fair housing resource materials in non-English languages, including Spanish

Oakland County may undertake actions over the course of the next five (5) years as shown in Table I.2. The actions taken should be tracked by the County's Five-Year Consolidated Plan and monitored in the Consolidated Annual Performance and Evaluation Report (CAPER). These actions are further outlined below in Table I.3.

Table I.3 Action, Measurable Outcome, and Timeline Oakland County		
Action	Measurable Outcome	Timeline
<ul style="list-style-type: none"> Educate local jurisdictions over the next five years on zoning, land use policies and regulations that can reduce barriers to fair housing 	Number of outreach and education activities	Annually
<ul style="list-style-type: none"> Expand housing choice outside of R/ECAP areas by evaluating the location of future federal investment in affordable housing developments Use Oakland County general funds to add one full time Housing Specialist to assist in the development of affordable housing 	Identify new investments in non-R/ECAP areas	Review locations after five (5) years
<ul style="list-style-type: none"> Decrease housing problems in the City of Pontiac R/ECAP areas by promoting Oakland County Home Improvement Program (HIP) and housing counseling services 	Number of outreach and education activities	Annually
<ul style="list-style-type: none"> Provide letters of support to publicly supported housing developers to encourage development in non-R/ECAP areas to disperse concentrations of poverty 	Documentation of funding applications	Annually
<ul style="list-style-type: none"> Promote homeownership opportunities in high labor market engagement areas with financial assistance to homebuyers using CDBG and HOME funds 	Number of households assisted with CDBG and HOME funds	Annually
<ul style="list-style-type: none"> Invest CDBG, HOME and ESG funds up to 1,500 units over five (5) years to provide the following: <ul style="list-style-type: none"> Increase the supply of affordable rental housing Rehabilitate affordable rental and owner housing Provide financial assistance to promote affordable homeownership Explore opportunities annually for redevelopment or rehabilitation of residential properties Educate CDBG participating communities on options to fund transportation services to link housing to jobs and services 	Number of housing units rehabilitated with CDBG or HOME funds	Annually

Table I.3 continued Action, Measurable Outcome, and Timeline Oakland County		
<ul style="list-style-type: none"> Reduce the incidence of predatory lending and discrimination by educating potential homebuyers through Oakland County Housing Counseling Offer bi-annual fair housing workshops for local real estate and community agencies Provide local jurisdictions with fair housing information to improve and make more uniform fair housing information on their websites Continue to provide fair housing outreach and education materials on the County's website. Promote distribution of materials at local service providers. Review locations on an annual basis Educate landlords on fair housing and reasonable access/modification Fund the Fair Housing Center of Metropolitan Detroit to assure equal access to housing without discrimination Engage the Chief Diversity, Equity and Inclusion Officer (CDEIO) to host an annual fair housing summit. The purpose of this event is to raise awareness of fair housing issues Develop and deliver community best practice workshops around the concept of affordable housing and its cultural and economic value Provide fair housing resource materials in non-English languages, including Spanish 	Number of outreach and education activities	Annually
<ul style="list-style-type: none"> Provide letters of support to publicly supported housing developers to encourage development in non-R/ECAP areas to disperse concentrations of poverty 	Documentation of letters of support	Annually
<ul style="list-style-type: none"> Work with jurisdictions in the County to review development standards for accessible housing and inclusionary policies for accessible housing units; continue recommending appropriate amendments each year, over the next five (5) years 	Number of outreach and education activities	Annually
<ul style="list-style-type: none"> Promote HIP to seniors and adults with disabilities to assist homeowners to improve access and age in place 	Number of outreach and education activities	Annually
<ul style="list-style-type: none"> Offer homebuyer education through Oakland County Housing Counseling Offer bi-annual fair housing workshops for local real estate and community agencies Provide local jurisdictions with fair housing information to improve and make more uniform fair housing information on their websites Continue to provide fair housing outreach and education materials on the County's website. Promote distribution of materials at local service providers. Review locations on an annual basis. Educate landlords on fair housing and reasonable access/modification Fund the Fair Housing Center of Metropolitan Detroit to assure equal access to housing without discrimination Engage the Chief Diversity, Equity and Inclusion Officer (CDEIO) to host an annual fair housing summit. The purpose of this event is to raise awareness of fair housing issues Develop and deliver community best practice workshops around the concept of affordable housing and its cultural and economic value Provide fair housing resource materials in non-English languages, including Spanish 	Number of education workshops, fair housing education materials, and agency outreach efforts	Annually

Section II. Community Participation Process

The following section describes the community participation process undertaken for the Oakland County Analysis of Impediments to Fair Housing Choice (AI).

A. OVERVIEW

The outreach process included the Housing Survey, six (6) Public Forums and three (3) Fair Housing Professional Focus Group Meetings, and a public hearing to receive comments on the AI.

The Fair Housing Survey was distributed as an internet outreach survey, as well as being made available as a printed version. As of the date of this document, 1,592 responses have been received.

A public hearing was hosted by the Oakland County Community & Home Improvement Division Citizens Advisory Council (CAC) on January 22, 2020 to present the draft AI for public comment. On January 23, 2020 a 30-day public comment period was initiated. After the close of the public comment period, comments received were incorporated and the final AI was made available to the public.

B. THE FAIR HOUSING SURVEY

The purpose of the survey, a relatively qualitative component of the AI, was to gather insight into knowledge, experiences, opinions, and feelings of stakeholders and interested citizens regarding fair housing as well as to gauge the ability of informed and interested parties to understand and affirmatively further fair housing. Many individuals and organizations throughout Oakland County were invited to participate. At the date of this document, some 1,592 responses were received. A complete set of survey responses can be found in **Section IV.I Fair Housing Survey Results**.

C. PUBLIC FORUMS AND PROFESSIONAL FOCUS GROUPS

Six (6) Public Forums and three (3) Professional Focus Groups were held in Oakland County. The dates and locations of these meetings are shown in the Appendix. The complete transcript from these meetings is included in the Appendix. The following list represents general topics from the forums and focus groups.

- Concern for the level of knowledge of segregation in the community
- Lack of and need for affordable housing
- Concerns for lack of showing reasons for denial of home loans
- Lack of City Ordinances on septic/sewer line replacement for new homebuyers
- Lack of house inspections required by the city
- Concern for environmental health/asbestos
- Need for outreach and education of Fair Housing Laws
- Lack of Americans with Disabilities Act (ADA) compliant buildings
- Limited access to education and transportation
- Need for affordable senior housing
- Difficulty in finding landlords that accept Housing Choice Vouchers
- Grouping of Oakland, Macomb, and Wayne Counties for Fair Market Rent (FMR)

D. THE FINAL PUBLIC REVIEW PROCESS

The 30-day public comment period began on January 23, 2020. After the close of the public comment period, comments were received and incorporated in the final AI. After the Public Forum no additional comments have been received. The transcript of all public comments are included in the Appendix.

Section III. Assessment of Past Goals and Actions

An Analysis of Impediments to Fair Housing Choice (AI) for Oakland County was last completed in 2017. The conclusions drawn from this report are outlined in the following narrative.

A. PAST IMPEDIMENTS AND ACTIONS

The conclusions of the 2017 Analysis of Impediments (AI) are included below:

IMPEDIMENTS TO FAIR HOUSING CHOICE AND SUGGESTED ACTIONS

County housing findings are developed through data analysis, citizen engagement, local housing needs assessments, the County's independent analysis of characteristics specific to Oakland County and reassessing data generated through the Southeast Michigan Council of Government (SEMCOG) regional Fair Housing and Equity Assessment (FHEA). The findings are related to five guiding principles:

1. There are systemic issues that are key to creating resilient neighborhoods and must be addressed by Oakland County or each community as appropriate;
2. Neighborhoods are the backbone of our communities and their health is a main indicator of economic stability;
3. The condition, quality, and availability of our housing stock have been impacted by the County's changing demographics – primarily personal wealth, affordable housing and cost burden;
4. Maintaining and promoting fair housing services and activities and neighborhoods that are diverse and equitable is vital for sustainable and thriving communities. Geographies of opportunity or places that effectively connect people to jobs, quality public schools and other amenities result in sustainability; and
5. Affordability and accessibility of the jurisdiction's housing must be preserved and encouraged

The regional FHEA identified and assessed five components related to equity and access to opportunity:

1. Segregated Areas and Areas of Increasing Diversity and/or Racial/Ethnic Integration
2. Racially Concentrated Areas of Poverty
3. Access to Existing Areas of High Opportunities
4. Major Public Investment
5. Barriers to Fair Housing Choice

The FHEA also affirmed the following concepts:

- Discrimination is a barrier to furthering fair housing
- The lack of education concerning fair housing laws impedes compliance with fair housing laws
- Discrimination in home buying and home financing reduces fair housing choice
- Discrimination in rental housing management practices can be barriers to fair housing choice
- The lack of affordable housing throughout a jurisdiction hinders fair housing choices for housing consumers with low incomes
- The lack of affordable and accessible housing prevents fair housing choice for persons with disabilities or special needs

- Local land use regulations and controls can drive up the cost of housing preventing fair housing choice for persons with low income
- Lack of public transportation hampers fair housing choice for persons with low income

The result of the regional FHEA was to understand the historical, current and future context for equity and opportunity in the region and the data and evidence that demonstrates those dynamics, and to integrate knowledge developed through the regional FHEA exercise into the strategy development process. The data provided and analysis of the components from the regional FHEA that pertained to Oakland County were valid and relevant and as such were incorporated into the Oakland County 2017 FHEA/AI update.

Since any strategy or plan is only as good as the policies and actions it inspires, the 2017 FHEA/AI update focused on policy and local action recommendations that respond to potential systemic housing issues, as well as challenges to neighborhood stability, condition of housing stock and fair housing opportunities, and availability of affordable housing that provides access to jobs and services. The 2017 FHEA/AI update identified 32 recommendations that address the County's housing needs and promote resilient neighborhoods. The update included policy recommendations to be advocated by Oakland County and/or housing stakeholders and action recommendations that can be customized by local jurisdictions for neighborhood level solutions to improve desirability, stability, and resiliency of local housing markets. The strategy is a living document, meaning that its policy and local action recommendations may evolve over time to be integrated into local planning efforts.

The Oakland County portion of the FHEA was updated in 2017. The following policies and local actions were recommended to overcome impediments to fair housing choice. The policies and actions result from practitioner and citizen engagement, the County's independent analysis of characteristics specific to Oakland County as well as reassessing data generated through the regional FHEA/AI.

1. Support federal fair housing policy that encourages equal access to housing opportunities for all persons
2. Prioritize funding for housing counseling services and promote state and federal housing counseling programs and policies
3. Proactively promote foreclosure information and housing counseling opportunities to homeowners and renters
4. Support continued state and federal initiatives for foreclosure prevention
5. Promote dependable and consistent state and federal support and funding that addresses the core housing challenges of the county – rehabilitation of substandard housing, demolition and new affordable housing construction
6. Prioritize resources for housing rehabilitation, energy efficiency, and weatherization
7. Support housing development in mature areas – especially infill development near or along transit corridors and locations near employment centers and services
8. Support public transit and/or alternatives to link housing to jobs and services
9. Support essential programs that address the County's senior and/or disabled persons housing needs
10. Support programs that combat and prevent homelessness in the County
11. Expand financing tools and market incentives in neighborhoods destabilized by high numbers of foreclosures, vacancies, and diminished private market investment

12. Promote policies that enable Public Housing Commissions (including subsidized and low-income rental housing) to appropriately invest in the upkeep and maintenance of their properties
13. Support Low-Income Housing Tax Credit (LIHTC) projects to develop affordable housing in Oakland County
14. Advocate for adequate funding for administrative costs of the Section 8 Housing Choice Voucher Program and renewal of all authorized vouchers
15. Fund strategic and targeted demolition, residential rehabilitation, infrastructure, infill development and public service strategies to stabilize neighborhoods
16. Encourage local policies which provide housing choices that enable people to remain in the community as they age
17. Support property improvement initiatives identified through local code enforcement and property maintenance policies
18. Advocate local vacant property registration ordinances that allow communities to inspect, monitor and require owners to register vacant properties as soon as they become vacant
19. Advocate local rental housing policy (includes rental registration, inspection, and certification ordinance/regulation) to ensure a minimum standard of housing quality
20. Build partnerships with local communities and stakeholders to preserve clean, safe, and healthy neighborhoods
21. Expand and enhance landlord fair housing education programs and outreach
22. Encourage needed housing types through local land use, building, and zoning regulations
23. Encourage public/private partnerships in redevelopment of local housing markets
24. Encourage local communities to provide citizens, homeowners, landlords, and others with information on housing choices, housing values, housing costs – including housing, transportation, and energy costs
25. Provide local communities with information to improve and make more uniform fair housing information on community Websites
26. Improve and expand fair housing information on Oakland County Website
27. Educate and inform local officials, the public, and landlords of fair housing laws and best practices
28. Expand fair housing outreach and education to persons with limited English proficiency
29. Increase local education campaigns on the community benefits of providing affordable and inclusive housing options
30. Expand marketing of equal opportunity access to programs and services
31. Promote rental preservation and affordable housing in areas that are transit accessible, and near employment opportunities and services
32. Expand and enhance residential energy efficiency education and access to incentives

FAIR HOUSING ACTIVITIES

During Program Year 2017, the following fair housing activities were undertaken:

1. \$336,249 was expended to provide comprehensive housing counseling services including assistance to resolve mortgage defaults through the Oakland County Housing Counseling Unit
2. From 10/1/16 - 9/30/17, 410 households received individualized housing counseling on issues such as the homebuyer process, mortgage and tax default intervention, reverse mortgages, rental issues and financial management while 1,190 households received referrals by phone
3. Housing counselors met individually with clients and discussed HUD's "Fair Housing Equal Opportunity for All" booklet (HUD 1686-1FHEO) and other pertinent information
4. Actions were taken to promote Fair Housing Choice, address potential losses in Section 8 and other subsidized housing and promote Anti-Poverty programs
5. Hosted educational workshops on Fair Housing Laws and Affirmatively Furthering Fair Housing with the assistance of the Fair Housing Center of Metro Detroit
6. Celebrated "April is Fair Housing Month" with an array of activities including literature and poster distribution county-wide, County Executive proclamation, fair housing posters (in English and Spanish), sample press releases and public service announcements
7. Issued Fair Housing Month press release to local media including newspapers, cable, radio, and television stations
8. Provided participating communities with April is Fair Housing Month initiatives to undertake to affirmatively further fair housing
9. Placed large posters as well as palm cards, brochures, and other information at the L. Brook's Patterson Conference Center which hosts over 1,000 monthly visitors
10. Distributed Annual Report to communities, libraries, senior centers and as an insert in the Oakland Press to provide fair housing information and contacts for available services including the Fair Housing Center of Metro Detroit, State of Michigan Civil Rights Division, HUD's Office of Fair Housing and Equal Opportunity
11. Participated in a wide variety of local events to promote housing counseling and fair housing.
12. Served as lead agency for Oakland County HOME Consortium
13. Participated on Continuum of Care Board
14. Maintained rental project inspection schedule in compliance with HOME regulations
15. Sustained HUD certified local housing counseling agency in a barrier free facility that accommodates special needs with three housing counselors
16. Achieved HUD housing counseling certification for three housing counselors
17. Filled staff positions for one housing counselor and one Home Improvement Program Field Technician
18. Conducted CDBG risk assessments for all participating communities
19. Provided routine technical assistance on program design, administration and compliance efforts for CDBG, HOME and ESG recipients
20. Conducted CDBG 101 orientations with new subrecipient staff
21. Engaged the 20-member Citizens Advisory Council to review CDBG, HOME and ESG policies, procedures and performance and provide recommendations for enhanced program delivery
22. Facilitated the application process for low income clients of the Home Improvement Program

During Program Year 2018, the following fair housing activities were undertaken:

1. \$337,007.94 was expended by the Oakland County Housing Counseling Unit to provide comprehensive housing counseling services including fair housing education and assistance to resolve mortgage defaults
2. From 10/1/17 - 9/30/18, 335 households received individualized housing counseling on issues such as the homebuyer process, mortgage and tax default intervention, reverse mortgages, rental issues and financial management while 1,182 households received referrals by phone.
3. Actions were taken to promote Fair Housing Choice, address potential losses in Section 8 and other subsidized housing and promote Anti-Poverty programs
4. Housing counselors met individually with clients and discussed HUD's "Fair Housing Equal Opportunity for All" booklet (HUD 1686-1FHEO) and other pertinent information
5. Hosted educational workshops on Fair Housing Laws and Affirmatively Furthering Fair Housing with the assistance of the Fair Housing Center of Metro Detroit
6. Celebrated "April is Fair Housing Month" with an array of activities including literature and poster distribution county-wide, County Executive proclamation, fair housing posters (in English and Spanish), sample press releases and public service announcements
7. Issued Fair Housing Month press release to local media including newspapers, cable, radio, and television stations
8. Placed large posters as well as palm cards, brochures, and other information at the L. Brook's Patterson Conference Center which hosts over 1,000 monthly visitors
9. Provided participating communities with April is Fair Housing Month initiatives to undertake to affirmatively further fair housing
10. Distributed Annual Report to communities, libraries, senior centers and as an insert in the Oakland Press to provide fair housing information and contacts for available services including the Fair Housing Center of Metro Detroit, State of Michigan Civil Rights Division, HUD's Office of Fair Housing and Equal Opportunity
11. The Oakland County Fair Housing Toolkit was created and distributed during Fair Housing Month (April) to 57 communities
12. Served as lead agency for Oakland County HOME Consortium
13. Participated on Continuum of Care Board
14. Provided participating communities with technical assistance to develop activities that use CDBG allocations to maximum advantage while ensuring program compliance
15. Sustained HUD certified local housing counseling agency in a barrier free facility that accommodates special needs.
16. Conducted CDBG risk assessments for all participating communities
17. Conducted ongoing desk reviews of subrecipient contract files
18. Provided routine technical assistance on program design, administration and compliance efforts for CDBG, HOME and ESG recipients
19. Conducted CDBG 101 orientations with new subrecipient staff
20. Engaged the 20-member Citizens Advisory Council to review CDBG, HOME and ESG policies, procedures and performance and provide recommendations for enhanced program delivery
21. Facilitated the application process for low income clients of the Home Improvement Program

B. ADJACENT COMMUNITY AIS AND ASSESSMENTS OF FAIR HOUSING

Many of the Impediments or Contributing Factors to Fair Housing Issues in Oakland County exist regionally. The following discussion outlines some of the impediments found by other jurisdictions within the region, as well as a narrative as to how these regional fair housing issues may be addressed within Oakland County.

SEMCOG

The Southeast Michigan Council of Governments (SEMCOG) supports local planning through its technical, data, and intergovernmental resources. SEMCOG serves the Southeast Michigan region, made up of Livingston, Macomb, Monroe, Oakland, St. Clair, Washtenaw, and Wayne Counties.

The key actions for the Fair Housing and Equity Assessment (FHEA) for Southeast Michigan were:

- Encourage needed housing types through local land use, building, and zoning regulations
- Provide citizens, homeowners, landlords, and others with information on housing choices housing values, housing costs – including housing, transportation, and energy costs
- Improve and make more uniform fair housing information on community Websites
- Educate and inform local officials, general public, and landlords of fair housing laws and best practices
- Increase local and regional education campaigns on the community benefits of providing affordable and inclusive housing options
- Improve and make more uniform fair housing information on community Websites
- Educate and inform local officials, general public, and landlords of fair housing laws and best practices
- Increase local and regional education campaigns on the community benefits of providing affordable and inclusive housing options

MACOMB COUNTY

Many of the same impediments identified in the Macomb County Analysis of Impediments are identified in this study.⁸ These include:

- Racial and ethnic minorities are concentrated geographically in the County
- Availability of affordable housing for protected classes
- Lack of fair housing education, awareness, and information within the public sector and private sector

⁸ [https://mca.macombgov.org/sites/default/files/content/government/cha/FINAL%20MC_AI_082119%20\(1\).pdf](https://mca.macombgov.org/sites/default/files/content/government/cha/FINAL%20MC_AI_082119%20(1).pdf)

GENESEE COUNTY

Genesee County has Fair Housing resources easily accessible on their website at the following location: https://www.gc4me.com/resident/gccard/fair_housing.php. The Most recent Analysis to Fair Housing Choice report was published in 2006 and recommended continued outreach, education and testing.

WAYNE COUNTY

Outreach efforts, including phone calls and web-based inquiries were made to Wayne County.

CITY OF DETROIT

Detroit is the largest city in the metropolitan area. The City's Assessment of Fair Housing (2016)⁹ found the following items that align with similar findings in the 2017 Oakland County AI Update:

- Identification of Racially and Ethnically Concentrated Areas of Poverty in city center, which are growing
- African American and Hispanic households are disproportionately impacted by housing problems
- School, job, and environmental health access are lower in the Detroit city center, corresponding with R/ECAPs

STATE OF MICHIGAN

The State of Michigan conducted an Analysis of Impediments to Fair Housing Choice in 2016. This study did not include Oakland County, but did review fair housing conditions in the surrounding areas, including adjacent counties. This study found the following impediments:¹⁰

1. **Education and public awareness.** Inadequate information on fair housing issues and a lack of understanding about the potential extent of housing discrimination exists especially in view of reported complaints (disability and race) and statewide lending denials (race and income). In addition to concerns about where to report complaints and questions about their outcome, particular effort may be needed to reach small self-managing owners of rental properties.
2. **State and local government involvement.** The lack of a broad-based recognition and understanding of the requirement to affirmatively further fair housing by “non-housing” portions of state government limits progress on these issues. Similarly, at the local level, jurisdictions are not actively involved in affirmatively furthering fair housing choice. Stakeholders believe jurisdictions are not doing enough to address questionable actions on the part of other industry players such as landlords, lenders, etc. In contrast, jurisdiction respondents seem to perceive societal impediments to fair housing and weaknesses in the affordable housing development market, such as, the lack of capable developers and available development subsidies as their primary concerns.

⁹ <https://detroitmi.gov/sites/detroitmi.localhost/files/2018-06/Highlights%20from%20the%202016%20AFFH%20Study.pdf>

¹⁰ https://www.michigan.gov/documents/mshda/MSHDA-Michigan-Analysis-of-Impediments-FINAL_541907_7.pdf

3. **Poverty rate increase and impact.** Poverty appears to have a disparate impact on Black/African American and other minorities, increasing at rates more than double the national averages in the new millennium. Combined with the lack of protection against source of income discrimination and emerging concerns about the likely disparate impact of criminal record policies among landlords, this further limits housing mobility and choice for many of the State's most disadvantaged citizens.
4. **Housing affordability.** The high cost of rental housing and extreme burden those costs place on tenants present a barrier to fair housing choice. While housing costs for homeowners has increased over the period studied in this report, the increase in cost burden for renters is nearly double the increase shown for homeowners, which indicates a particular need to focus specifically on actions that can be taken to assist renter households.
5. **Disability and elder care issues.** Availability and access to housing for individuals with physical and mental disabilities is an emerging impediment to fair housing and will likely increase as the state's population continues to age. This condition appears to be prevalent especially in regions with the lowest incomes, highest poverty, and greatest percentage of seniors (Northeast and Upper Peninsula regions). It is also notable that these rural regions have the highest percentage of detached single-family homes within the overall housing supply. They also, based on the high drive times to work, have widely dispersed populations with few transit options for those who cannot drive.

SUMMARY

Many of the fair housing issues identified in various fair housing studies in the larger region around Oakland County are also identified in Oakland County itself. The presence of concentrations of racial and ethnic minorities, as well as poverty, is found throughout the greater region around Oakland County. Access to quality, safe, and affordable housing is seen as a major issue in many of these communities. In addition, racial minorities, including Black/African American households, are disproportionately impacted by these housing problems.

Section IV. Fair Housing Analysis

This section presents demographic, economic, and housing information that is drawn from the 2010 Census and 2017 American Community Survey (ACS) estimates unless otherwise noted. This analysis uses Census and ACS Data to analyze a broad range of socio-economic characteristics, including population growth, race, ethnicity, disability, employment, poverty, and housing trends; these data are also available by Census tract, and are shown in geographic maps. Ultimately, the information presented in this section illustrates the underlying conditions that shape housing market behavior and housing choice in Oakland County.

Lead Agency and Study Area

The Oakland County Community & Home Improvement Division is the lead agency undertaking this Analysis of Impediments to Fair Housing Choice. The Study Area includes all of Oakland County

A. SOCIO-ECONOMIC OVERVIEW

Demographics

The Census Bureau’s current census estimates for each year since the 2010 Census are presented in Table IV.1. The 2018 estimates indicate that Oakland County’s population increased from 1,202,362 in 2010 to 1,259,201 in 2018, or by 5.0 percent. The 2018 population estimate is not yet available broken down by race, age, or gender. For those purposes, we will use the 2017 five-year ACS estimates. Population trends for Oakland County since 2000 are displayed in Diagram IV.1, on the following page.

Table IV.1 Population Estimates Oakland County 2010-2018 Census Data and Intercensal Estimates	
2010 Census	1,202,362
2011 Population Estimate	1,212,560
2012 Population Estimate	1,223,616
2013 Population Estimate	1,235,554
2014 Population Estimate	1,242,993
2015 Population Estimate	1,244,711
2016 Population Estimate	1,251,126
2017 Population Estimate	1,256,182
2018 Population Estimate	1,259,201

Population Estimates

The Census Bureau’s current estimates indicate that Oakland County’s population increased from 1,202,362 in 2010 to 1,259,201 in 2018, or by 4.7 percent. This compares to a statewide population change of 1.1 percent over the period. The number of people from 25 to 34 years of age increased by 16.8 percent, and the number of people from 55 to 64 years of age increased by 13.7 percent.

Between 2010 and 2018, the percent change in the Oakland County population by race was white (0.9 percent), Black/African American (6.6 percent), American Indian and Alaskan Natives (6.7 percent), Asian (47.3 percent), Native Hawaiian or Pacific Islanders (32.3 percent), two or more races (21.1 percent). Between 2010 and 2017, the percent change in the Oakland County population by ethnicity was Hispanic or Latino (26.3 percent). Over the same period, the percent change in the Michigan population by race was white (-0.3 percent), Black/African American (-0.5 percent), American Indian and Alaskan Natives (7.5 percent), Asian (38.8 percent), Native Hawaiian or Pacific Islanders (20.3 percent), two or more races (22.4 percent). The Hispanic or Latino ethnicity percent change for the same period was (18.9 percent). These data are presented in Table IV.2.

Diagram IV.1
Population
Oakland County

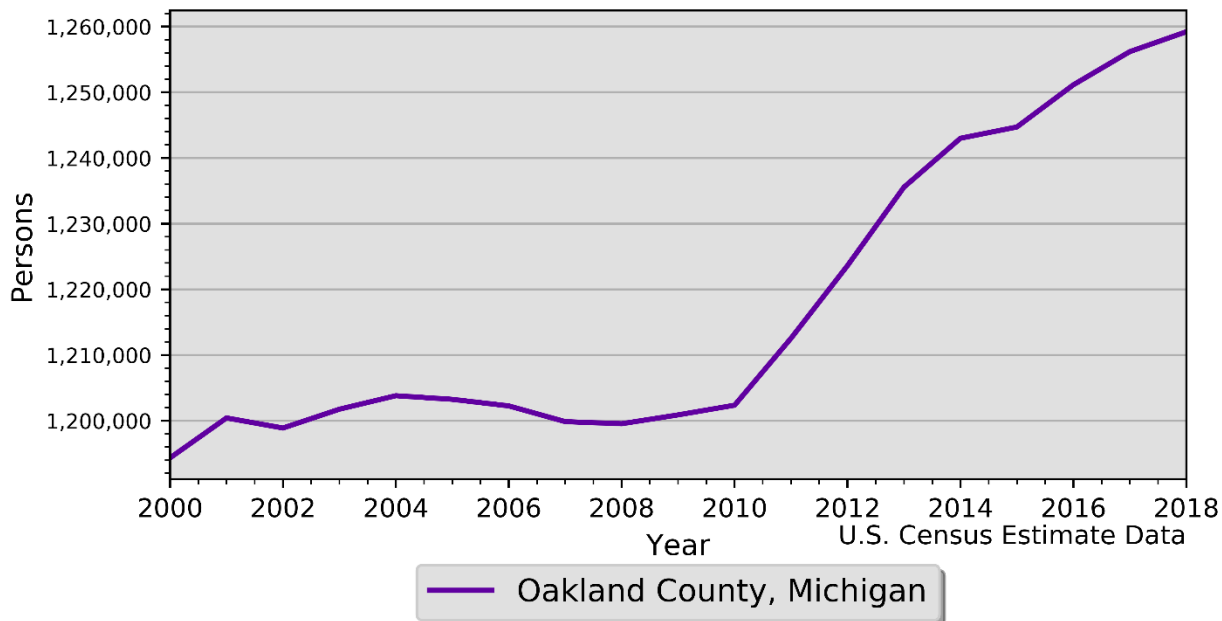


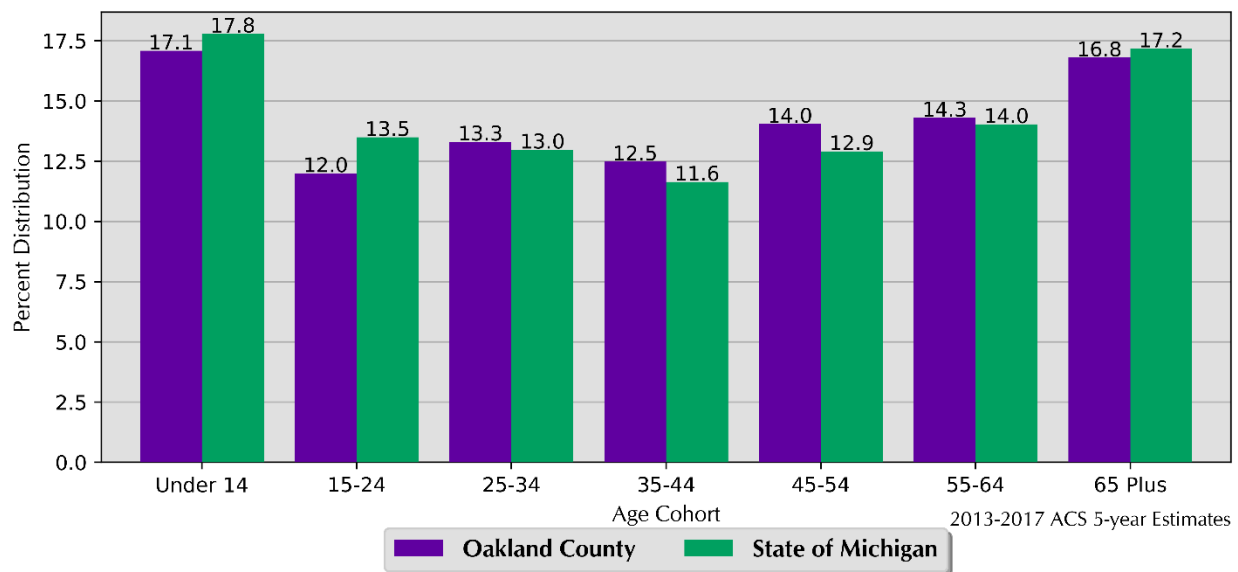
Table IV.2						
Profile of Population Characteristics						
Oakland County vs. State of Michigan						
2010 Census and 2018 Current Census Estimates						
Subject	Oakland County			Michigan		
	2010 Census	Jul-18	% Change	2010 Census	Jul-18	% Change
Population	1,202,362	1,259,201	4.7%	9,883,640	9,995,915	1.1%
Age						
Under 14 years	229,096	215,084	-6.1%	1,909,286	1,778,233	-6.9%
15 to 24 years	144,393	151,034	4.6%	1,408,671	1,348,374	-4.3%
25 to 34 years	143,387	167,525	16.8%	1,164,149	1,296,651	11.4%
35 to 44 years	169,832	157,146	-7.5%	1,277,974	1,163,189	-9%
45 to 54 years	198,258	176,879	-10.8%	1,510,033	1,290,060	-14.6%
55 to 64 years	158,272	180,006	13.7%	1,251,997	1,402,804	12%
65 and Over	159,124	211,527	32.9%	1,361,530	1,716,604	26.1%
Race						
White	940,494	948,504	0.9%	7,949,497	7,923,927	-0.3%
Black/African American	165,643	176,647	6.6%	1,416,067	1,408,392	-0.5%
American Indian and Alaskan Native	3,733	3,983	6.7%	68,396	73,499	7.5%
Asian	68,808	101,348	47.3%	243,062	337,336	38.8%
Native Hawaiian or Pacific Islander	325	430	32.3%	3,442	4,142	20.3%
Two or more races	23,359	28,289	21.1%	203,176	248,619	22.4%
Ethnicity (of any race)						
Hispanic or Latino	41,920	52,939	26.3%	436,358	519,022	18.9%

Table IV.3, presents the population of Oakland County by age and gender from the 2010 Census and 2018 current census estimates. The 2010 Census count showed a total of 583,384 males, who accounted for 48.5 percent of the population, and the remaining 51.5 percent, or 618,978 persons, were females. In 2018, the number of males rose to 617,094 persons, and accounted for 49 percent of the population, with the remaining 51 percent, or 642,107 persons being female.

Table IV.3 Population by Age and Gender Oakland County 2010 Census and Current Census Estimates							
Age	2010 Census			2018 Current Census Estimates			% Change 10-18
	Male	Female	Total	Male	Female	Total	
Under 14 years	117,283	111,813	229,096	110,013	105,071	215,084	-6.1%
15 to 24 years	73,820	70,573	144,393	77,641	73,393	151,034	4.6%
25 to 44 years	70,391	72,996	143,387	86,496	81,029	167,525	16.8%
45 to 54 years	82,147	87,685	169,832	77,910	79,236	157,146	-7.5%
55 to 64 years	95,827	102,431	198,258	85,985	90,894	176,879	-10.8%
65 and Over	75,941	82,331	158,272	86,424	93,582	180,006	13.7%
Total	583,384	618,978	1,202,362	617,094	642,107	1,259,201	4.7%
% of Total	48.5%	51.5%	.	49%	51%	.	

Diagram IV.2, displays the percentage of the population by age in Oakland County compared to the State of Michigan. The County has a slightly larger percentage of working age adults than the rest of the State, with higher percentages of adults ages 25 to 64.

Diagram IV.2
Age Cohorts
Oakland County



Census Demographic Data

Census data is presented in one of four Summary Files (SF). In the 1980, 1990, and 2000 decennial censuses, the Census Bureau released the full SF1 100 percent count data, along with additional tabulations including the one-in-six Summary File 3 (SF3) sample. The Census Bureau did not collect additional sample data such as the SF3 in the 2010 decennial census, so many important housing and income concepts are not available in the 2010 Census.

To study these important housing and income concepts, the Census Bureau distributes the American Community Survey (ACS) every year to a sample population, then quantifies the results as one-, three- and five-year averages. The one-year sample only includes responses from the year the survey was implemented, while the five-year sample includes responses over a five-year period. The five-year estimates are more robust than the one- or three-year averages because they include more responses and can be tabulated down to the Census tract level.

The Census Bureau collects race data according to U.S. Office of Management and Budget guidelines, and these data are based on self-identification. Ancestry refers to one's ethnic origin or descent, "roots," or heritage, or the place of birth of the person or the person's parents or ancestors before their arrival in the United States. Ethnic identities may or may not represent geographic areas. People may choose to report more than one race group and people of any race may be of any ethnic origin. Hispanic origin can be viewed as the heritage, nationality, lineage, or country of birth of the person or the person's parents or ancestors before arriving in the United States. People who identify as Hispanic, Latino, or Spanish may be of any race.

The Oakland County population by race and ethnicity is shown in Table IV.4. The white population represented 75.6 percent of the population in 2017, compared with the Black/African American population, which accounted for 13.7 percent of the population. As for ethnicity, the Hispanic population represented 3.9 percent of the population, up from 3.5 percent of the population in 2010.

Table IV.4				
Population by Race and Ethnicity				
Oakland County				
2010 Census & 2017 Five-Year ACS				
Race	2010 Census		2017 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	928,912	77.3%	939,218	75.6%
Black/African American	164,078	13.6%	170,390	13.7%
American Indian	3,376	0.3%	3,282	0.3%
Asian	67,828	5.6%	84,806	6.8%
Native Hawaiian/ Pacific Islander	254	0%	237	0%
Other	11,584	1%	9,524	0.8%
Two or More Races	26,330	2.2%	34,403	2.8%
Total	1,202,362	100%	1,241,860	100%
Non-Hispanic	1,160,442	96.5%	1,193,919	96.1%
Hispanic	41,920	3.5%	47,941	3.9%

The change in race and ethnicity between 2010 and 2017 is shown in Table IV.5. For the 2017 Five-Year ACS the total non-Hispanic population was 1,193,919 persons. The Hispanic population was 47,941 persons.

Table IV.5				
Population by Race and Ethnicity				
Oakland County				
2010 Census & 2017 Five-Year ACS				
Race	2010 Census		2017 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	903,398	77.8%	904,862	75.8%
Black/ African American	162,303	14%	169,224	14.2%
American Indian	2,872	0.2%	2,583	0.2%
Asian	67,577	5.8%	84,527	7.1%
Native Hawaiian/ Pacific Islander	212	0%	185	0%
Other	1,439	0.1%	2,107	0.2%
Two or More Races	22,641	2%	30,431	2.5%
Total Non-Hispanic	1,160,442	100%	1,193,919	100%
Hispanic				
White	25,514	60.9%	34,356	71.7%
Black/ African American	1,775	4.2%	1,166	2.4%
American Indian	504	1.2%	699	1.5%
Asian	251	0.6%	279	0.6%
Native Hawaiian/ Pacific Islander	42	0.1%	52	0.1%
Other	10,145	24.2%	7,417	15.5%
Two or More Races	3,689	8.8%	3,972	8.3%
Total Hispanic	41,920	100	47,941	100%
Total Population	1,202,362	100%	1,241,860	100%

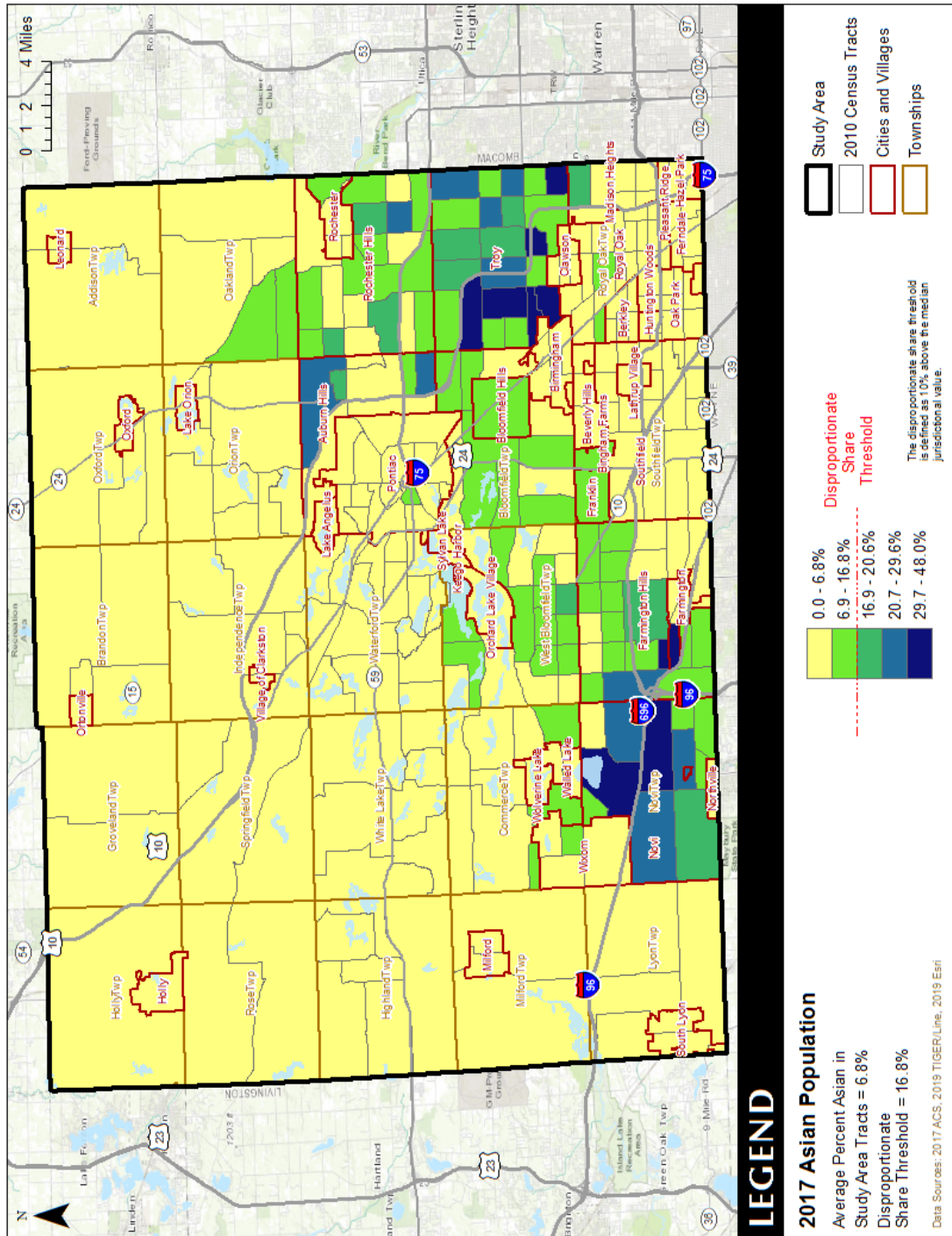
The maps on the following pages show the geographic distribution of various racial and ethnic groups in the County. These maps can be used to show areas with a disproportionate share of any one racial or ethnic group. A disproportionate share exists when any one group is in an area at a rate at least ten (10) percentage points higher than the jurisdiction average. For example, if the American Indian population represents 1.5 percent of the total population in the County, then an area would have to have more than 11.5 percent American Indian population to have a disproportionate share.

As seen in Map IV.1, there are numerous areas with disproportionate shares of Asian households. These are found in the western and southern areas of the County. In some areas concentrations of Asian households exceed 29.7 percent.

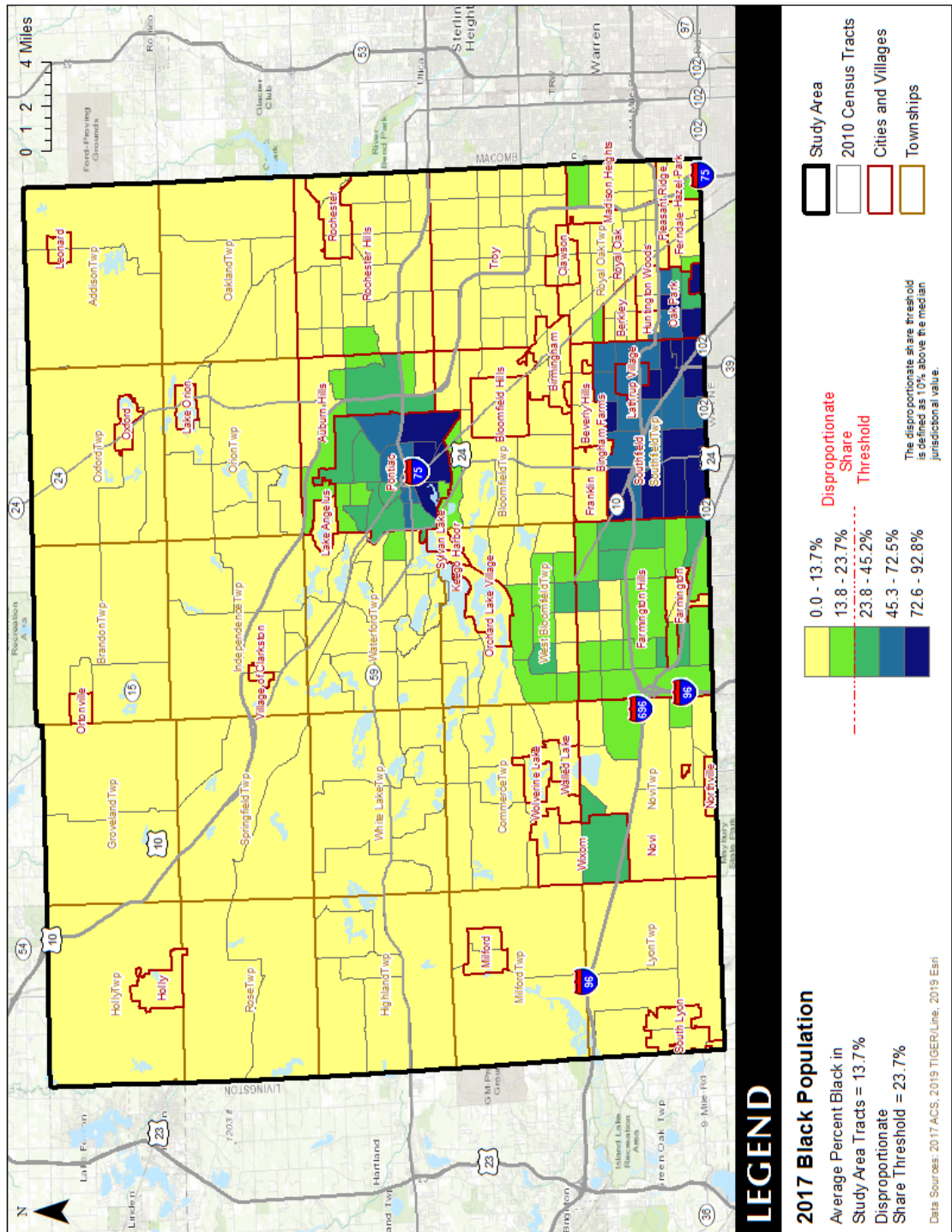
Map IV.2 shows the areas which have disproportionate shares of Black/African American households. The highest concentration of Black/African American households is in the Royal Oak Township, and portions of Oak Park, Pontiac and Southfield.

Pontiac also has areas with disproportionate shares of Hispanic households, as seen in Map IV.3. These households are concentrated in some areas at a rate above 25.5 percent, compared to the jurisdiction average of 3.9 percent.

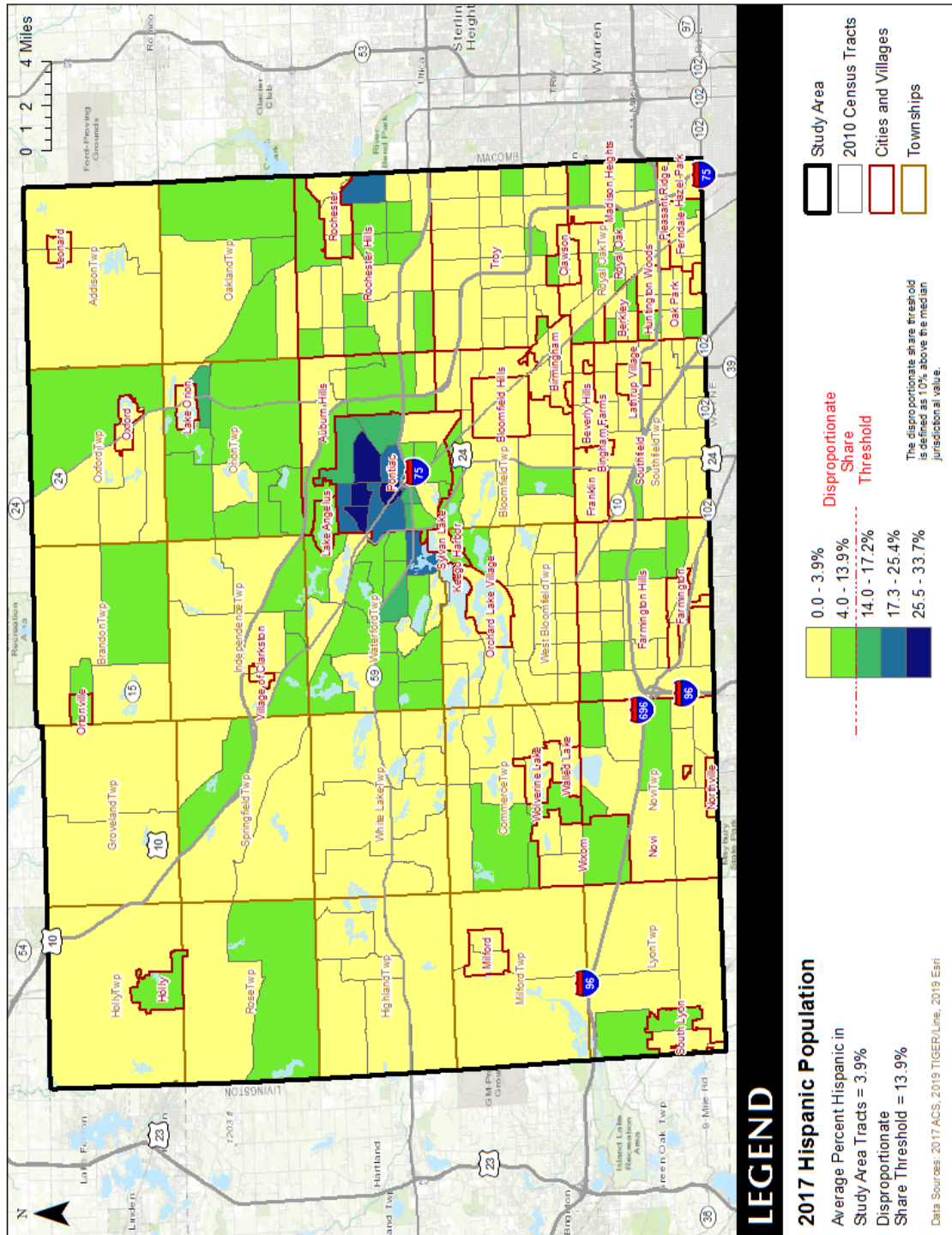
Map IV.1
2017 Asian Population
 Oakland County
 2017 ACS, Tigerline



Map IV.2
2017 Black/African American Population
 Oakland County
 2017 ACS, Tigerline



Map IV.3
2017 Hispanic Population
 Oakland County
 2017 ACS, Tigerline



Group Quarters Population

The group quarters population includes the institutionalized population, who live in correctional institutions, juvenile facilities, nursing homes, and other institutions, and the non-institutionalized population, who live in college dormitories, military quarters, and other group living situations. As seen in Table IV.6, between 2000 and 2010, the institutionalized population changed -12.4 percent in Oakland County, from 6,919 people in 2000 to 6,064 in 2010. The non-institutionalized population changed -5.8%, from 6,829 in 2000 to 6,432 in 2010. The 2017 5-year ACS there were 11,968 persons living in group quarters.

Table IV.6					
Group Quarters Population					
Oakland County					
2000 & 2010 Census SF1 Data					
Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	2,035	29.4%	1,667	27.5%	-18.1%
Juvenile Facilities	.	.	306	5%	.
Nursing Homes	4,327	62.5%	4,007	66.1%	-7.4%
Other Institutions	557	8.1%	84	1.4%	-84.9%
Total	6,919	100%	6,064	100%	-12.4%
Non-institutionalized					
College Dormitories	1,837	26.9%	2,673	41.6%	45.5%
Military Quarters	0	0%	0	0%	0%
Other Non-institutionalized	4,992	73.1%	3,759	58.4%	-24.7%
Total	6,829	100%	6,432	100%	-5.8%
Group Quarters Population	13,748	100%	12,496	100%	-9.1%

Foreign Born Populations

The number of foreign-born persons are shown in Table IV.7. An estimated 2.3 percent of the population was born in India, some 1.4 percent were born in Iraq, and another 0.8 percent were born in Mexico.

Table IV.7			
Place of Birth for the Foreign-Born Population			
Oakland County			
2017 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 country of origin	India	28,687	2.3%
#2 country of origin	Iraq	17,959	1.4%
#3 country of origin	Mexico	10,242	0.8%
#4 country of origin	China excluding Hong Kong and Taiwan	10,151	0.8%
#5 country of origin	Canada	9,315	0.8%
#6 country of origin	Korea	5,907	0.5%
#7 country of origin	Germany	5,012	0.4%
#8 country of origin	Japan	4,741	0.4%
#9 country of origin	Philippines	4,279	0.3%
#10 country of origin	Russia	3,004	0.2%

The language spoken at home for those with Limited English Proficiency are shown in Table IV.8. An estimated 0.8 percent (9,179 people) of the population speaks Spanish at home, followed by 0.7 percent (8,732 people) speaking Other Indo-European languages.

Table IV.8 Limited English Proficiency and Language Spoken at Home Oakland County 2017 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	9,179	0.8%
#2 LEP Language	Other Indo-European languages	8,732	0.7%
#3 LEP Language	Arabic	8,001	0.7%
#4 LEP Language	Chinese	7,052	0.6%
#5 LEP Language	Other Asian and Pacific Island languages	6,639	0.6%
#6 LEP Language	Russian, Polish, or other Slavic languages	4,867	0.4%
#7 LEP Language	Other and unspecified languages	4,005	0.3%
#8 LEP Language	Korean	2,658	0.2%
#9 LEP Language	Tagalog	993	0.1%
#10 LEP Language	German or other West Germanic languages	870	0.1%

Education and Employment

Education and employment data from the Oakland County 2017 Five-Year ACS is presented in Tables IV.9 through Table IV.11. In 2017, 665,122 people were in the labor force, including 629,551 employed and 35,571 unemployed people. The unemployment rate for Oakland County was estimated at 5.3 percent in 2017.

Table IV.9 Employment, Labor Force and Unemployment Oakland County 2017 Five-Year ACS Data	
Employment Status	2017 Five-Year ACS
Employed	629,551
Unemployed	35,571
Labor Force	665,122
Unemployment Rate	5.3%

In 2017, 94.5 percent of households had a high school education or greater, including 19.9 percent with a high school diploma or equivalent, 30.6 percent with some college, 24.8 percent with a bachelor's degree, and 17.8 percent with a graduate or professional degree.

Table IV.10 High School or Greater Education Oakland County 2017 Five-Year ACS Data	
Education Level	Households
High School or Greater	472,143
Total Households	499,617
Percent High School or Above	94.5%

Table IV.11 Educational Attainment Oakland County 2017 Five-Year ACS Data		
Education Level	2017 5-year ACS	Percent
Less Than High School	66,017	6.8%
High School or Equivalent	193,546	19.9%
Some College or Associates Degree	296,965	30.6%
Bachelor's Degree	241,253	24.8%
Graduate or Professional Degree	173,274	17.8%
Total Population Above 18 years	971,055	100%

Commuting Patterns

Table IV.12 shows the place of work by county of residence. In 2010, 69.8 percent of residents worked within the county they reside with 29.1 percent working outside their home county. This compares to 69.5 percent of residents in 2017 who worked within the county in which they resided, and 29.7 percent of residents worked outside their home county but still within the state.

Table IV.12 Place of Work Oakland County 2010 and 2017 5-year ACS data				
Place of work	2010 5-year ACS	% of Total	2017 5-year ACS	% of Total
Worked in county of residence	396,337	69.8%	429,238	69.5%
Worked outside county of residence	165,295	29.1%	183,202	29.7%
Worked outside state of residence	6,206	1.1%	5,117	0.8%
Total	567,838	100%	617,557	100%

Table IV.13, shows the aggregate travel time to work based on place of work and residence. In Oakland County the total aggregate travel time was 15,748,740 minutes, with residents working in their home county spending a total of 9,002,435 minutes traveling.

Table IV.13 Aggregate Travel Time to Work (in Minutes) Oakland County 2010 & 2017 5-year ACS data				
Place of Work	2010 5-year ACS	% of Total	2017 5-year ACS	% of Total
Worked in county of residence	8,216,485	57.7%	9,002,435	57.2%
Worked outside county of residence	5,753,990	40.4%	6,518,990	41.4%
Worked outside State of residence	268,655	1.9%	227,315	1.4%
Aggregate travel time to work (in minutes):	14,239,135	100%	15,748,740	100%

Table IV.14, shows the average travel time to work based on place of work and residence. In 2017 the overall aggregate travel time was 14,239,135 minutes. Residents working within their home county spent an average of 21 minutes commuting to work, with those working outside their county of residence spending an average of 35.6 minutes on their commute.

Table IV.14		
Average Travel Time to Work (in Minutes)		
Oakland County 2010 & 2017 5-year ACS data		
Place of Work	2010 5-year ACS	2017 5-year ACS
Worked in county of residence	20.7	21
Worked outside county of residence	34.8	35.6
Worked outside State of residence	43.3	44.4
Average travel time to work (in minutes):	25.1	25.5

Table IV.15 shows the means of transportation to work. In 2017, 85.9 percent of commuters drove alone in a car, truck, or van. Only 7.2 percent carpooled, with an additional 0.5 percent taking public transportation. Also, there were 27,793 persons or 4.5 percent who worked from home.

Table IV.15				
Means of Transportation to Work				
Oakland County 2010 & 2017 5-year ACS data				
Means	2010 5-year ACS	% of Total	2017 5-year ACS	% of Total
Car, truck, or van: Drove alone	490,175	86.3%	530,531	85.9%
Car, truck, or van: Carpooled	41,823	7.4%	44,746	7.2%
Public transportation (excluding taxicab)	2,928	0.5%	2,920	0.5%
Taxicab	253	0%	347	0.1%
Motorcycle	298	0.1%	341	0.1%
Bicycle	1,279	0.2%	1,287	0.2%
Walked	7,105	1.3%	6,669	1.1%
Other means	2,865	0.5%	2,923	0.5%
Worked at home	21,112	3.7%	27,793	4.5%
Total	567,838	100%	617,557	100%

Table IV.16, shows the breakdown of the means of transportation by tenure. In 2017, 65.2 percent of commuters owned their home and commuted alone by car, which compares to 69.8 percent in 2010. There were also 128,225 renters who drove alone in 2017 and accounted for 20.8 percent of the total commuter population. Commuters who owned their own home and took public transportation represented 0.2 percent of the population, which compares to 1,798 renters, or 0.3 percent taking public transportation.

Table IV.16				
Means Of Transportation To Work By Housing Tenure				
Oakland County				
2010 & 2017 5-year ACS data				
Tenure	2010 5-year ACS	% of Total	2017 5-year ACS	% of Total
Car, truck, or van - drove alone:				
Owner	395,125	69.8%	401,485	65.2%
Renter	94,592	16.7%	128,225	20.8%
Car, truck, or van - carpooled:				
Owner	28,714	5.1%	27,133	4.4%
Renter	12,404	2.2%	17,065	2.8%
Public transportation (excluding taxicab):				
Owner	1,416	0.3%	1,074	0.2%
Renter	1,490	0.3%	1,798	0.3%
Walked:				
Owner	3,487	0.6%	3,053	0.5%
Renter	3,129	0.6%	3,005	0.5%
Taxicab, motorcycle, bicycle, or other means:				
Owner	3,227	0.6%	3,166	0.5%
Renter	1,451	0.3%	1,723	0.3%
Worked at home:				
Owner	18,378	3.2%	23,025	3.7%
Renter	2,601	0.5%	4,579	0.7%
Total:	566,014	100%	615,331	100%

Economics

Labor Force

Table IV.17, shows labor force statistics for Oakland County between 1990 and 2018. The unemployment rate in Oakland County was 3.3 percent in 2018, with 22,462 unemployed persons and 670,739 in the labor force. The statewide unemployment rate in 2018 was 4.1 percent. In 2017, 641,085 people were employed, 23,490 were unemployed, and the labor force totaled 664,575 people in Oakland County.

Table IV.17 Labor Force Statistics Oakland County 1990 - 2018 BLS (Bureau of Labor Statistics) Data					
Year	Oakland County			Unemployment Rate	Statewide Unemployment Rate
	Unemployment	Employment	Labor Force		
1990	36,305	568,400	604,705	6%	7.6%
1991	45,205	559,027	604,232	7.5%	9.2%
1992	46,161	573,564	619,725	7.4%	9%
1993	36,907	590,400	627,307	5.9%	7.2%
1994	26,935	605,463	632,398	4.3%	6%
1995	22,710	611,547	634,257	3.6%	5.3%
1996	22,974	624,984	647,958	3.5%	4.9%
1997	20,152	637,112	657,264	3.1%	4.3%
1998	19,458	649,774	669,232	2.9%	3.9%
1999	19,140	660,710	679,850	2.8%	3.7%
2000	17,757	661,139	678,896	2.6%	3.6%
2001	27,109	634,356	661,465	4.1%	5.2%
2002	33,489	613,059	646,548	5.2%	6.3%
2003	36,211	608,748	644,959	5.6%	7.2%
2004	36,453	606,421	642,874	5.7%	7%
2005	35,221	607,355	642,576	5.5%	6.8%
2006	35,882	598,658	634,540	5.7%	7%
2007	36,277	589,416	625,693	5.8%	7%
2008	40,300	569,123	609,423	6.6%	8%
2009	78,817	527,731	606,548	13%	13.7%
2010	73,177	548,699	621,876	11.8%	12.6%
2011	58,221	552,660	610,881	9.5%	10.4%
2012	50,751	565,454	616,205	8.2%	9.1%
2013	49,021	579,614	628,635	7.8%	8.8%
2014	40,898	590,414	631,312	6.5%	7.2%
2015	29,950	604,103	634,053	4.7%	5.4%
2016	27,253	626,153	653,406	4.2%	5%
2017	23,490	641,085	664,575	3.5%	4.6%
2018	22,462	648,277	670,739	3.3%	4.1%

Diagram IV.3, shows Oakland County's employment and labor force. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 648,277 persons, with the labor force reaching 670,739, indicating there were a total of 22,462 unemployed persons. Diagram IV.4, shows the unemployment rate for both the State and County. During the 1990's the average rate for Oakland County was 4.6 percent, which compared to 6 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 5.9 percent, which compared to 7.1 percent statewide. Since 2010, the average unemployment rate was 6.5 percent. Over the entire period, Oakland County had an average unemployment rate lower than the State, 5.7 percent for Oakland County, versus 6.9 statewide.

Diagram IV.3
Employment and Labor Force
 Oakland County
 1990 – 2018 BLS Data

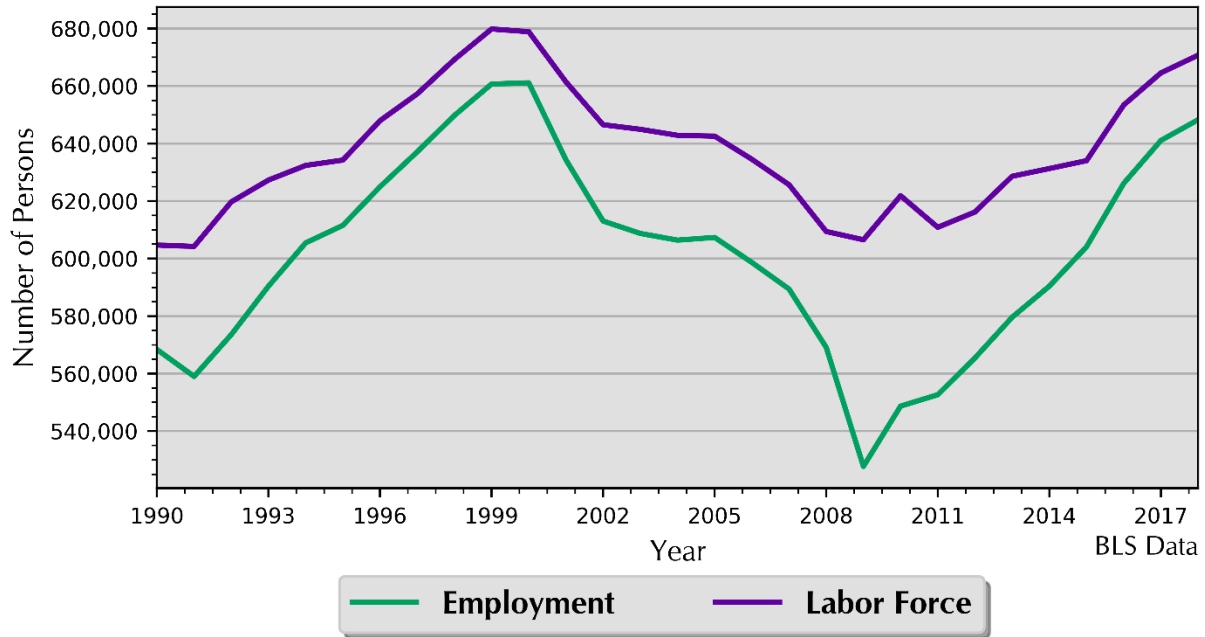
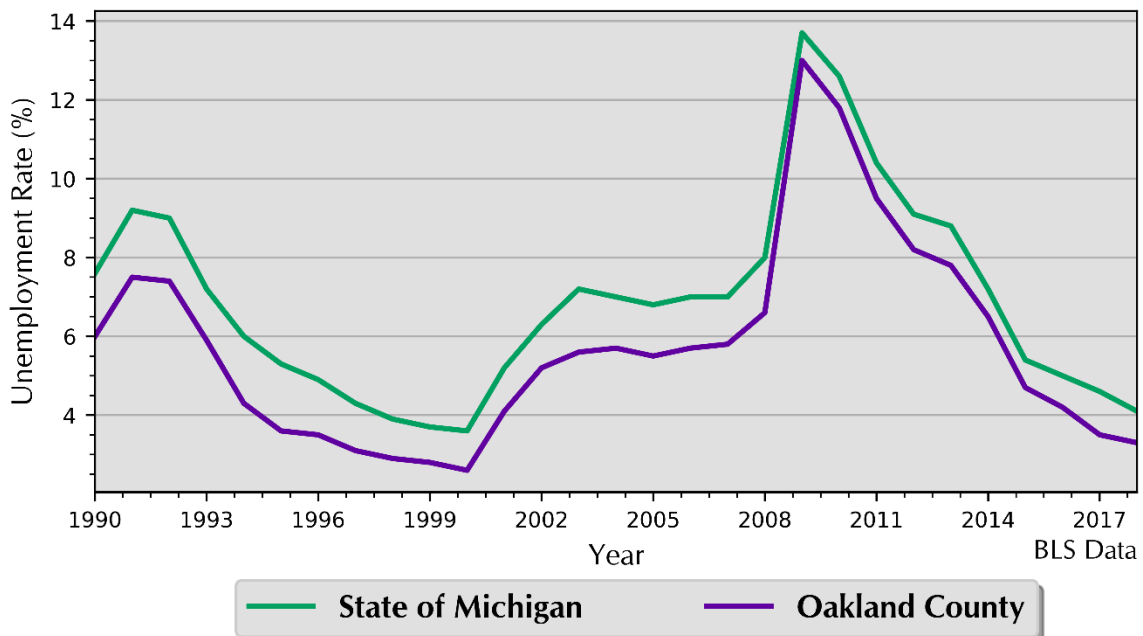


Diagram IV.4
Annual Unemployment Rate
 Oakland County
 1990 – 2018 BLS Data



Earnings and Employment

The Bureau of Economic Analysis (BEA) produces regional economic accounts, which provide a consistent framework for analyzing and comparing individual state and local area economies. Table IV.18, shows the real average earnings per job by industry for Oakland County. These figures are calculated by dividing the total real earning displayed in Tables IV.19 and IV.20, by industry. In 2017, the utilities industry had the highest average earnings reaching 160,102 dollars. Between 2016 and 2017 the manufacturing industry saw the largest percentage increase, rising by 8.2 percent to 107,249 dollars.

Table IV.18
Real Earnings Per Job by Industry
 Oakland County
 BEA Table CA5N and CA25 Data (1,000's of 2017 Dollars)

NAICS (North American Industry Classification System) Categories	2010	2011	2012	2013	2014	2015	2016	2017	% Change 16-17
Farm earnings	13,290	19,587	18,904	19,463	16,226	17,044	16,518	13,807	-16.4
Forestry, fishing, related activities, and other	7,125	5,659	6,495	6,618	9,326	13,677	13,222	14,101	6.6
Mining	6,682	21,321	9,620	8,827	11,671	5,640	6,189	6,348	2.6
Utilities	173,251	202,357	193,996	185,786	197,223	200,556	188,441	160,102	-15
Construction	70,587	64,791	53,462	66,022	75,068	79,149	79,865	82,707	3.6
Manufacturing	93,104	96,953	105,237	100,620	96,554	100,483	99,089	107,249	8.2
Wholesale trade	117,693	120,941	121,753	120,273	119,860	121,049	127,386	129,306	1.5
Retail trade	37,067	37,981	38,538	37,923	38,298	39,242	40,078	41,225	2.9
Transportation and warehousing	64,405	51,640	48,923	45,118	45,594	46,393	45,566	45,795	0.5
Information	87,830	88,772	87,269	87,371	89,316	93,312	91,448	93,852	2.6
Finance and insurance	80,287	71,869	76,408	72,850	76,689	77,948	79,840	78,088	-2.2
Real estate and rental and leasing	23,218	31,664	45,133	51,960	52,051	55,886	54,891	51,674	-5.9
Professional and technical services	85,629	93,187	93,188	92,046	92,429	95,125	94,953	101,195	6.6
Management of companies and enterprises	134,184	131,153	147,210	131,057	136,995	140,933	130,358	122,848	-5.8
Administrative and waste services	49,817	50,125	50,072	47,025	46,390	47,225	46,644	47,858	2.6
Educational services	32,172	31,938	37,598	36,720	37,990	37,530	38,650	36,899	-4.5
Health care and social assistance	66,799	64,853	63,645	61,662	60,897	61,793	62,537	62,616	0.1
Arts, entertainment, and recreation	30,757	22,661	24,030	26,607	26,938	27,858	27,642	28,338	2.5
Accommodation and food services	21,254	21,786	22,486	21,921	22,702	23,997	24,585	24,869	1.2
Other services, except public administration	45,146	43,241	42,945	40,020	39,072	38,509	39,343	39,584	0.6
Government and government enterprises	77,778	76,141	74,948	75,428	73,975	77,219	76,101	75,951	-0.2
Total Average	63,646	64,718	66,479	65,670	65,959	67,725	67,910	69,118	1.8

Table IV.19, shows total real earnings by industry for Oakland County. In 2017, the professional and technical services industry had the largest total real earnings of \$13,699,703,000. Between 2016 and 2017, the manufacturing industry saw the largest percentage increase of 12.6 percent, to \$7,660,389,000.

Table IV.19 Real Earnings by Industry Oakland County (Bureau of Economic Analysis) BEA Table CA-5N Data (1,000's of 2017 Dollars)									
NAICS (North American Industry Classification System) Categories	2010	2011	2012	2013	2014	2015	2016	2017	% Change 16-17
Farm earnings	8,864	15,219	13,876	14,831	12,575	13,840	13,066	9,996	-23.5
Forestry, fishing, related activities, and other	2,444	2,060	2,228	2,369	3,646	4,992	5,448	6,092	11.8
Mining	13,605	36,160	22,501	20,125	23,201	11,302	12,613	13,738	8.9
Utilities	245,150	265,492	247,733	244,867	267,631	298,628	300,941	271,693	-9.7
Construction	2,099,761	1,991,925	1,691,868	2,194,586	2,627,526	2,883,541	3,030,791	3,278,683	8.2
Manufacturing	4,876,985	5,670,706	6,415,695	6,406,063	6,338,294	6,663,156	6,800,873	7,660,389	12.6
Wholesale trade	4,486,913	4,950,483	5,226,365	5,260,625	5,275,618	5,387,039	5,381,947	5,593,385	3.9
Retail trade	3,144,212	3,261,218	3,362,360	3,364,306	3,505,540	3,650,262	3,760,550	3,916,015	4.1
Transportation and warehousing	672,388	581,416	616,922	597,856	645,696	796,560	835,313	849,781	1.7
Information	1,671,753	1,670,859	1,677,133	1,691,320	1,832,312	1,807,823	1,801,717	1,831,430	1.6
Finance and insurance	4,758,214	4,502,709	4,771,649	4,496,086	4,629,925	4,919,163	5,285,896	5,358,959	1.4
Real estate and rental and leasing	1,357,679	1,922,985	2,684,606	3,142,011	3,333,257	3,664,762	3,682,057	3,569,987	-3
Professional and technical services	9,395,354	10,896,502	11,569,886	11,913,464	12,464,832	13,196,681	13,454,514	13,699,703	1.8
Management of companies and enterprises	1,614,633	1,766,894	2,075,952	2,075,154	2,179,457	2,293,692	2,325,581	2,383,992	2.5
Administrative and waste services	3,643,197	3,801,455	3,890,341	3,905,218	3,802,267	3,899,747	3,802,475	3,989,643	4.9
Educational services	573,815	571,666	699,774	730,442	770,781	772,333	776,874	759,897	-2.2
Health care and social assistance	7,237,603	7,216,506	7,252,016	7,000,622	6,917,324	7,121,576	7,397,353	7,495,018	1.3
Arts, entertainment, and recreation	543,038	402,347	423,547	479,744	509,635	529,376	551,758	585,483	6.1
Accommodation and food services	1,066,659	1,120,217	1,225,087	1,224,510	1,318,877	1,458,302	1,538,045	1,620,814	5.4
Other services, except public administration	1,827,649	1,813,387	1,854,893	1,772,629	1,813,841	1,846,214	1,898,121	1,929,584	1.7
Government and government enterprises	4,376,389	4,127,994	4,011,814	3,991,648	3,885,024	4,054,068	4,037,563	4,047,886	0.3
Total	53,616,305	56,588,201	59,736,246	60,528,474	62,157,261	65,273,057	66,693,496	68,872,167	3.3

Table IV.20, shows the total employment by industry for Oakland County. The most recent estimates show the professional and technical services industry was the largest employer in Oakland County, with employment reaching 135,379 jobs in 2017. Between 2016 and 2017 the management of companies and enterprises industry saw the largest percentage increase, rising by 8.8 percent to 19,406 jobs.

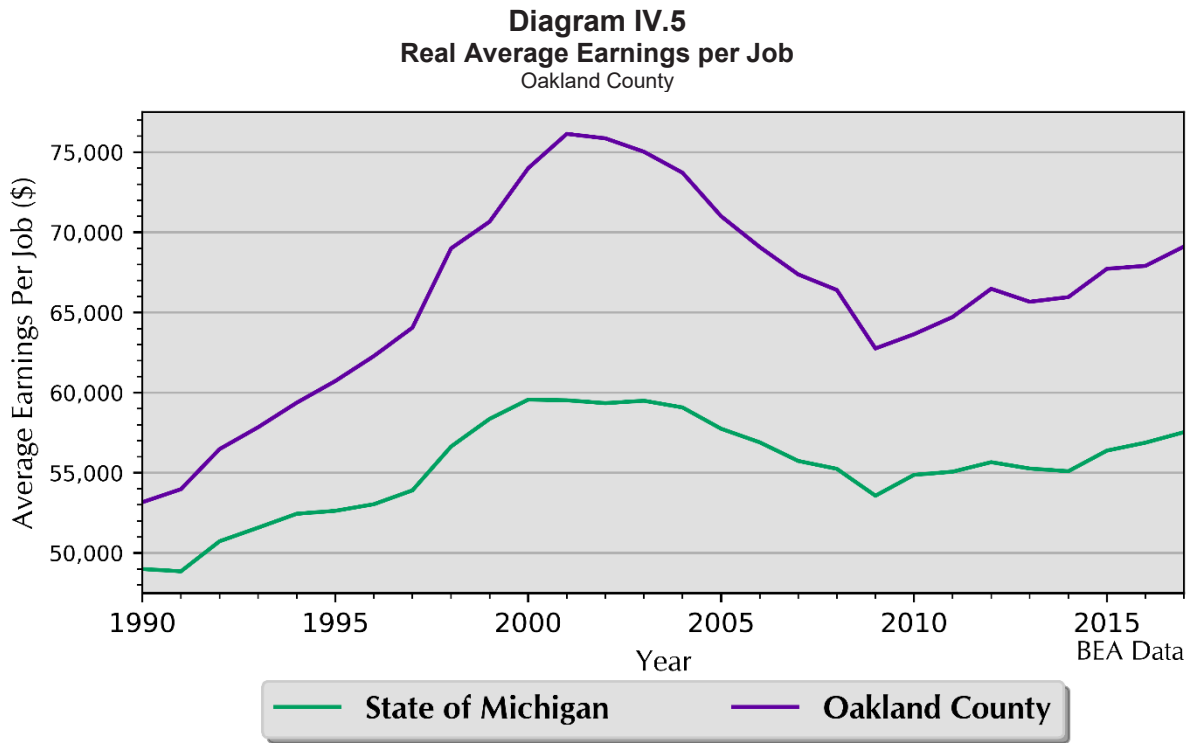
Table IV.20 Employment by Industry Oakland County BEA Table CA25 Data									
NAICS Categories	2010	2011	2012	2013	2014	2015	2016	2017	% Change 16-17
Farm earnings	667	777	734	762	775	812	791	724	-8.5
Forestry, fishing, related activities, and other	343	364	343	358	391	365	412	432	4.9
Mining	2,036	1,696	2,339	2,280	1,988	2,004	2,038	2,164	6.2
Utilities	1,415	1,312	1,277	1,318	1,357	1,489	1,597	1,697	6.3
Construction	29,747	30,744	31,646	33,240	35,002	36,432	37,949	39,642	4.5
Manufacturing	52,382	58,489	60,964	63,666	65,945	66,311	68,634	71,426	4.1
Wholesale trade	38,124	40,933	42,926	43,739	44,015	44,503	42,249	43,257	2.4
Retail trade	84,825	85,864	87,249	88,715	91,534	93,019	93,830	94,992	1.2
Transportation and warehousing	10,440	11,259	12,610	13,251	14,162	17,170	18,332	18,556	1.2
Information	19,034	18,822	19,218	19,358	20,515	19,374	19,702	19,514	-1
Finance and insurance	59,265	62,652	62,450	61,717	60,373	63,108	66,206	68,627	3.7
Real estate and rental and leasing	58,476	60,731	59,482	60,470	64,038	65,576	67,080	69,087	3
Professional and technical services	109,721	116,931	124,157	129,430	134,858	138,730	141,697	135,379	-4.5
Management of companies and enterprises	12,033	13,472	14,102	15,834	15,909	16,275	17,840	19,406	8.8
Administrative and waste services	73,131	75,840	77,695	83,045	81,963	82,578	81,521	83,364	2.3
Educational services	17,836	17,899	18,612	19,892	20,289	20,579	20,100	20,594	2.5
Health care and social assistance	108,349	111,274	113,944	113,532	113,590	115,249	118,287	119,698	1.2
Arts, entertainment, and recreation	17,656	17,755	17,626	18,031	18,919	19,003	19,961	20,661	3.5
Accommodation and food services	50,187	51,420	54,481	55,860	58,094	60,770	62,560	65,174	4.2
Other services, except public administration	40,483	41,937	43,192	44,294	46,423	47,942	48,246	48,747	1
Government and government enterprises	56,268	54,215	53,528	52,920	52,518	52,501	53,055	53,296	0.5
Total	842,418	874,386	898,575	921,712	942,358	963,790	982,087	996,437	1.5

Table IV.21, shows total employment and real personal income for 1969 to 2017. Total real personal income includes all wage and salary earnings, proprietorship income, dividends, interest, rents, and transfer payments. In 2017, total real personal income was \$88,220,698,000, a 2.2 percent change from 2016 and 2017. Total employment was 842,418 and 996,437 in 2017, a change of 1.5 percent over the period.

Table IV.21
Total Employment and Real Personal Income
 Oakland County
 BEA Data 1969 Through 2017

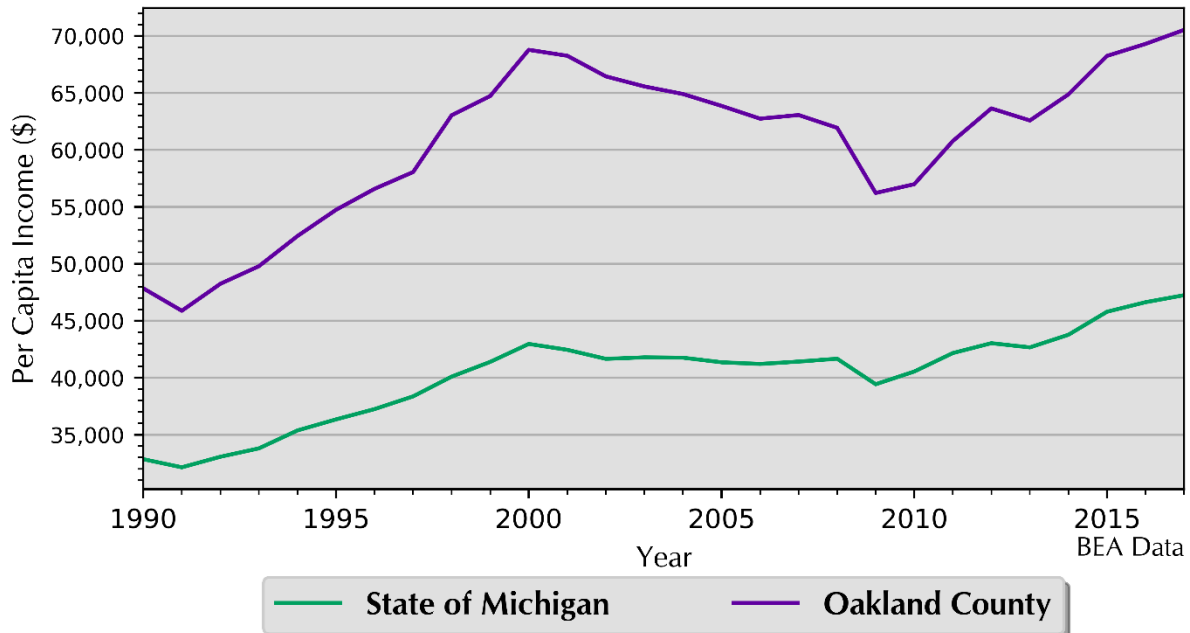
Year	1,000s of 2017 Dollars						Per Capita Income	Total Employment	Average Real Earnings Per Job
	Earnings	Social Security Contributions	Residents Adjustments	Dividends, Interest, Rents	Transfer Payments	Personal Income			
1969	16,791,635	1,180,606	5,669,421	3,706,268	1,089,024	26,075,743	29,458	335,021	50,123
1970	15,970,214	1,119,888	5,136,955	3,893,503	1,321,339	25,202,123	27,709	332,969	47,963
1971	16,951,803	1,218,977	5,123,267	4,025,240	1,513,306	26,394,639	28,817	344,556	49,200
1972	18,340,762	1,401,932	5,545,941	4,198,857	1,627,009	28,310,636	30,776	365,019	50,246
1973	20,103,496	1,788,573	5,869,190	4,405,231	1,743,708	30,333,052	32,334	393,428	51,096
1974	18,943,818	1,745,729	5,785,867	4,677,297	2,065,547	29,726,800	31,265	399,786	47,386
1975	18,789,656	1,692,589	4,820,695	4,549,871	2,523,110	28,990,743	30,285	403,371	46,583
1976	20,776,544	1,909,695	5,344,904	4,706,761	2,445,307	31,363,821	32,583	429,545	48,370
1977	23,583,729	2,170,281	5,426,601	4,945,479	2,384,413	34,169,941	34,904	467,652	50,429
1978	25,564,160	2,431,255	5,570,080	5,209,322	2,374,166	36,286,472	36,386	500,940	51,033
1979	26,789,644	2,660,538	5,103,767	5,455,191	2,516,407	37,204,470	36,862	520,080	51,512
1980	25,236,966	2,495,347	4,684,924	5,845,802	3,099,295	36,371,640	36,010	507,851	49,695
1981	24,299,480	2,591,875	4,305,026	6,554,084	3,077,991	35,644,707	35,613	504,957	48,123
1982	22,901,206	2,487,832	3,964,538	6,863,649	3,313,613	34,555,174	34,653	490,458	46,693
1983	23,835,885	2,620,348	3,911,462	7,037,691	3,425,038	35,589,728	35,704	502,345	47,449
1984	27,021,081	3,078,919	3,819,437	7,942,922	3,397,974	39,102,494	38,819	548,045	49,305
1985	30,785,815	3,609,484	3,569,513	8,355,392	3,405,847	42,507,083	41,663	603,101	51,046
1986	33,181,747	3,914,218	3,560,595	8,680,633	3,531,529	45,040,286	43,480	635,811	52,187
1987	33,917,939	3,955,513	3,545,832	9,116,356	3,554,524	46,179,139	43,887	661,052	51,310
1988	35,856,933	4,281,256	3,642,193	9,606,927	3,683,355	48,508,151	45,650	688,352	52,092
1989	38,195,029	4,524,277	3,155,554	10,859,719	3,874,617	51,560,642	48,083	721,304	52,953
1990	38,895,383	4,698,353	2,736,337	10,964,508	4,096,963	51,994,837	47,847	731,578	53,166
1991	38,886,728	4,751,939	1,685,398	10,365,576	4,322,886	50,508,650	45,878	720,389	53,980
1992	41,809,439	5,076,231	2,034,606	10,577,319	4,556,490	53,901,623	48,247	740,280	56,478
1993	43,948,142	5,321,424	1,895,130	10,918,347	4,797,276	56,237,471	49,792	759,780	57,843
1994	46,926,252	5,824,602	1,635,449	12,368,512	4,768,121	59,873,732	52,437	790,373	59,373
1995	49,827,242	6,167,924	1,499,765	13,120,579	4,980,599	63,260,261	54,738	820,549	60,725
1996	53,082,122	6,406,157	491,354	13,759,529	5,106,863	66,033,712	56,581	852,280	62,282
1997	56,039,567	6,761,753	-702,958	14,369,004	5,350,102	68,293,962	58,055	874,810	64,058
1998	62,338,387	7,326,974	-1,530,249	15,691,638	5,350,836	74,523,638	63,038	903,485	68,997
1999	65,799,879	7,708,397	-2,021,831	15,342,440	5,515,703	76,927,793	64,728	931,094	70,669
2000	70,887,980	8,003,467	-2,807,588	16,539,757	5,655,699	82,272,381	68,780	957,937	74,001
2001	71,760,234	7,747,967	-2,923,197	14,675,625	6,173,635	81,938,330	68,258	942,446	76,142
2002	70,391,190	7,703,631	-3,320,512	13,994,519	6,304,623	79,666,190	66,450	927,858	75,864
2003	69,049,947	7,603,083	-2,983,721	13,907,152	6,424,114	78,794,408	65,566	920,332	75,027
2004	67,602,901	7,529,806	-2,623,447	14,081,942	6,597,616	78,129,206	64,902	917,052	73,718
2005	65,601,370	7,467,295	-2,885,914	14,726,110	6,866,210	76,840,480	63,861	923,870	71,008
2006	62,857,573	7,296,250	-2,552,337	15,267,859	7,151,835	75,428,680	62,739	909,833	69,087
2007	61,778,519	7,210,322	-2,171,954	15,667,763	7,597,041	75,661,048	63,058	916,933	67,376
2008	59,767,360	7,082,336	-1,939,426	14,922,967	8,627,646	74,296,210	61,937	900,065	66,404
2009	52,960,067	6,356,362	-1,105,828	12,358,239	9,654,665	67,510,781	56,217	843,908	62,756
2010	53,616,305	6,307,385	-670,631	11,689,697	10,225,056	68,553,042	56,986	842,418	63,645
2011	56,588,201	5,825,191	-258,342	13,012,556	10,098,188	73,615,412	60,772	874,386	64,718
2012	59,736,246	6,066,611	-430,316	14,587,229	9,903,924	77,730,472	63,639	898,575	66,479
2013	60,528,474	7,010,522	-326,794	14,095,617	9,839,335	77,126,110	62,580	921,712	65,669
2014	62,157,261	7,123,209	-556,237	15,848,930	10,064,475	80,391,220	64,871	942,358	65,960
2015	65,273,057	7,404,907	-580,575	16,911,470	10,494,782	84,693,827	68,246	963,790	67,726
2016	66,693,496	7,529,711	-489,731	17,016,022	10,642,255	86,332,330	69,301	982,087	67,910
2017	68,872,167	7,733,411	-838,129	17,352,144	10,567,927	88,220,698	70,530	996,437	69,119

Diagram IV.5, shows real average earnings per job for Oakland County from 1990 to 2017. Over this period the average earnings per job for Oakland County was 66,078 dollars, which was higher than the statewide average of 55,363 dollars over the same period.



Per capita income or average income measures the average income earned per person in a given area (city, region, country, etc.) in a specified year. It is a broader measure of wealth than real average earnings per job, which only captures the working population. Diagram IV.6, shows real per capita income for Oakland County from 1990 to 2017 with an average of \$60,715, which was higher than the statewide average of \$40,295 over the same period.

Diagram IV.6
Real Per Capita Income
 Oakland County



Quarterly Census of Employment and Wages

The Bureau of Labor Statistics (BLS) produces the Quarterly Census of Employment and Wages (QCEW), which reports monthly data on employment and quarterly data on wages and number of business establishments. QCEW employment data represents only filled jobs, whether full or part-time, temporary or permanent, by place of work for the pay period. If data do not meet BLS or State agency disclosure standards they are displayed as (ND) and not disclosed. Data from this series are from the period of January 2010 through December 2018 and are presented in Table IV.22. Between 2017 and 2018, total annual employment increased from 728,374 persons in 2017 to 736,982 in 2018, a change of 1.2 percent.

Table IV.22									
Total Monthly Employment									
Oakland County									
BLS QCEW Data, 2010–2018									
Period	2010	2011	2012	2013	2014	2015	2016	2017	2018
Jan	594,269	613,336	637,611	662,662	671,722	687,957	703,768	713,342	723,081
Feb	595,401	616,095	639,696	664,286	675,319	687,926	703,705	712,434	722,248
Mar	597,416	620,521	645,551	667,992	676,835	689,490	705,190	715,884	726,533
Apr	605,258	629,340	654,053	671,477	682,147	697,290	714,601	723,141	730,187
May	615,105	638,503	664,297	684,079	695,060	711,484	723,900	733,596	740,695
Jun	618,761	641,902	668,718	689,029	702,184	716,974	730,048	741,372	747,927
Jul	610,744	634,912	660,352	674,527	691,882	707,394	726,869	732,388	739,502
Aug	614,298	640,820	664,752	679,323	696,041	709,817	726,963	733,404	743,378
Sep	615,066	643,194	666,572	681,299	695,090	708,847	727,827	730,612	736,956
Oct	619,611	647,454	672,226	686,808	700,651	716,732	729,201	732,606	742,658
Nov	623,375	650,176	675,129	690,319	704,272	719,855	733,491	736,469	746,221
Dec	624,397	650,391	676,067	690,975	705,277	720,268	731,967	735,240	744,401
Annual	611,142	635,554	660,419	678,565	691,373	706,170	721,461	728,374	736,982
% Change	-0.2%	4%	3.9%	2.7%	1.9%	2.1%	2.2%	1%	1.2%

The QCEW also reports average weekly wages, which represents total compensation paid during the calendar quarter, regardless of when services were performed. The BLS QCEW data indicated average weekly wages were 1,183 dollars in 2017. In 2018, average weekly wages saw an increase of 2.3 percent over the prior year, rising to 1,210 dollars, or by 27 dollars. These data are shown in Table IV.23.

Table IV.23						
Average Weekly Wages						
Oakland County						
BLS QCEW Data, 2001–2018						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	867	838	830	930	866	
2002	878	856	849	953	884	2.1%
2003	921	876	869	984	912	3.2%
2004	920	889	892	1,008	927	1.6%
2005	930	915	933	1,017	949	2.4%
2006	976	925	929	1,030	965	1.7%
2007	1,008	948	956	1,050	990	2.6%
2008	1,020	990	965	1,096	1,018	2.8%
2009	973	953	936	1,091	988	-2.9%
2010	951	952	968	1,126	1,000	1.2%
2011	1,018	989	1,011	1,103	1,031	3.1%
2012	1,081	1,001	995	1,141	1,055	2.3%
2013	1,073	1,018	1,003	1,118	1,053	-0.2%
2014	1,109	1,046	1,028	1,165	1,087	3.2%
2015	1,146	1,067	1,061	1,221	1,124	3.4%
2016	1,146	1,091	1,123	1,202	1,141	1.5%
2017	1,236	1,129	1,117	1,253	1,183	3.7%
2018	1,275	1,160	1,142	1,265	1,210	2.3%

Total business establishments reported by the QCEW are displayed in Table IV.24. Between 2017 and 2018, the total number of business establishments in Michigan increased by 2.3 percent, from 39,483 to 39,701 establishments. The most recent estimates show there were 39,884 business establishments in the fourth quarter of 2018.

Table IV.24						
Number of Business Establishments						
Oakland County						
BLS QCEW Data, 2001–2018						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	43,327	42,628	43,155	43,297	43,102	
2002	42,833	42,759	43,128	42,858	42,895	-0.5%
2003	41,792	41,654	41,540	41,248	41,559	-3.1%
2004	41,499	41,585	41,442	41,117	41,411	-0.4%
2005	41,136	41,082	40,915	40,593	40,932	-1.2%
2006	40,495	40,139	40,541	40,898	40,518	-1%
2007	39,574	39,195	39,303	39,107	39,295	-3%
2008	39,220	39,148	39,510	39,464	39,336	0.1%
2009	38,841	38,521	38,550	38,191	38,526	-2.1%
2010	38,193	37,829	37,642	37,466	37,783	-1.9%
2011	37,063	36,718	36,866	36,686	36,833	-2.5%
2012	36,866	38,001	38,431	38,919	38,054	3.3%
2013	38,635	38,381	38,394	38,018	38,357	0.8%
2014	38,078	38,120	38,150	38,351	38,175	-0.5%
2015	38,079	38,185	38,785	38,537	38,397	0.6%
2016	39,009	39,022	39,309	39,248	39,147	2%
2017	39,203	39,482	39,473	39,774	39,483	0.9%
2018	39,352	39,426	40,141	39,884	39,701	0.6%

Poverty

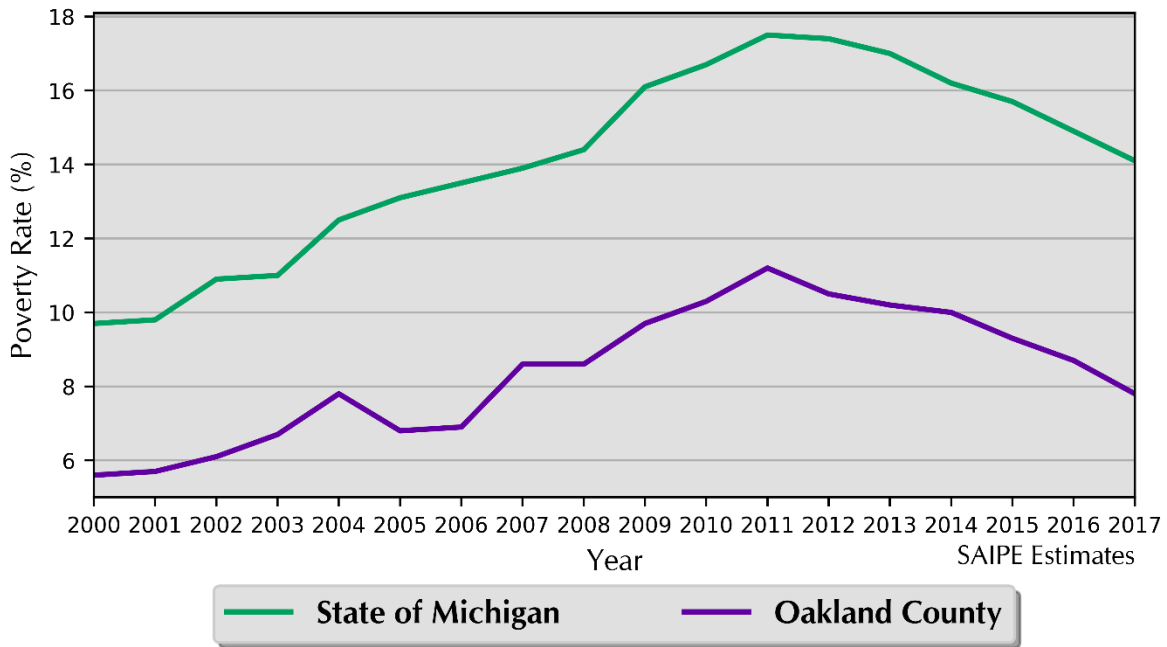
Poverty is the condition of having insufficient resources or income. In its extreme form, poverty is a lack of basic human needs, such as adequate and healthy food, clothing, housing, water, and health services. According to the Census Bureau's Small Area Income and Poverty Estimates Program (SAIPE), the number of individuals in poverty decreased from 122,932 in 2010 to 95,968 in 2017, with the poverty rate reaching 7.8 percent in 2017. This compared to a state poverty rate of 14.1 percent and a national rate of 13.4 percent in 2017. Table IV.25, at right, presents poverty data for the county.

The rate of poverty by age for Oakland County is shown in Table IV.26. In 2017, there were an estimated 111,071 people or 9 percent living in poverty, compared to 5.6 percent living in poverty in 2000. In 2017, some 9.7 percent of those in poverty were under age 6 and 11.4 percent were 65 or older. This data is also displayed in Diagram IV.7.

Table IV.25 Persons in Poverty Oakland County 2000–2017 SAIPE Estimates		
Year	Persons in Poverty	Poverty Rate
2000	67,216	5.6%
2001	68,273	5.7%
2002	73,491	6.1%
2003	81,003	6.7%
2004	93,906	7.8%
2005	80,946	6.8%
2006	82,459	6.9%
2007	102,228	8.6%
2008	102,769	8.6%
2009	116,380	9.7%
2010	122,932	10.3%
2011	134,420	11.2%
2012	127,251	10.5%
2013	123,819	10.2%
2014	122,452	10%
2015	114,976	9.3%
2016	106,650	8.7%
2017	95,968	7.8%

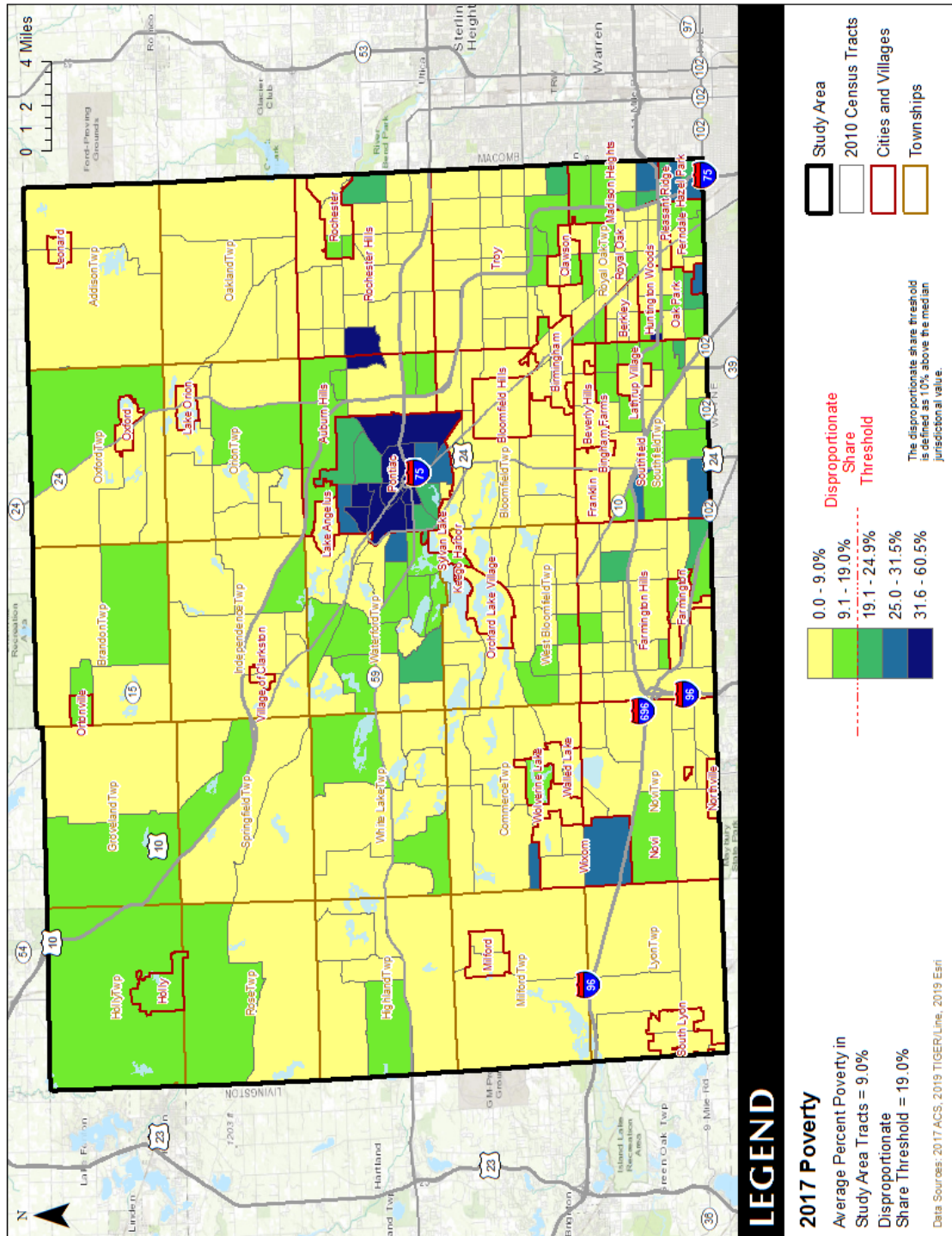
Table IV.26 Poverty by Age Oakland County 2000 Census SF3 & 2017 Five-Year ACS Data				
Age	2000 Census		2017 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	6,977	10.7%	10,733	9.7%
6 to 17	13,239	20.2%	19,592	17.6%
18 to 64	36,814	56.2%	68,084	61.3%
65 or Older	8,448	12.9%	12,662	11.4%
Total	65,478	100%	111,071	100%
Poverty Rate	5.5%	.	9%	.

Diagram IV.7
Poverty Rates
 Oakland County
 SAIPE Estimates 2000 – 2017



Map IV.4, shows the geographic distribution of poverty in Oakland County. As seen in this map, the highest rates of poverty are seen in areas of Pontiac, as well as in Auburn Hills and Rochester Hills.

Map IV.4
2017 Poverty
 Oakland County
 2017 ACS, Tigerline



Housing

Housing Production

The Census Bureau reports building permit authorizations and “per unit” valuation of building permits by county annually. Single-family construction usually represents most residential development in the county. Single-family building permit authorizations in Oakland County decreased from 2,744 authorizations in 2017 to 2,482 authorizations in 2018.

The real value (adjusted for inflation) of single-family building permits decreased from 291,117 dollars in 2017 to 290,344 dollars in 2018. This compares to an increase in permit value statewide, with values rising from 253,139 dollars in 2017 to 260,191 dollars in 2018. Additional details are given in Table IV.27, as well as in Diagram IV.8 and Diagram IV.9.

Table IV.27 Building Permits and Valuation Oakland County Census Bureau Data, 1980–2018							
Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, (Real 2018 Dollars)	
	Single-Family	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units
1980	2,706	40	104	1,260	4,110	179,646	76,651
1981	1,176	10	30	628	1,844	187,469	163,594
1982	751	6	24	826	1,607	170,490	72,362
1983	2,686	16	95	749	3,546	166,792	71,423
1984	3,455	22	204	1,841	5,522	158,074	65,234
1985	4,948	36	253	4,902	10,139	164,584	66,579
1986	6,098	108	666	3,762	10,634	173,417	65,077
1987	5,236	92	509	3,695	9,532	188,792	69,049
1988	5,345	66	353	2,580	8,344	192,231	64,630
1989	5,214	46	182	2,385	7,827	194,764	49,820
1990	4,212	20	135	1,634	6,001	190,298	49,333
1991	3,964	10	39	800	4,813	191,195	58,400
1992	4,608	108	71	751	5,538	189,877	58,384
1993	4,891	24	127	463	5,505	190,769	70,624
1994	5,679	82	100	880	6,741	198,034	61,982
1995	5,738	142	66	1,029	6,975	202,053	45,597
1996	6,095	66	151	1,242	7,554	215,156	69,472
1997	5,764	142	174	637	6,717	223,465	66,771
1998	5,887	70	100	1,673	7,730	227,415	97,009
1999	5,526	76	70	1,406	7,078	248,752	83,447
2000	4,654	98	97	610	5,459	265,122	82,237
2001	4,205	78	102	850	5,235	258,661	102,290
2002	4,386	100	119	903	5,508	260,407	116,984
2003	4,728	18	95	732	5,573	255,549	109,740
2004	5,017	40	129	1,179	6,365	257,767	132,872
2005	4,050	26	39	523	4,638	268,479	110,691
2006	1,984	58	46	374	2,462	295,639	100,552
2007	1,135	12	22	49	1,218	283,190	141,752
2008	667	2	15	117	801	287,926	111,048
2009	443	0	13	0	456	328,826	0
2010	959	4	26	241	1,230	263,639	70,457
2011	1,266	0	11	0	1,277	265,242	0
2012	1,880	6	15	0	1,901	260,117	0
2013	2,296	14	60	335	2,705	296,034	113,515
2014	2,114	16	49	279	2,458	299,581	118,643
2015	2,180	58	44	363	2,645	300,360	148,643
2016	2,143	60	49	944	3,196	308,891	158,624
2017	2,744	4	105	854	3,707	291,117	130,552
2018	2,482	16	71	73	2,642	290,344	277,132

Diagram IV.8
Single-Family Permits

Oakland County
Census Bureau Data, 1980–2018

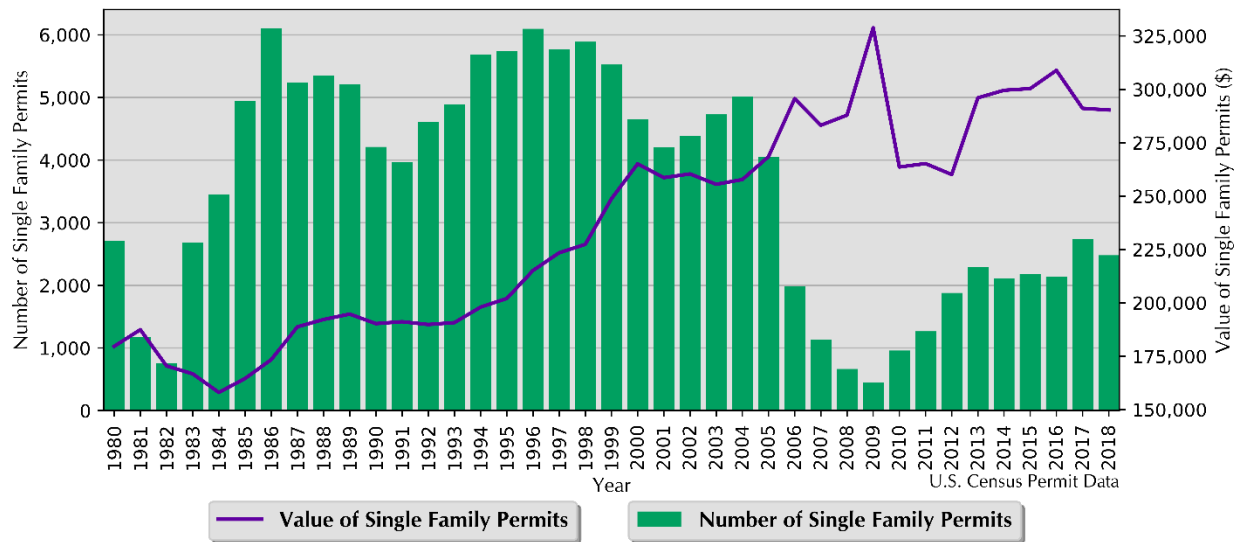
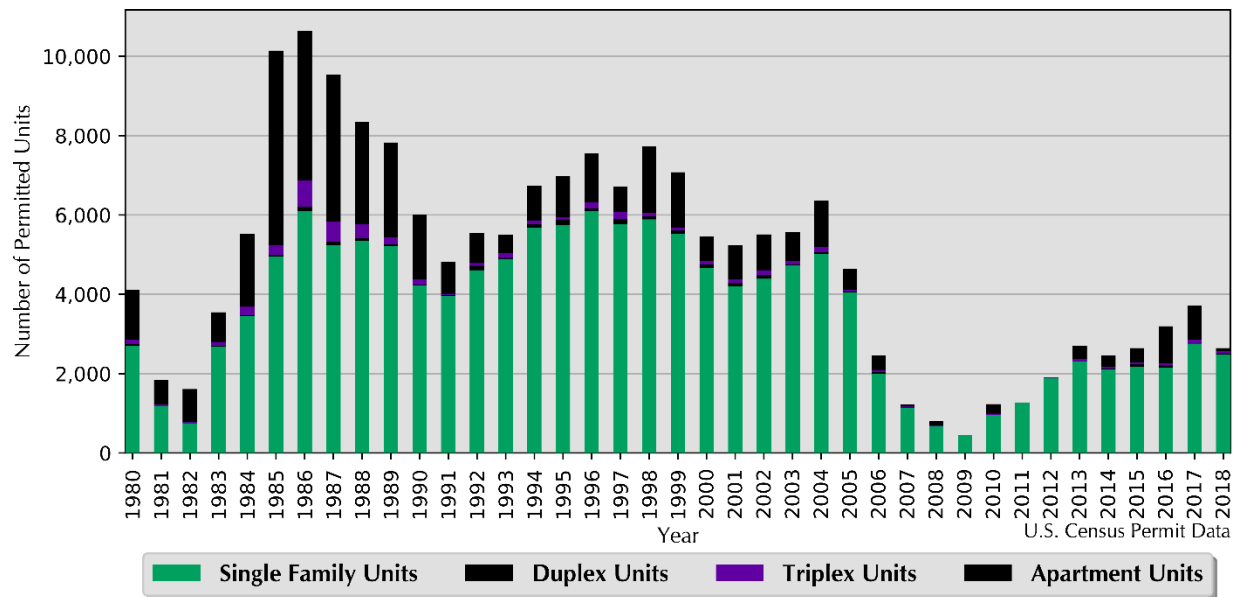


Diagram IV.9
Total Permits by Unit Type

Oakland County
Census Bureau Data, 1980–2018



Housing Characteristics

Households by type and tenure are shown in Table IV.28. Family households (consist of two or more individuals who are related by birth, marriage, or adoption, although they also may include other unrelated people) represented 64.8 percent of households, while non-family households (consist of people who live alone or who share their residence with unrelated individuals) accounted for 35.2 percent in 2017. These changed from 65.8 and 34.2 percent in 2010, respectively.

Table IV.28				
Household Type by Tenure				
Oakland County				
2010 Census SF1 & 2017 Five-Year ACS Data				
Household Type	2010 Census		2017 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	318,152	65.8%	323,744	64.8%
Married-Couple Family	245,359	77.1%	254,272	78.5%
Owner-Occupied	214,189	87.3%	217,839	85.7%
Renter-Occupied	31,170	12.7%	36,433	14.3%
Other Family	72,793	22.9%	69,472	22.5%
Male Householder, No Spouse Present	18,879	25.9%	19,257	27.2%
Owner-Occupied	12,271	65%	12,529	65.1%
Renter-Occupied	6,608	35%	6,728	34.9%
Female Householder, No Spouse Present	53,914	74.1%	50,215	77.6%
Owner-Occupied	29,898	55.5%	27,537	54.8%
Renter-Occupied	24,016	44.5%	22,678	45.2%
Non-Family Households	165,546	34.2%	175,873	35.2%
Owner-Occupied	94,630	57.2%	94,782	53.9%
Renter-Occupied	70,916	42.8%	81,091	46.1%
Total	483,698	100%	499,617	100%

Table IV.29, shows housing units by type in 2010 and 2017. In 2010, there were 526,693 housing units, compared with 535,380 in 2017. Single-family units accounted for 75.2 percent of units in 2017, compared to 74.6 in 2010. Apartment units accounted for 17.6 percent in 2017, compared to 18 percent in 2010.

Table IV.29				
Housing Units by Type				
Oakland County				
2010 & 2017 Five-Year ACS Data				
Unit Type	2010 Five-Year ACS		2017 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	393,001	74.6%	402,766	75.2%
Duplex	6,712	1.3%	5,665	1.1%
Tri- or Four-Plex	16,447	3.1%	17,713	3.3%
Apartment	94,658	18%	94,448	17.6%
Mobile Home	15,751	3%	14,716	2.7%
Boat, RV, Van, Etc.	124	0%	72	0%
Total	526,693	100%	535,380	100%

Table IV.30, shows housing units by tenure from 2010 to 2017. By 2017, there were 535,380 housing units. An estimated 70.6 percent were owner-occupied, and 6.7 percent were vacant.

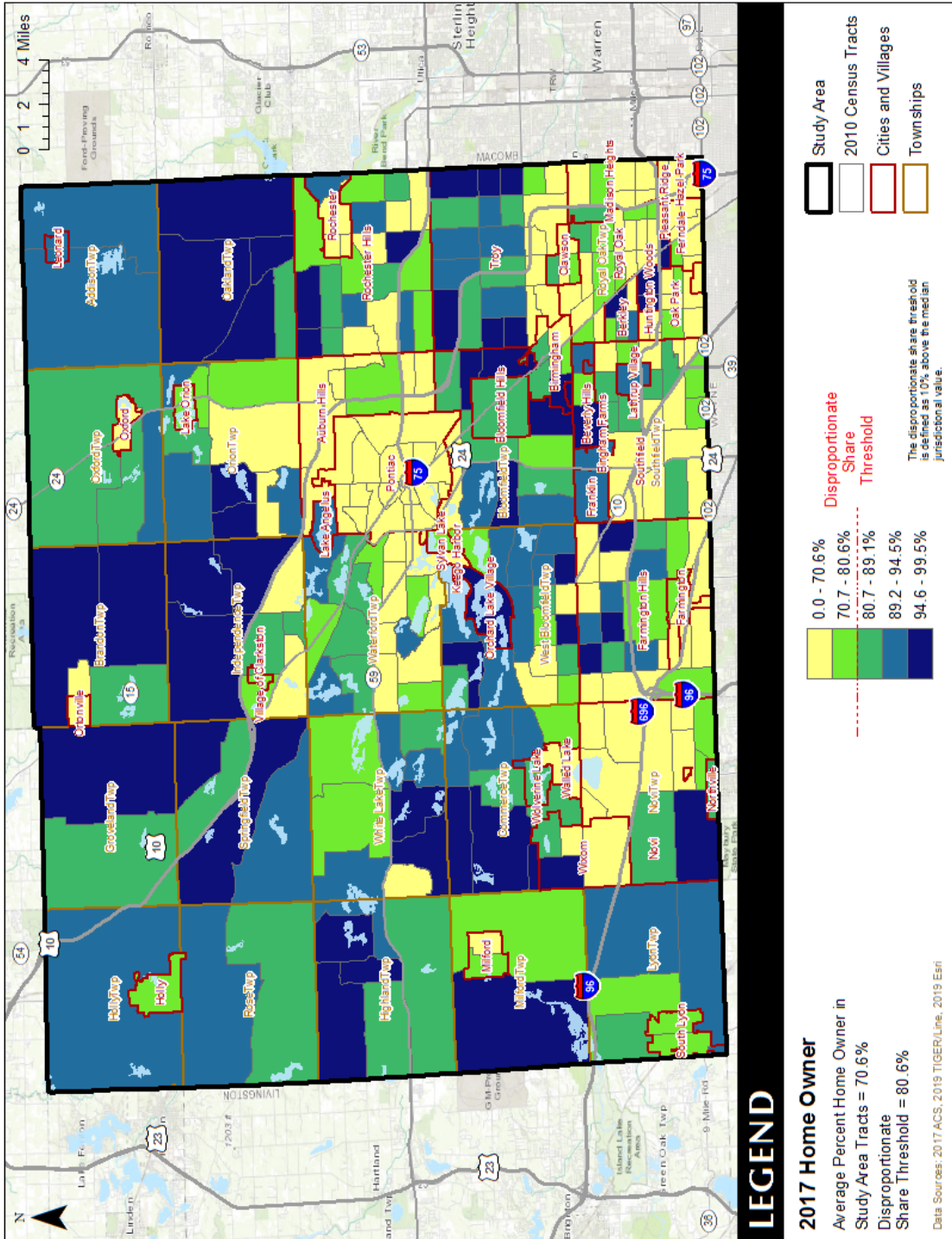
Table IV.30				
Housing Units by Tenure				
Oakland County				
2010 Census & 2017 Five-Year ACS Data				
Tenure	2010 Census		2017 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	483,698	91.7%	499,617	93.3%
Owner-Occupied	350,988	72.6%	352,687	70.6%
Renter-Occupied	132,710	27.4%	146,930	29.4%
Vacant Housing Units	43,557	8.3%	35,763	6.7%
Total Housing Units	527,255	100%	535,380	100%

The geographic distribution of homeowner and renter households are shown in Map IV.5 and Map IV.6. Homeowner households are more heavily concentrated in the northern and western parts of the County. The highest concentrations of renter households are located on Map IV.6 in blue at 65.2 percent and higher.

Households by income for the 2010 and 2017 Five-Year ACS are shown in Table IV.31. Households earning more than 100,000 dollars per year represented 35.7 percent of households in 2017, compared to 30.8 percent in 2010. Meanwhile, households earning less than 15,000 dollars accounted for 8.2 percent of households in 2017, compared to 8.8 percent in 2010.

Table IV.31				
Households by Income				
Oakland County				
2010 & 2017 Five-Year ACS Data				
Income	2010 Five-Year ACS		2017 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	42,210	8.8%	40,793	8.2%
\$15,000 to \$19,999	18,334	3.8%	17,779	3.6%
\$20,000 to \$24,999	21,405	4.4%	19,092	3.8%
\$25,000 to \$34,999	41,422	8.6%	36,819	7.4%
\$35,000 to \$49,999	57,941	12%	57,118	11.4%
\$50,000 to \$74,999	85,826	17.8%	83,869	16.8%
\$75,000 to \$99,999	65,533	13.6%	65,659	13.1%
\$100,000 or More	148,369	30.8%	178,488	35.7%
Total	481,040	100%	499,617	100%

Map IV.5
Homeowner Households
 Oakland County
 2017 ACS, Tigerline



Map IV.6
Renter Households
 Oakland County
 2017 ACS, Tigerline

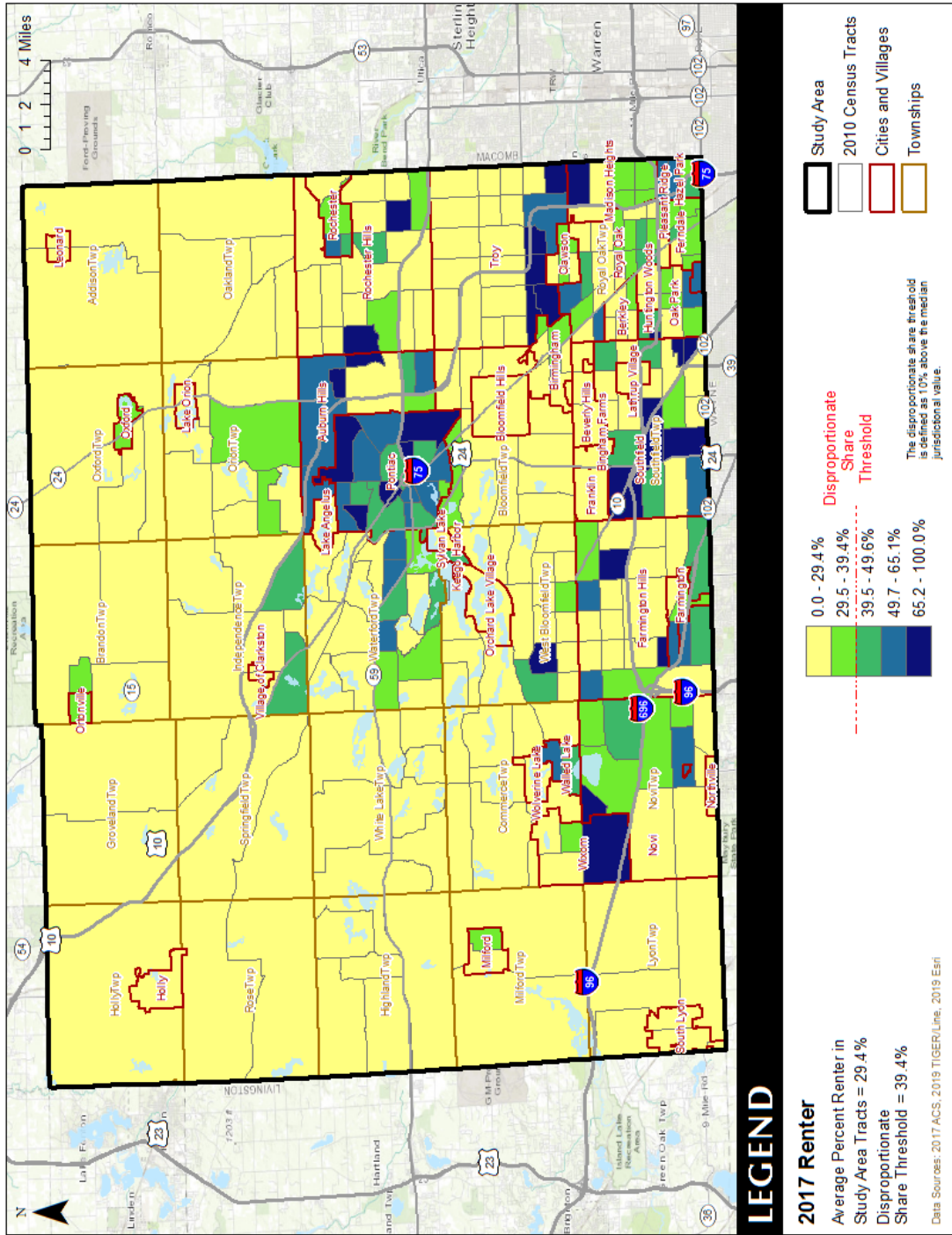


Table IV.32, shows households by year home built for the 2010 and 2017 Five-Year ACS data. Housing units built between 2000 and 2009, account for 8.7 percent of households in 2010 and 9 percent of households in 2017. Housing units built in 1939 or earlier represented 7.6 percent of households in 2017 and 7.6 percent of households in 2010.

Table IV.32				
Households by Year Home Built				
Oakland County				
2010 & 2017 Five-Year ACS Data				
Year Built	2010 Five-Year ACS		2017 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	36,774	7.6%	38,043	7.6%
1940 to 1949	32,490	6.8%	30,421	6.1%
1950 to 1959	83,732	17.4%	81,526	16.3%
1960 to 1969	65,651	13.6%	66,491	13.3%
1970 to 1979	88,431	18.4%	92,511	18.5%
1980 to 1989	62,155	12.9%	63,833	12.8%
1990 to 1999	70,152	14.6%	73,167	14.6%
2000 to 2009	41,655	8.7%	44,985	9%
2010 or Later	.	.	8,640	1.7%
Total	481,040	100%	499,617	100%

The age of the housing stock has implications for lead-based paint hazards. Housing units built prior to 1979 have a higher risk of lead-based paint hazards. As seen in Table IV.33, there are 38,470 households built in 1979 or prior that have one or more children age six or younger present. This accounted for an estimated 7.7 percent of the housing stock in the County. Housing rehabilitation projects funded with federal dollars in which the structure was constructed before 1978 fall under the Federal lead-based paint regulations.

Table IV.33			
Vintage of Households by Income and Presence of Young Children			
Oakland County			
2012–2016 HUD CHAS Data			
	One or more children age 6 or younger	No children age 6 or younger	Total
Built 1939 or Earlier	5,275	31,555	36,830
Built 1940 to 1979	33,195	238,935	272,130
Built 1980 or Later	28,380	159,385	187,765
Total			
Total	66,850	429,875	496,725

The distribution of unit types by race are shown in Table IV.34. An estimated 81.1 percent of white households occupy single-family homes, while 56.3 percent of Black/African American households do. Some 12.6 percent of white households occupied apartments, while 34.6 percent of Black/African American households do. An estimated 63.1 percent of Asian, and 80.3 percent of American Indian households occupy single-family homes.

Table IV.34							
Distribution of Units in Structure by Race							
Oakland County 2017 Five-Year ACS Data							
Unit Type	White	Black/ African American	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	81.1%	56.3%	80.3%	63.1%	100%	55.6%	65.3%
Duplex	0.8%	1.7%	8.1%	1.3%	0%	1.4%	2.1%
Tri- or Four- Plex	2.4%	6.4%	0.8%	6.6%	0%	4.7%	6.9%
Apartment	12.6%	34.6%	6.8%	28.5%	0%	31.7%	23.7%
Mobile Home	3.1%	0.8%	3.9%	0.4%	0%	6.6%	2.1%
Boat, RV, Van, Etc.	0%	0.1%	0%	0%	0%	0%	0%
Total	100%	100%	100%	100%	100%	100%	100%

The disposition of vacant units between 2010 and 2017 are shown in Table IV.35. An estimated 41.1 percent of vacant units were for rent in 2010. In addition, some 20.5 percent of vacant units were for sale. “Other” vacant units represented 22.8 percent of vacant units in 2010. “Other” vacant units are not for sale or rent, or otherwise available to the marketplace. These units may be problematic if concentrated in certain areas and may create a “blighting” effect. Local governments may wish to evaluate their assessor roles to identify un-occupied housing units in poor condition. By 2017, for rent units accounted for 21.7 percent of vacant units, while for sale units accounted for 10 percent. “Other” vacant units accounted for 36.7 percent of vacant units, representing a total of 13,122 “other” vacant units.

Table IV.35				
Disposition of Vacant Housing Units				
Oakland County 2010 Census & 2017 Five-Year ACS Data				
Disposition	2010 Census		2017 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	17,915	41.1%	7,760	21.7%
For Sale	8,925	20.5%	3,580	10%
Rented Not Occupied	733	1.7%	1,898	5.3%
Sold Not Occupied	1,949	4.5%	3,382	9.5%
For Seasonal, Recreational, or Occasional Use	4,112	9.4%	6,014	16.8%
For Migrant Workers	11	0%	7	0%
Other Vacant	9,912	22.8%	13,122	36.7%
Total	43,557	100%	35,763	100%

Table IV.36 shows the number of households in the County by number of bedrooms and tenure. There were 4,864 rental households with no bedrooms, otherwise known as studio apartments. Two-bedroom households accounted for 9.4 percent of total households in Oakland County. In Oakland County the 210,646 households with three bedrooms accounted for 23.5 percent of all households, and there were only 20,191 five-bedroom or more households, which accounted for 22.7 percent of all households.

Table IV.36				
Households by Number of Bedrooms				
Oakland County				
2017 5-Year ACS Data				
Number of Bedrooms	Tenure			% of Total
	Own	Rent	Total	
None	457	4,864	6,479	100%
One	4,079	41,433	50,463	1.2%
Two	51,705	62,502	126,030	9.4%
Three	168,263	29,789	210,646	23.5%
Four	110,139	6,872	121,571	39.3%
Five or more	18,044	1,470	20,191	22.7%
Total	499,617	146,930	535,380	100%

The age of a structure influences its value. As shown in Table IV.37, structures built in 1939 or earlier had a median value of \$166,000 while structures built between 1950 and 1959 had a median value of \$154,900 and those built between 1990 to 1999 had a median value of \$287,800. The newest structures tended to have the highest values and those built between 2010 and 2013 and from 2014 or later had median values of \$401,400 and, \$464,000, respectively. The total median value in Oakland County was \$209,800, which compared to \$136,400 for the State of Michigan.

Table IV.37	
Owner Occupied Median Value by Year Structure Built	
Oakland County	
2017 5-Year ACS Data	
Year Structure Built	Median Value
1939 or earlier	\$166,000
1940 to 1949	\$154,800
1950 to 1959	\$154,900
1960 to 1969	\$186,100
1970 to 1979	\$204,900
1980 to 1989	\$244,700
1990 to 1999	\$287,800
2000 to 2009	\$323,200
2010 to 2013	\$401,400
2014 or later	\$464,000
Oakland Median Value	\$209,800
Michigan Median Value	\$136,400

Household mortgage status is reported in Table IV.38. In Oakland County households with a mortgage accounted for 68.2 percent of all households or 240,516 housing units, and the remaining 55.9 percent or 197,044 units had no second mortgage and no home equity loan. Of those units with a mortgage, 42,575 had either a second mortgage or home equity loan, 897 had both a second mortgage and home equity loan.

Table IV.38 Mortgage Status Oakland County 2017 5-Year ACS Data		
Mortgage Status	Oakland County	
	Households	% of Households
Housing units with a mortgage, contract to purchase or similar debt	240,516	68.2%
With either a second mortgage or home loan, but not both	42,575	12.1%
Second mortgage only	8,050	2.3%
Home equity loan only	34,525	9.8%
Both second mortgage and home equity loan	897	0.3%
No second mortgage and no home equity loan	197,044	55.9%
Housing units without a mortgage	112,171	31.8%
Total	352,687	100%

Table IV.39 lists the Oakland County median rent as \$858 and the median home value as \$209,800 compared to the State of Michigan with median rent as \$670 and the median home value as \$136,400.

Table IV.39 Median Rent Oakland County 2017 5-Year ACS Data		
Place	Oakland County	State of Michigan
Median Rent	\$858	\$670
Median Home Value	\$209,800	\$136,400

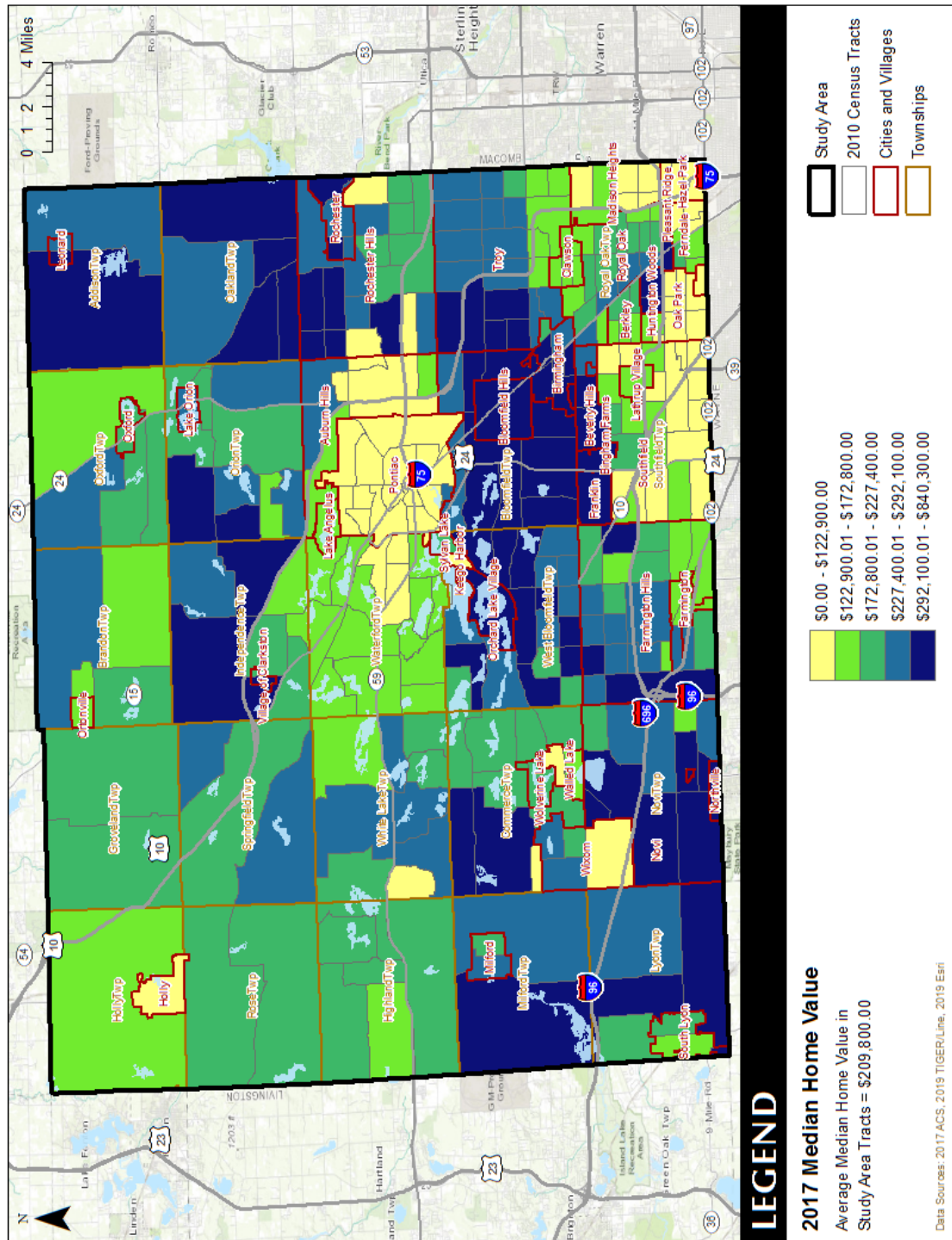
Assessor Data

Oakland County Assessor Data is shown in Table IV.40. The average value of assessed homes was \$222,670 in 2015 and \$279,146 in 2019, to date. There were 18,257 sales in 2015 and 17,799 sales countywide in 2019, to date. Data by each jurisdiction is available in the Section VI.B. Average values were highest in 2019 in Lake Angelus, Bloomfield Hills, and Franklin Village.

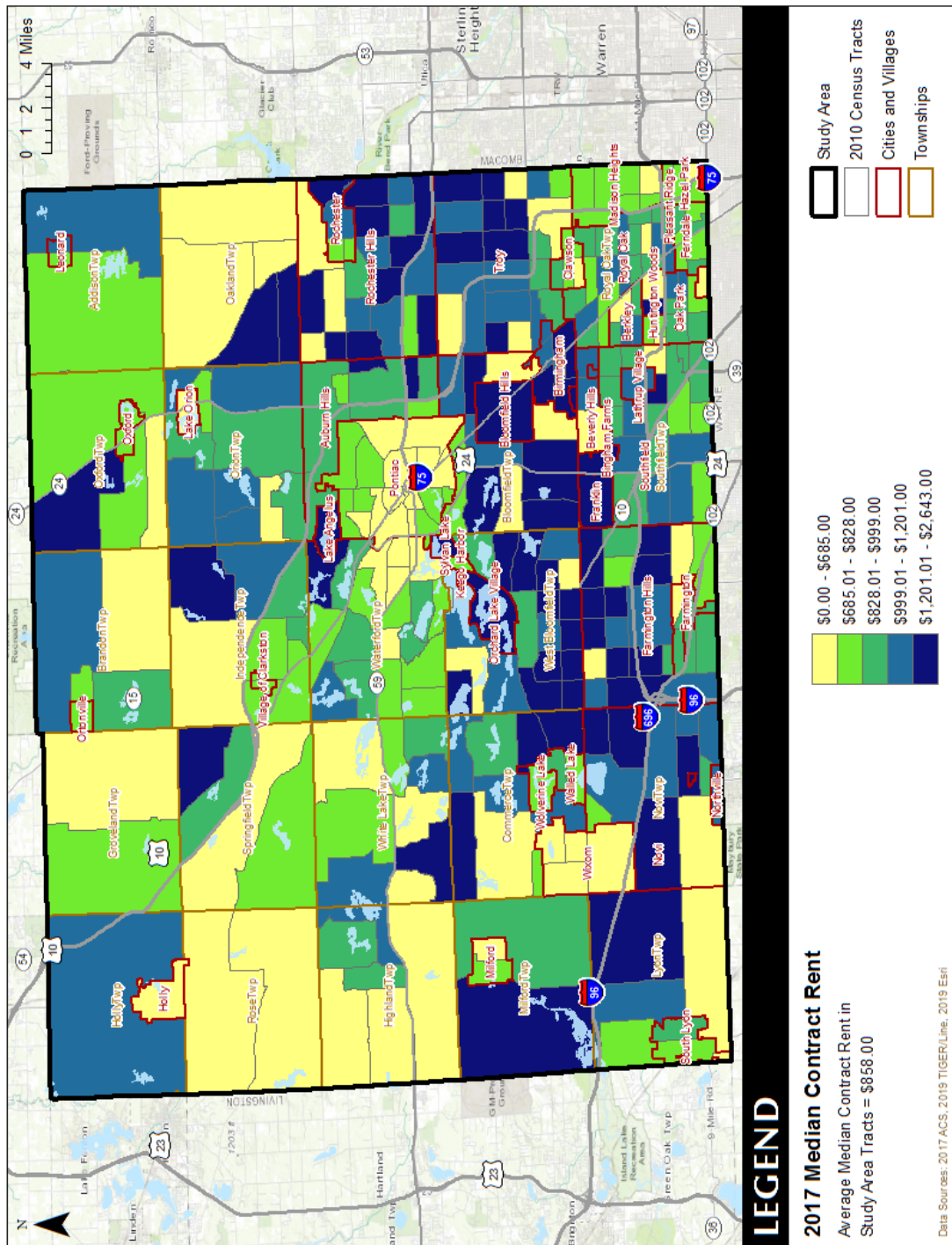
Table IV.40 Assessed Values Oakland County 2015 – 2019 Oakland County Assessor Data			
Year	Average Value	Number of Sales	Total Sales (\$)
2015	\$222,670	18,257	4,065,282,883
2016	\$232,835	19,046	4,434,569,424
2017	\$245,677	19,098	4,691,947,317
2018	\$296,397	18,914	5,606,048,290
2019	\$279,146	17,799	4,968,524,048

Housing costs are shown in Map IV.7 and Map IV.8. The highest housing costs are found in similar areas in the County, spread out throughout the southern and eastern portions of the County. For median home values, the lowest are seen in areas shaded in yellow on Map IV.7. The lowest median contract rents are seen in areas shaded in yellow on Map IV. 8.

Map IV.7
Median Home Value
 Oakland County
 2017 ACS, Tigerline



Map IV.8
Median Contract Rent
 Oakland County
 2017 ACS, Tigerline



Home Mortgage Loans

The FFIEC (Federal Financial Institutions Examination Council) was given statutory responsibilities by Section 340 of the Housing and Community Development Act of 1980 to facilitate public access to data that depository institutions must disclose under the Home Mortgage Disclosure Act of 1975 (HMDA). Data collected under the HMDA provide a comprehensive portrait of home loan activity, including information pertaining to home purchase loans, home improvement loans, and refinancing. For the analysis only owner-occupied originated loans for single-family units were considered. As can be seen in Table IV.41, of the 37,089 loans in 2017, 18,945 were for home purchases, 3,041 were for home improvement, and 15,103 were for refinancing. Additional data about home mortgage loans can be found in **Section IV Fair Housing Analysis: Access to Mortgage Finance Services**.

Table IV.41 Owner-Occupied Single-Family Home Loans by Loan Type Oakland County 2008 – 2017 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	10,050	1,395	12,822	24,267
2009	9,286	695	19,977	29,958
2010	9,815	554	19,476	29,845
2011	10,426	639	20,045	31,110
2012	11,797	1,004	41,161	53,962
2013	14,391	1,444	29,531	45,366
2014	14,831	1,401	14,049	30,281
2015	16,780	2,371	19,358	38,509
2016	18,205	3,113	23,240	44,558
2017	18,945	3,041	15,103	37,089

Table IV.42 shows average loan value by type. The average home purchase loans were 194,787 dollars in 2012 and 250,808 dollars in 2017. Overall, average loans were 188,436 dollars in 2012 and 222,346 dollars in 2017.

Table IV.42				
Owner-Occupied Single-Family Home Loans by Average Loan Amount				
Oakland County				
2008 – 2017 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$184,855	\$44,381	\$215,204	\$192,816
2009	\$157,432	\$44,778	\$200,209	\$183,344
2010	\$169,676	\$42,542	\$198,453	\$186,095
2011	\$178,090	\$43,125	\$198,632	\$188,554
2012	\$194,787	\$65,344	\$189,618	\$188,436
2013	\$214,043	\$74,646	\$185,768	\$191,200
2014	\$224,089	\$76,700	\$202,981	\$207,477
2015	\$228,399	\$93,005	\$215,061	\$213,358
2016	\$237,645	\$98,087	\$224,120	\$220,841
2017	\$250,808	\$98,525	\$211,575	\$222,346

Table IV.43 shows the total volume of owner-occupied single-family loans. In 2012, home purchase loans were 2,297,904,000 dollars and 4,751,555,000 dollars in 2017. Overall, loans were 10,168,392,000 dollars in 2012 and 8,246,590,000 dollars in 2017.

Table IV.43				
Total Volume of Owner-Occupied Single-Family Loans				
Oakland County				
2008 – 2017 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$1,857,791,000	\$61,911,000	\$2,759,352,000	\$4,679,054,000
2009	\$1,461,914,000	\$31,121,000	\$3,999,575,000	\$5,492,610,000
2010	\$1,665,366,000	\$23,568,000	\$3,865,079,000	\$5,554,013,000
2011	\$1,856,770,000	\$27,557,000	\$3,981,574,000	\$5,865,901,000
2012	\$2,297,904,000	\$65,605,000	\$7,804,883,000	\$10,168,392,000
2013	\$3,080,294,000	\$107,789,000	\$5,485,911,000	\$8,673,994,000
2014	\$3,323,464,000	\$107,457,000	\$2,851,679,000	\$6,282,600,000
2015	\$3,832,527,000	\$220,514,000	\$4,163,146,000	\$8,216,187,000
2016	\$4,326,330,000	\$305,346,000	\$5,208,548,000	\$9,840,224,000
2017	\$4,751,555,000	\$299,614,000	\$3,195,421,000	\$8,246,590,000

B. SEGREGATION AND INTEGRATION

The AI was completed using the 2015 Affirmatively Furthering Fair Housing (AFFH) framework as suggested by HUD. However, the current AFFH dataset as released by HUD contains several data concepts that are dated or misleading to the general population. This document used the raw AFFH version AFFH0004a, which was released in February of 2018 and revised in March 2019. Although this data was released in 2018, it relies heavily on the 2009-2013 5-year American Community Survey (ACS) dataset as well as the 2009-2013 CHAS data. This period was the height of the great recession and describes a starkly different economic and demographic landscape, the post-recession recovery in which we find ourselves today. Wherever possible this report used the 2013-2017 ACS data to describe AFFH data concepts, such as the Limited English Proficiency (LEP) or the Dissimilarity Index. Also included is the most recent 2012-2016 CHAS data to address housing affordability. As a result, this document attempts to update the AFFH data concepts to the most accurate data available.

In HUD's February 2018 AFFH update seven opportunity indices were introduced. All seven data sets, except the dissimilarity index, came directly from the AFFH raw dataset. It was expressed several times throughout the public input process that these indices are confusing and misleading in the concepts they tried to measure. For example, the environmental health index only measures outside air quality and does not address potential in home toxins, such as lead paint or lead pipes, which is what most of the public assumed was being measured. The education index only evaluates 4th grade test scores, which does not capture any sort of complete assessment of educational quality. Many of the public thought it measured high school graduation rates, or broader measures of educational qualities, such as quality of teachers or school district ratings.

The very idea of "access opportunity" and what these indices were trying to measure was also discussed at length. The AFFH data documentation says these indices are attempting to measure quality of life factors, and disparities to accessing these factors based on race and ethnicity. While this is an important concept to measure, it was generally expressed the limitations on the measurements were too restrictive to accurately describe the concept of opportunity. However, as recommended by HUD the complete set of indices is provided in this document.

The "dissimilarity index" provides a quantitative measure of segregation in an area, based on the demographic composition of smaller geographic units within that area. One way of understanding the index is that it indicates how evenly two demographic groups are distributed throughout an area: if the composition of both groups in each geographic unit (e.g., Census tract) is the same as in the area as a whole (e.g., City), then the dissimilarity index score will be 0. By contrast; and again, using Census tracts as an example; if one population is clustered entirely within one Census tract, the dissimilarity index score will be 1. The higher the dissimilarity index value, the higher the level of segregation in an area.

A Technical Note on the Dissimilarity Index Methodology

The dissimilarity indices included in this study were calculated from data provided by the Census Bureau according to the following formula:

$$D_j^{WB} = 100 * \frac{1}{2} \sum_{i=1}^N \left| \frac{W_i}{W_j} - \frac{B_i}{B_j} \right|$$

Where *i* indexes a geographic unit, *j* is the *j*th jurisdiction, *W* is group one and *B* is group two, and *N* is the number of geographic units, starting with *i*, in jurisdiction *j*.¹¹

This is the formula that HUD uses to calculate dissimilarity index values. In most respects (including the use of tract-level data available through the Brown Longitudinal Tract Database), the methodology employed in this study exactly duplicates HUD’s methodology for calculating the index of dissimilarity.

The principle exception was the decision to use Census tract-level data to calculate dissimilarity index values through 2010. While HUD uses tract level data in 1990 and 2000, HUD uses block group-level data in 2010. The decision to use tract-level data in all years included in this study was motivated by the fact that the dissimilarity index is sensitive to the geographic base unit from which it is calculated. Use of smaller geographic units produces dissimilarity index values that tend to be higher than those calculated from larger geographic units.¹²

As a general rule, HUD considers the thresholds appearing in Table IV.44, below to indicate low, moderate, and high levels of segregation:

Table IV.44 Interpreting the dissimilarity index Oakland County HUD AFFH Database		
Measure	Values	Description
Dissimilarity Index [range 0-100]	<40	Low Segregation
	40-54	Moderate Segregation
	>55	High Segregation

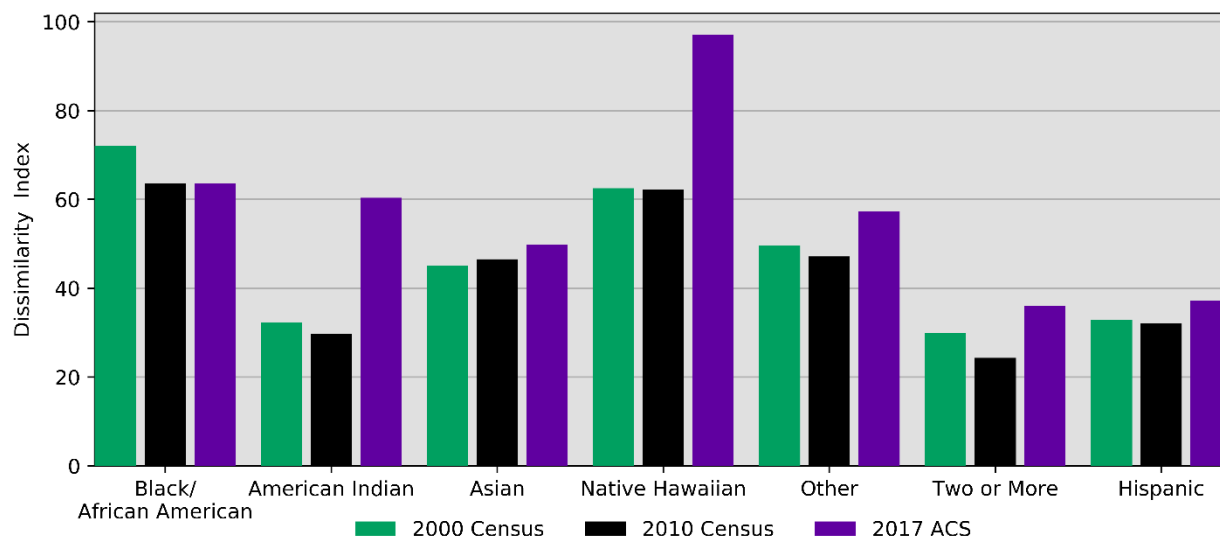
Segregation Levels

Diagram IV.10, shows the dissimilarity index by racial type in 2000, 2010, and 2017. A number of racial and ethnic groups have a rate of moderate to high levels of segregation. This includes Black/African American households that have high levels of segregation. This has declined somewhat since 2000, but still remains at a high level. American Indian households’ level of segregation has grown since 2000, to a high level by 2017. However, this population only accounted for 0.3 percent of the overall County population in 2017. Asian households also have a moderate level of segregation, which has grown since 2000. Native Hawaiian households have a very high level of segregation; however, this population is a very small percentage of the overall population and may not be statistically significant. “Other” race households also have a high level of segregation. Two or more race households have low levels of segregation. In addition, in terms of ethnicity, Hispanic households have a low level of segregation.

¹¹ Affirmatively Furthering Fair Housing Data Documentation. HUD. December 2015.

¹² Wong, David S. “Spatial Decomposition of Segregation Indices: A Framework Toward Measuring Segregation at Multiple Levels.” Geographical Analyses, 35:3. The Ohio State University. July 2003. P. 179.

Diagram IV.10
Dissimilarity Index
Oakland County



C. RACIALLY OR ETHNICALLY CONCENTRATED AREAS OF POVERTY

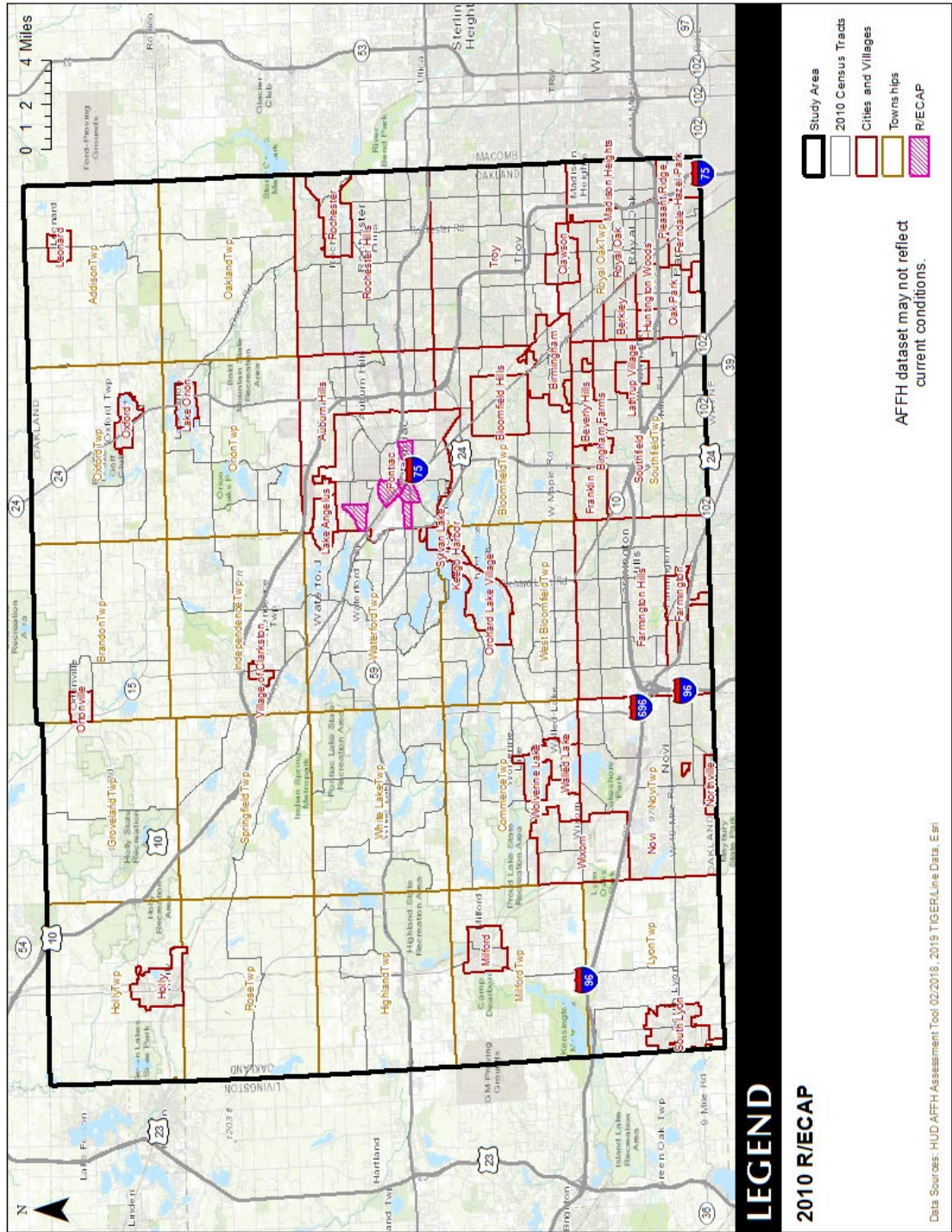
Racially or ethnically concentrated areas of poverty (R/ECAPs) are Census tracts with relatively high concentrations of non-white residents living in poverty. Formally, an area is designated a R/ECAP if two conditions are satisfied: first, the non-white population, whether Hispanic or non-Hispanic, must account for at least 50 percent of the Census tract population. Second, the poverty rate in that Census tract must exceed a certain threshold, at 40 percent.

Housing affordability also may intersect with fair housing issues when evaluating R/ECAP areas. Housing Choice Voucher (HCV) payment standard and tenant based rental assistance program maximum rental rates are tied to the HUD Fair Market Rent (FMR) for the Detroit-Warren-Livonia Metropolitan Statistical Area (MSA). The MSA includes Lapeer, Macomb, Oakland, St. Clair and Wayne Counties. The average rental rate is higher in Oakland County than in the other MSA counties. Housing Choice Voucher (HCV) holders and renters with tenant based rental assistance using the Fair Market Rent (FMR) may seek affordable housing in various locations throughout Oakland County. Many units meeting the fair market standard are in Pontiac which is home to Oakland County’s only Racially Concentrated Areas of Poverty (RCAP)/Ethnically Concentrated Areas of Poverty (ECAP) areas. Areas with large numbers of lower cost rental housing units serve as a contributing factor in creating RCAP/ECAP areas. To address this issue Oakland County’s Continuum of Care has requested an FMR exception rent from HUD. If granted, the exception would create a higher FMR rent threshold. This would create greater housing options in more communities across Oakland County.

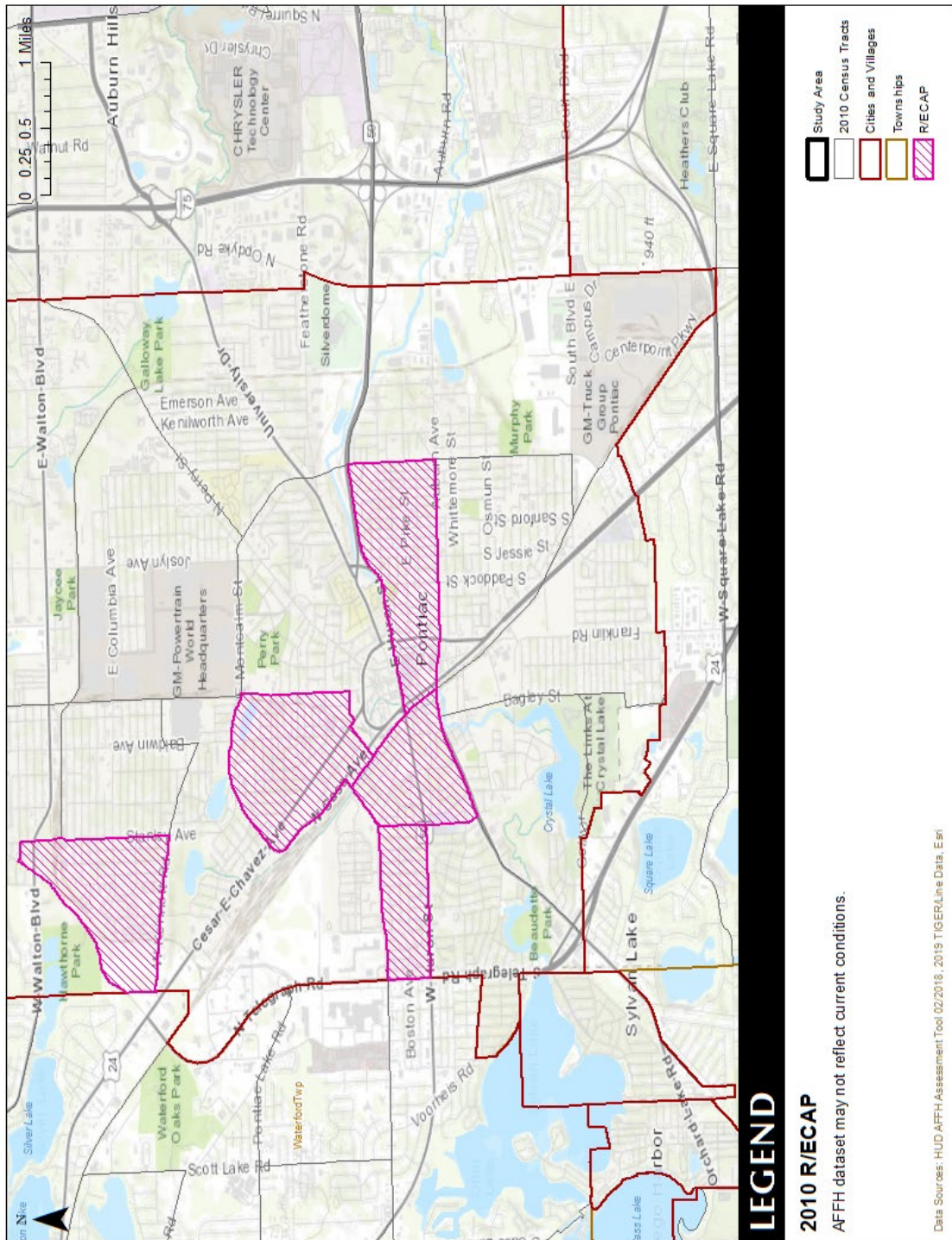
R/ECAPs over Time

In 2010, there were five (5) R/ECAPs centered around Pontiac. By 2017, this had grown to eight (8) R/ECAPs in the same area. These areas are also areas that saw higher concentrations of Black/African American and Hispanic households, as seen earlier in this report. Map IV.9, Map IV.10., Map IV.11 and Map IV.12 show the location of R/ECAPs in Pontiac for both 2010 and 2017. R/ECAPs were primarily found in the central part of the City.

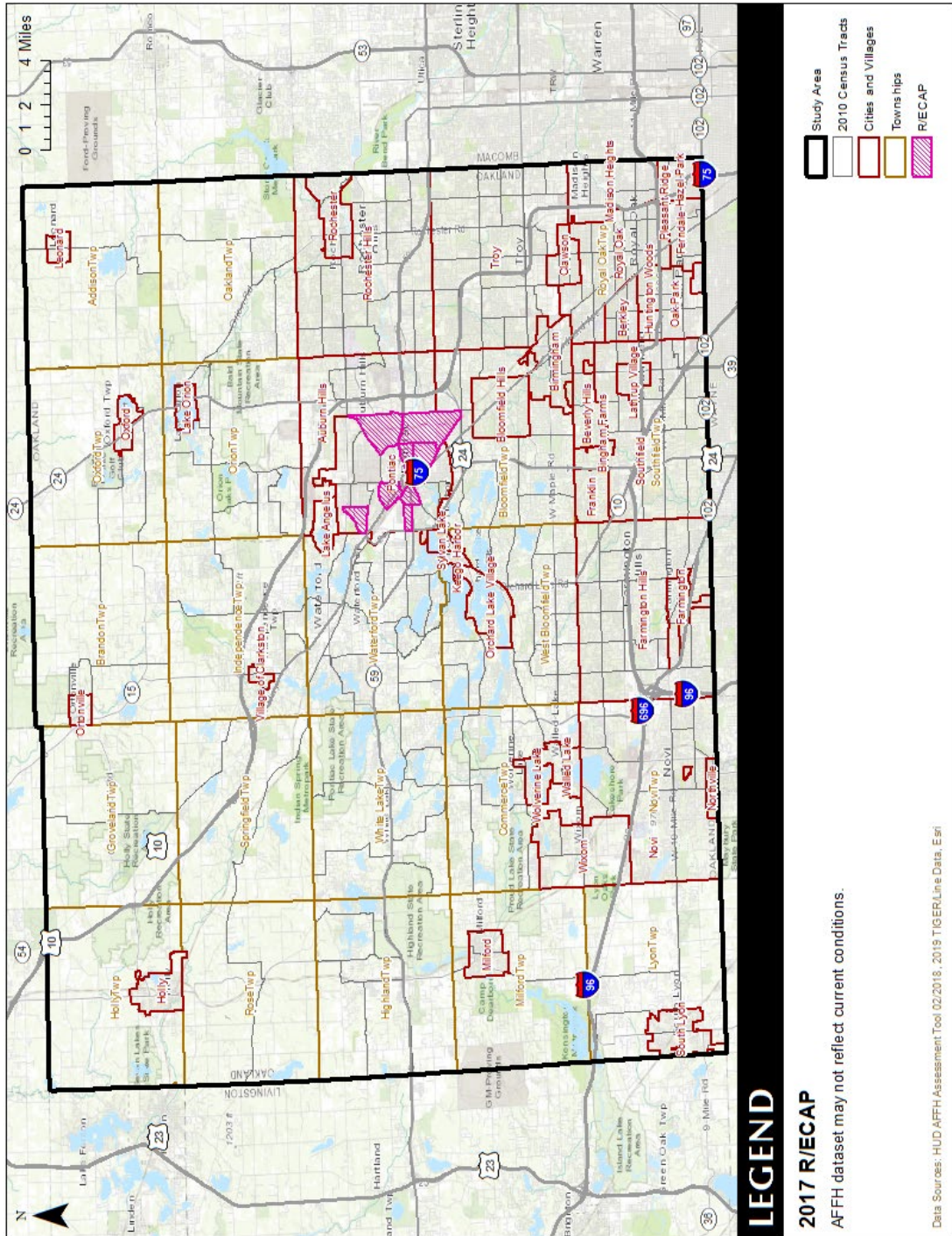
Map IV.9
2010 R/ECAPs
 Oakland County
 HUD AFFH Database



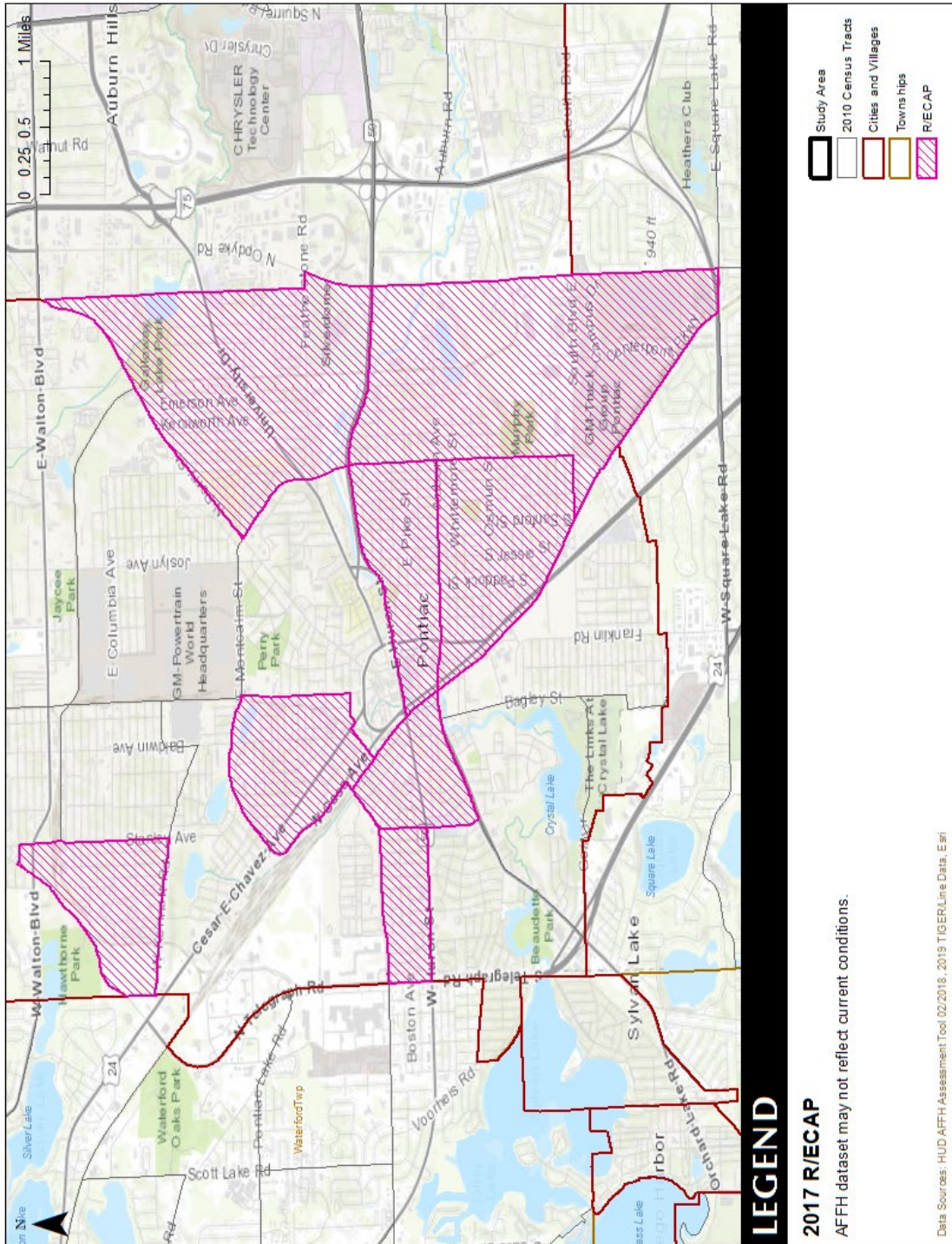
Map IV.10
2010 R/ECAPs in Pontiac
Oakland County
HUD AFFH Database



Map IV.11
2017 R/ECAPs
Oakland County
HUD AFFH Database



Map IV.12
2017 R/ECAPs in Pontiac
Oakland County
HUD AFFH Database



D. DISPARITIES IN ACCESS TO OPPORTUNITY

Areas of opportunity are physical places, areas within communities that provide things one needs to thrive, including quality employment, well performing schools, affordable housing, efficient public transportation, safe streets, essential services, adequate parks, and full-service grocery stores. Areas lacking opportunity, then, have the opposite of these attributes. Disparities in access to opportunity indicate whether a select group, or certain groups, have lower or higher levels of access to these community assets. HUD expresses several of these community assets through the use of an index value, with 100 representing total access by all members of the community, and zero representing no access.

It was expressed several times throughout the AI public input process that the indices are confusing to the general public and misleading in the concepts they try to measure. For example, the environmental health index only measures outside air quality and does not address potential in home toxins, such as lead paint or lead pipes, which is what the majority of the public assumed was being measured. The education index only evaluates 4th grade test scores, which does not capture any sort of complete educational quality. Many of the public thought it measured high school graduation rates, or broader measures of educational qualities, such as quality of teachers or school district ratings. The very idea of “Access to Opportunity” and what these indices were trying to measure was also discussed at length. The AFFH data documentation says these indices are attempting to measure quality of life factors, and disparities to accessing these factors based on race and ethnicity. While this is an important concept to measure, it was generally expressed the limitations on the measurements were too restrictive to accurately describe the concept of opportunity. However, as recommended by HUD the complete set of indices is provided here.

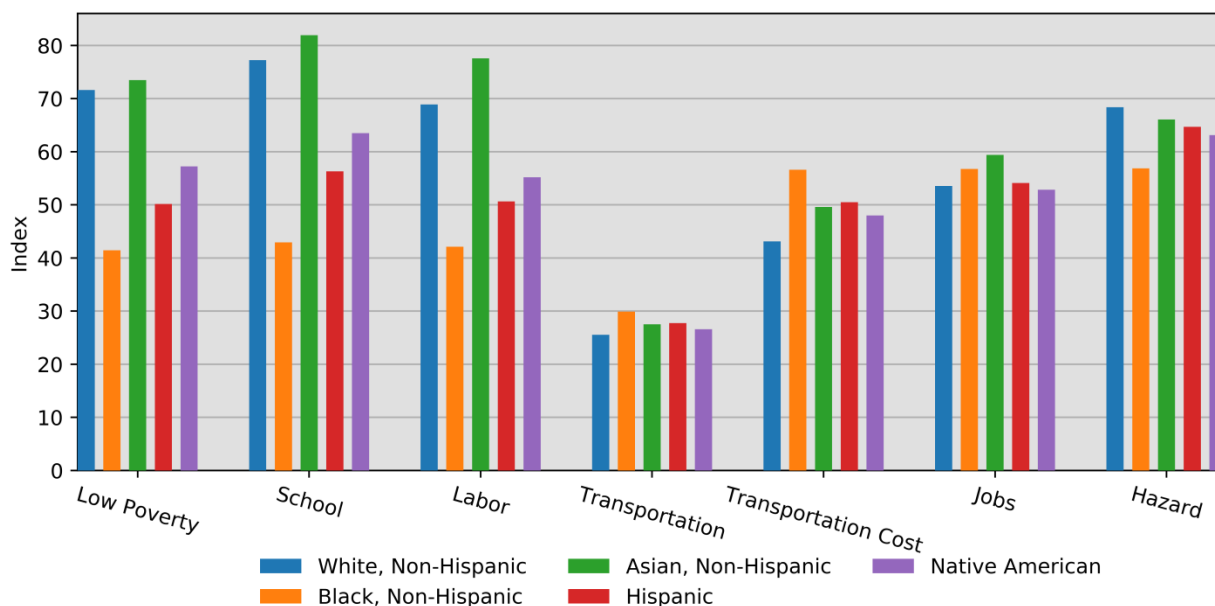
The HUD opportunity indices are access to Low Poverty areas; access to School Proficiency; characterization of the Labor Market Engagement; residence in relation to Jobs Proximity; Low Transportation Costs; Transit Trips Index; and a characterization of where you live by an Environmental Health indicator. For each of these a more formal definition is as follows:

- Low Poverty - A measure of the degree of poverty in a neighborhood, at the Census tract level
- School Proficiency - School-level data on the performance of 4th grade students on state exams to describe which neighborhoods have high-performing elementary schools nearby and which are near lower performing schools
- Jobs Proximity - Quantifies the accessibility of a given residential neighborhood as a function of its distance to all job locations within a Core Based Statistical Area (CBSA)
- Labor Market Engagement - Provides a summary description of the relative intensity of labor market engagement and human capital in a neighborhood
- Low Transportation Cost - Estimates of transportation costs for a family that meets the following description: a 3-person single-parent family with income at 50% of the median income for renters for the region
- Transit Trips - Trips taken by a family that meets the following description: a 3-person single-parent family with income at 50% of the median income for renters
- Environmental Health - summarizes potential exposure to harmful toxins at a neighborhood level

All the indices are presented in Diagram IV.11. As seen therein, Black/African American and Hispanic households have lower access to poverty areas than white and Asian households. A similar trend is seen for school proficiency and labor market engagement, in which Black/African American and Hispanic households have index ratings markedly lower than white non-Hispanic households. Transit trips, transportation costs, proximity and environmental health indices are fairly even across all racial and ethnic groups.

Diagram IV.11
Access to Opportunity

Oakland County
HUD AFFH Database



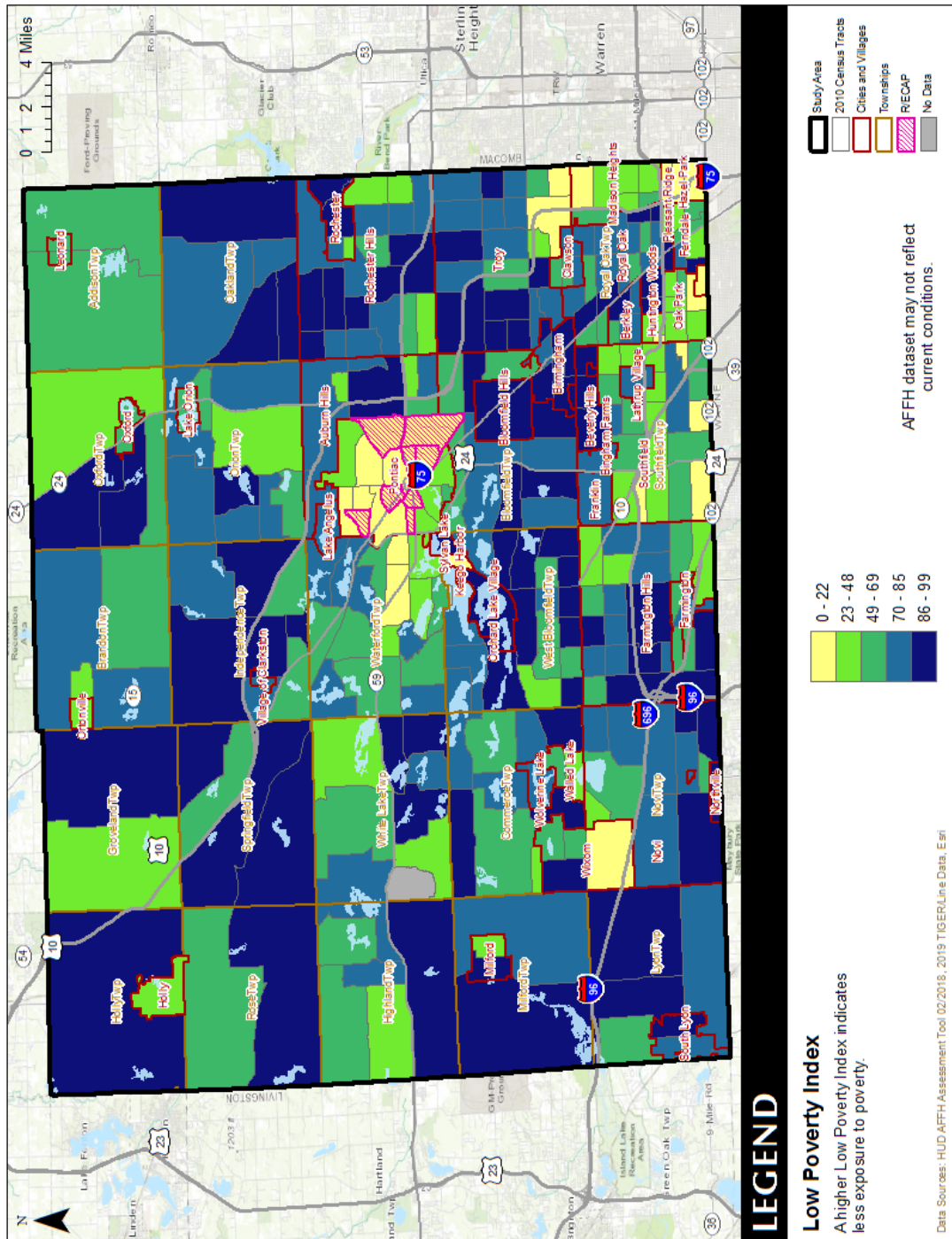
LOW POVERTY INDEX

The Low Poverty Index uses rates of family poverty by household (based on the federal poverty line) to measure exposure to poverty by neighborhood. A higher score is more desirable, generally indicating less exposure to poverty at the neighborhood level.

The highest low-poverty index ratings are scattered throughout the County, as seen on Map IV.13, on the following page. The lowest low poverty index ratings, or the highest exposure to poverty, are found in areas in the central and southern parts of the County.

The Low Poverty index was lower for Black/African American and Hispanic households than for white households in Oakland County.

Map IV.13
Low Poverty
 Oakland County
 HUD AFFH Database



SCHOOL PROFICIENCY INDEX

The School Proficiency Index measures the proficiency of elementary schools in the attendance area (where this information is available) of individuals sharing a protected characteristic or the proficiency of elementary schools within 1.5 miles of individuals with a protected characteristic where attendance boundary data are not available. The values for the School Proficiency Index are determined by the performance of 4th grade students on state exams. During the AI consultation process the public expressed that the limitations on this measurement were too restrictive to accurately describe this concept of opportunity. School proficiency was found to be lower for Black/African American and Hispanic households in the County when compared to white households. Levels of School Proficiency are displayed in Map IV.14. The highest levels are in the southwestern and eastern portions of the County. The highest concentration of lowest ratings are in Pontiac.

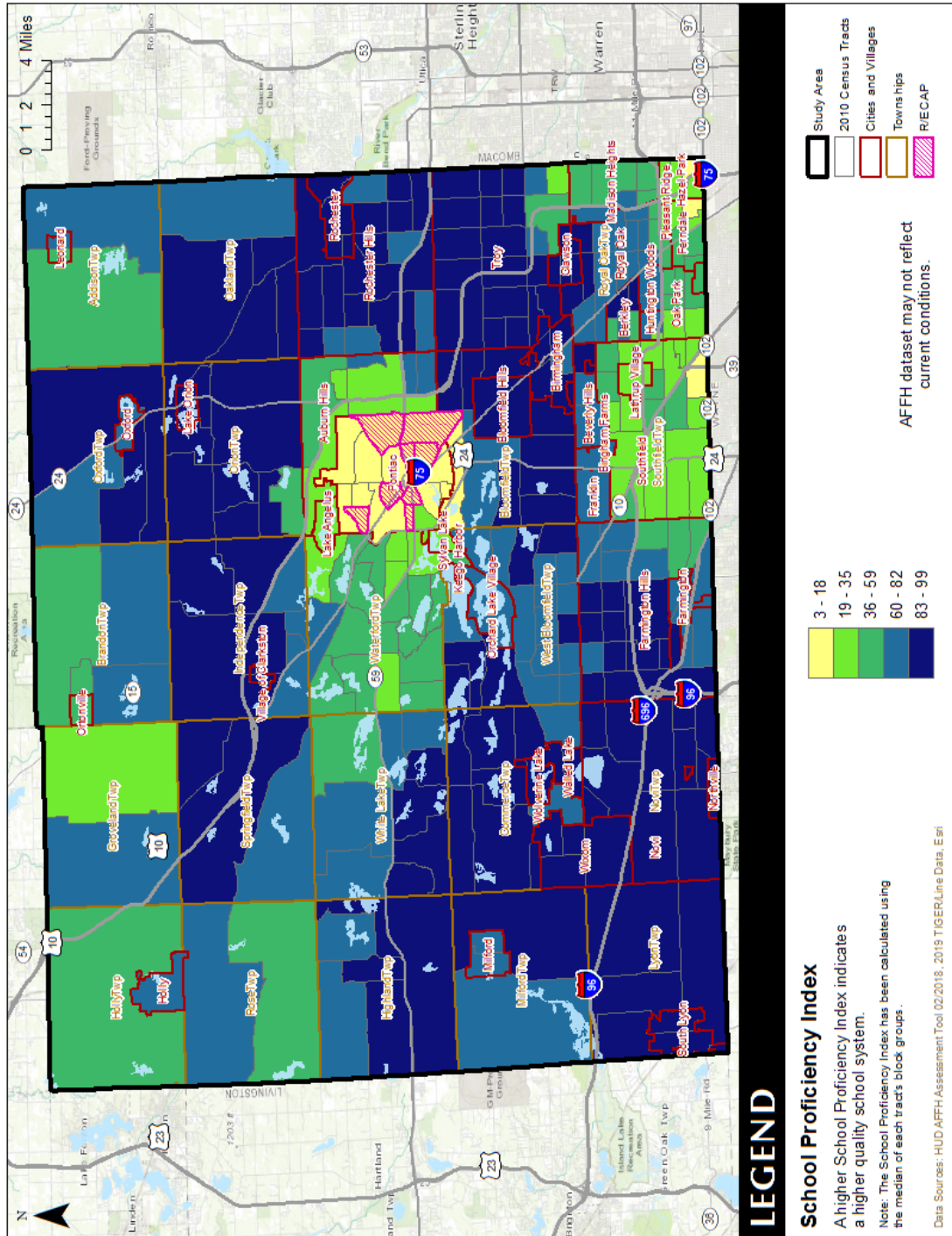
JOBS PROXIMITY INDEX

The Jobs Proximity Index measures the physical distances between place of residence and jobs by race/ethnicity and is shown in Map IV.15. Job proximity varied widely across the County. As one would expect, the areas closest to the city centers had the highest job proximity index ratings. Job Proximity index ratings were fairly even for all racial and ethnic groups in the County, showing very little variation across racial and ethnic groups.

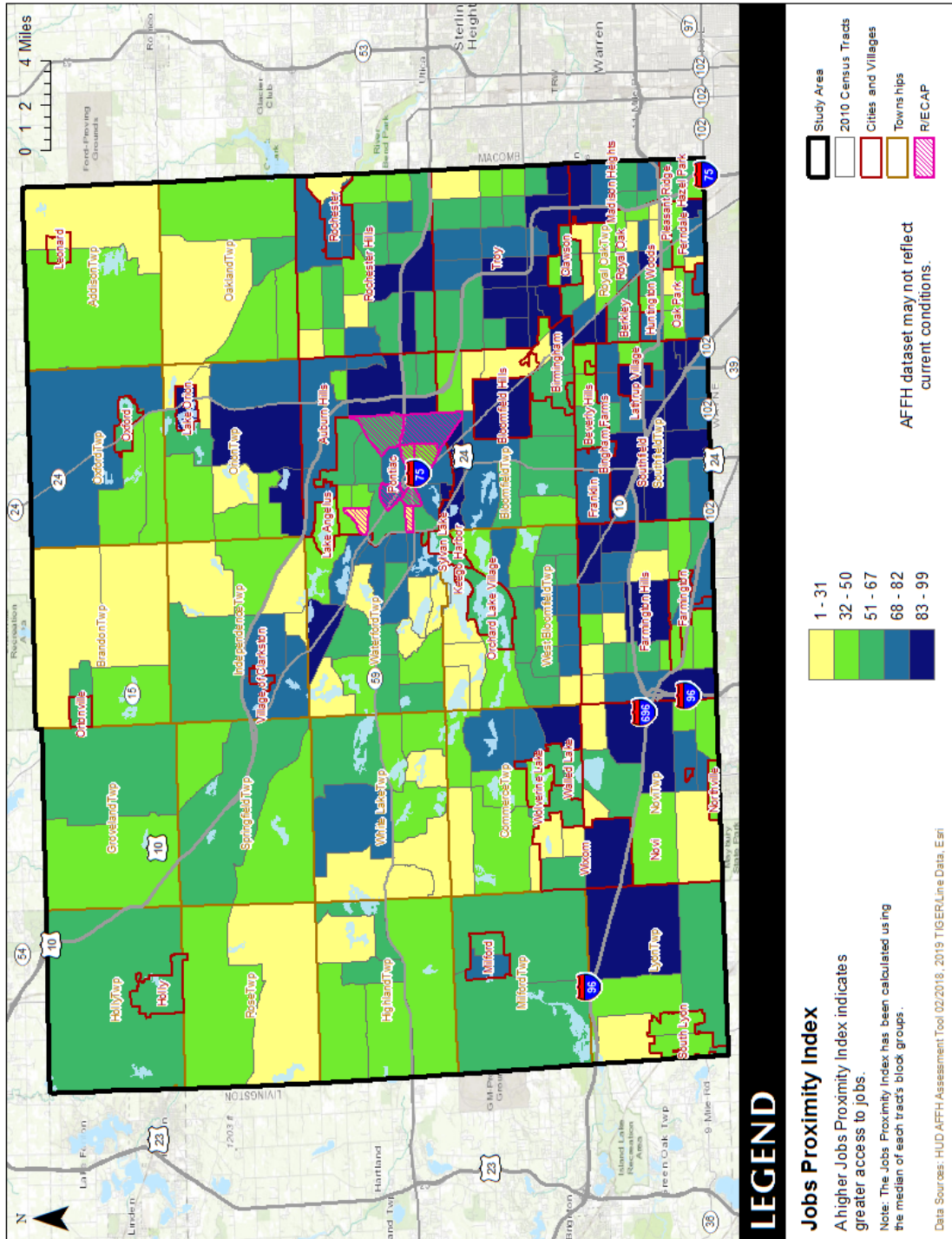
LABOR MARKET ENGAGEMENT INDEX

The Labor Market Engagement Index provides a measure of unemployment rate, labor-force participation rate, and percent of the population ages 25 and above with at least a bachelor's degree, by neighborhood. Map IV.16 shows the labor market engagement for the study area. Areas in the southern parts of Oakland County had the highest rate of labor market engagement, above 80 index ratings, while areas scattered in the central and southeastern parts of Oakland County had the lowest ratings, below 21 index ratings. Black/African American and Hispanic households have a lower level of access to labor engagement compared to other racial and ethnic groups in Oakland County.

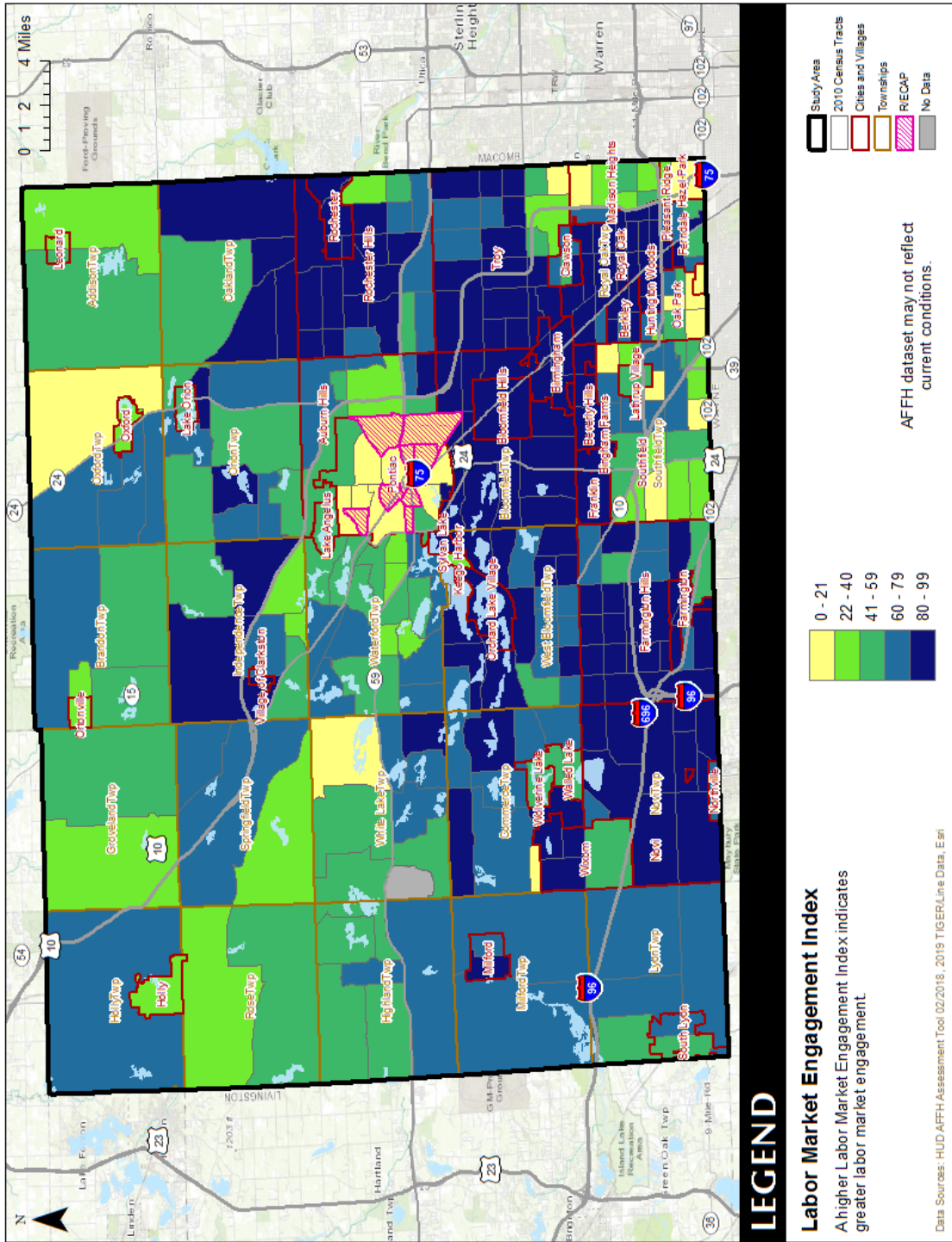
Map IV.14
School Proficiency
 Oakland County
 HUD AFFH Database



Map IV.15
Job Proximity
 Oakland County
 HUD AFFH Database



Map IV.16
Labor Market Engagement
 Oakland County
 HUD AFFH Database



TRANSPORTATION TRIP INDEX

The Transportation Trip Index measures proximity to public transportation by neighborhood. This Index measures proximity to public transportation by neighborhood. It measures how often low-income families in a neighborhood use public transportation. The highest rate of transit trips were in central southern Oakland County, at a rate above 35. The transit trip index displayed in Map IV.17 did not vary by racial or ethnic groups in the County.

LOW TRANSPORTATION COST INDEX

The Low Transportation Cost Index measures cost of transportation and proximity to public transportation by neighborhood. Transportation Costs were lowest in the areas of central and southern Oakland County. This is shown in Map IV.18. As with transit trips, however, there is little difference among racial and ethnic groups in the County.

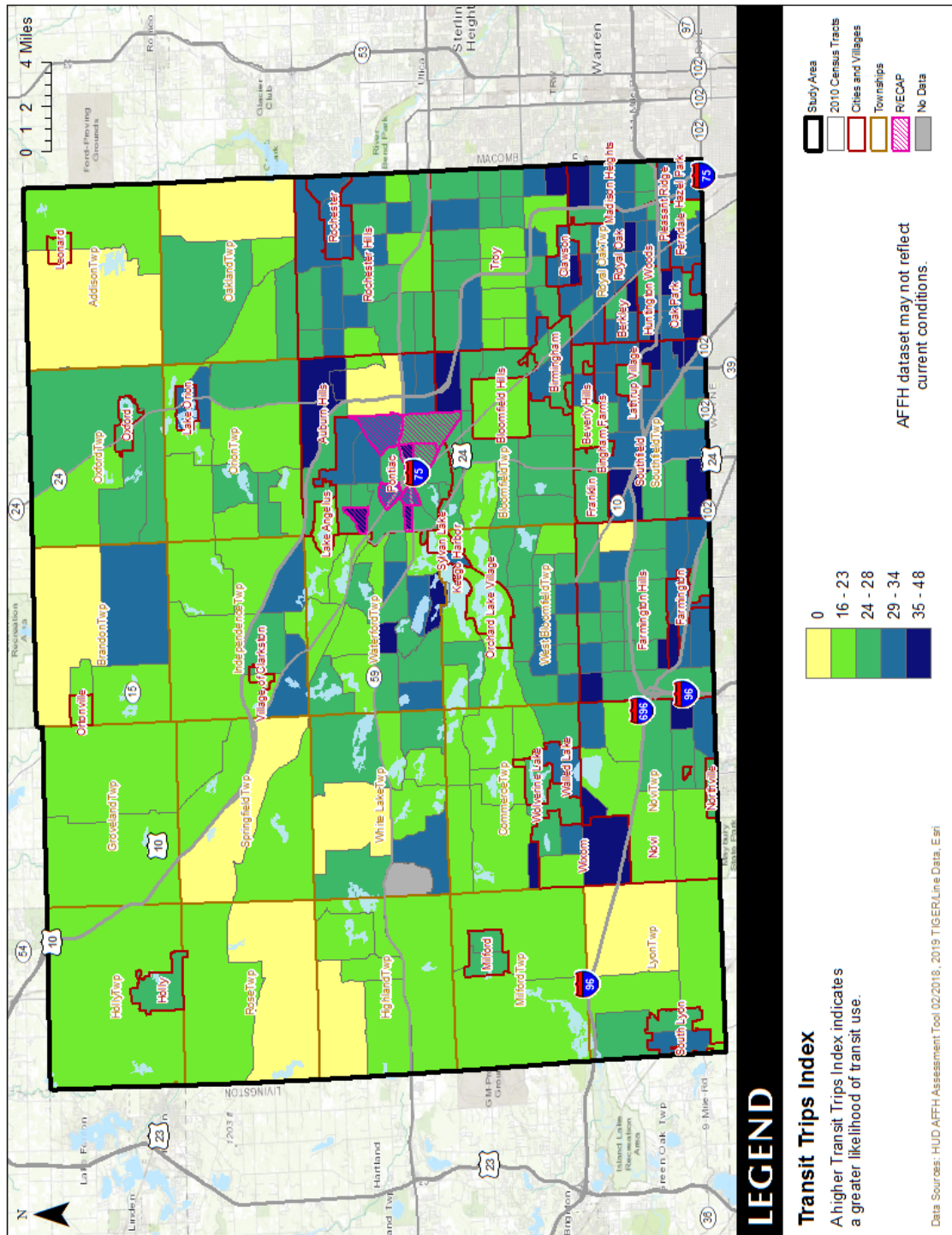
ENVIRONMENTAL HEALTH INDEX

The Environmental Health Index measures exposure based on EPA estimates of air quality carcinogenic, respiratory and neurological toxins by neighborhood. While environmental health did not vary significantly by race and ethnicity, it did vary geographically in the County. The southeastern corner of the County had the lowest environmental index ratings, at a rate below 36. Meanwhile, areas in the northern and western parts of the County had index ratings above 77 out of 100 as displayed in Map IV.19.

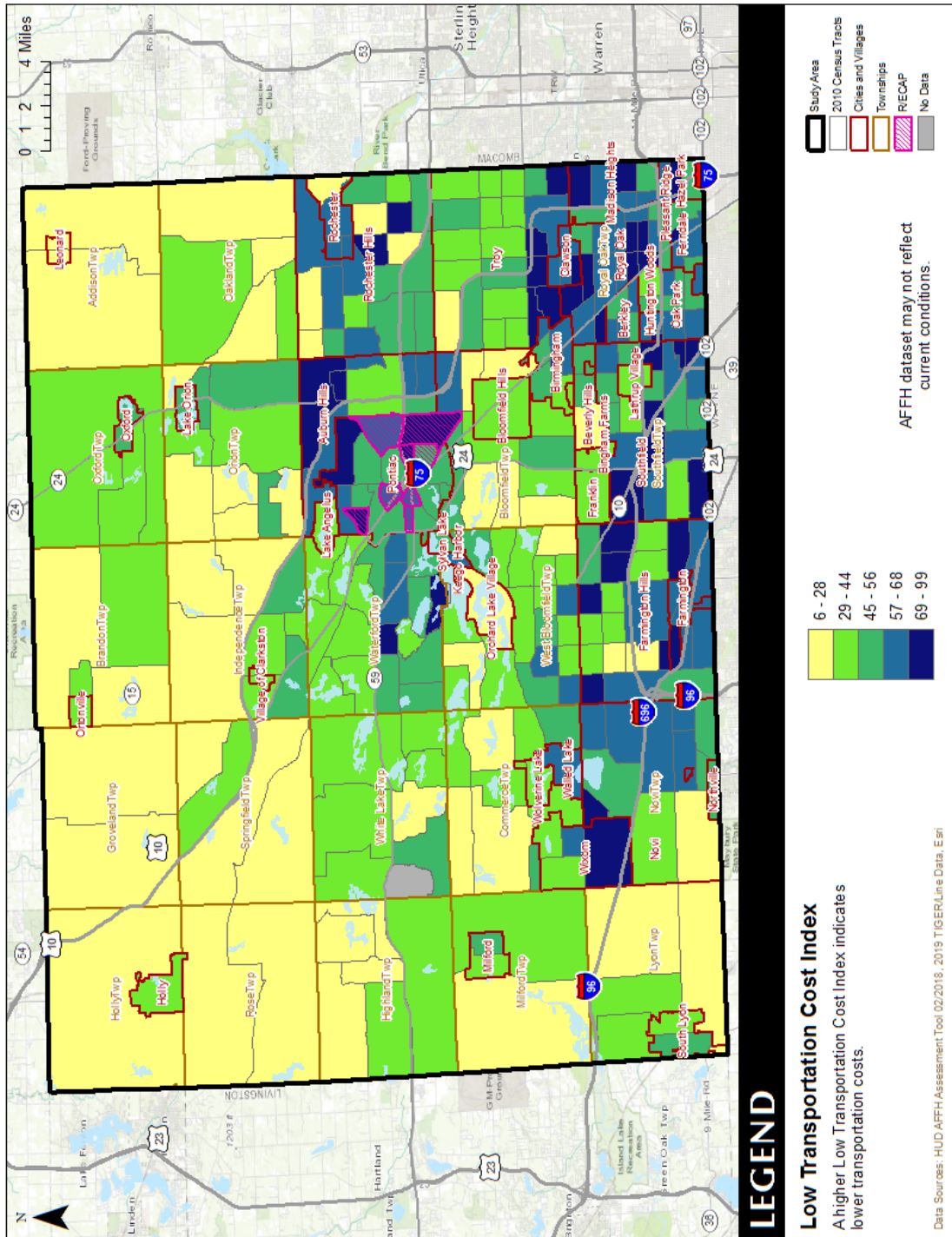
PATTERNS IN DISPARITIES IN ACCESS TO OPPORTUNITY

Diagram IV.11 presents the Disparities in Access to Opportunity by race and ethnicity. The degree to which residents had access to low poverty areas and labor market engagement differed depending on their race or ethnicity, particularly resulting in lower index ratings for Black/African American and Hispanic households in Oakland County. Other measures of opportunity (school proficiency, use of public transit, transportation costs, and environmental quality) did not differ dramatically by race or ethnicity.

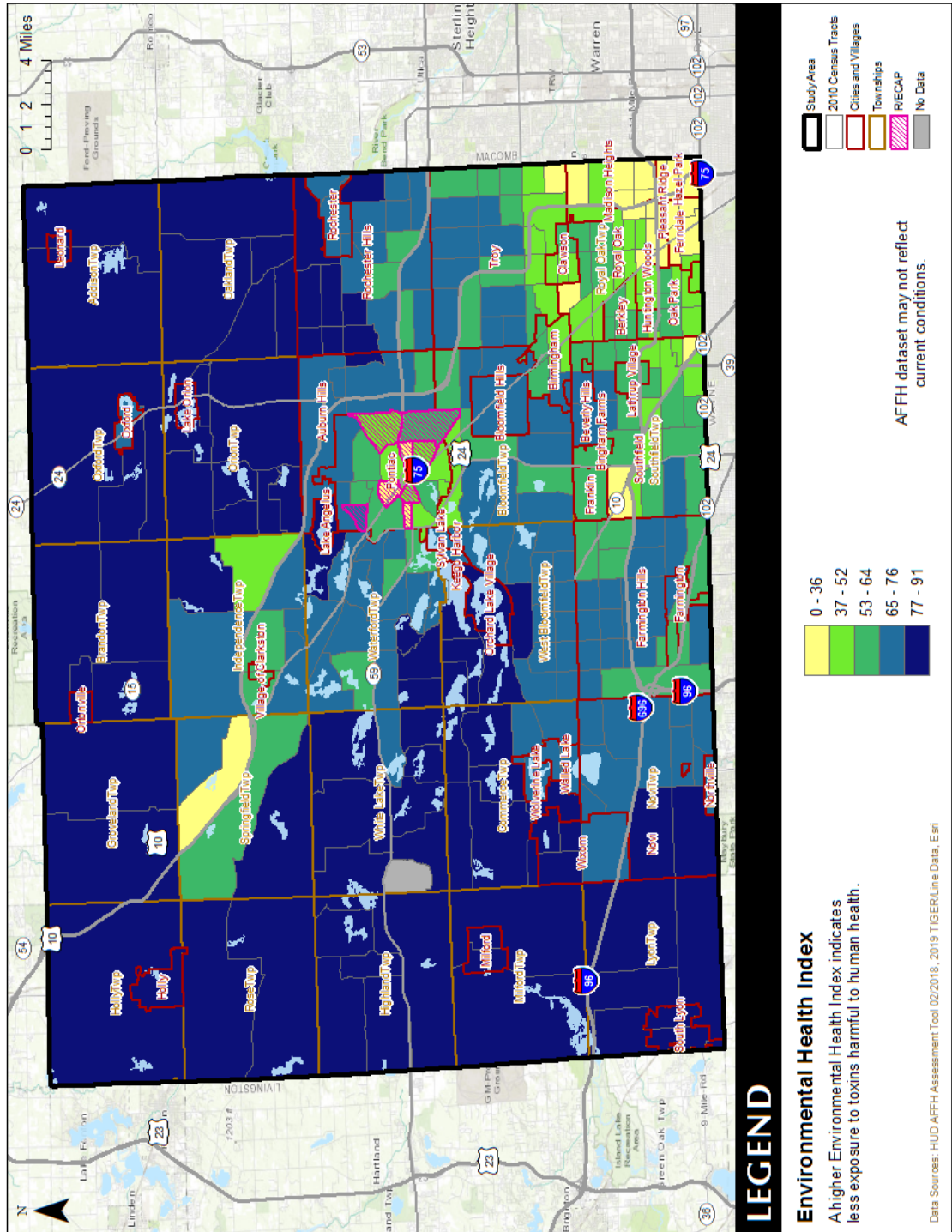
Map IV.17
Transit Trips
 Oakland County
 HUD AFFH Database



Map IV.18
Transportation Cost
 Oakland County
 HUD AFFH Database



Map IV.19
Environmental Health
 Oakland County
 HUD AFFH Database



E. DISPROPORTIONATE HOUSING NEEDS

The Census Bureau collects data on several topics that HUD has identified as “housing problems”. For the purposes of this report, housing problems include overcrowding, incomplete plumbing or kitchen facilities, and cost-burden.

Overcrowding

Overcrowding is defined as having from 1.1 to 1.5 people per room per residence, with severe overcrowding defined as having more than 1.5 people per room. Households with overcrowding are shown in Table IV.45. In 2017, an estimated 0.8 percent of households were overcrowded, and an additional 0.3 percent were severely overcrowded.

Table IV.45 Overcrowding and Severe Overcrowding Oakland County 2010 & 2017 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2010 Five-Year ACS	355,757	99.2%	2,632	0.7%	235	0.1%	358,624
2017 Five-Year ACS	350,418	99.4%	1,836	0.5%	433	0.1%	352,687
Renter							
2010 Five-Year ACS	119,229	97.4%	2,476	2%	711	0.6%	122,416
2017 Five-Year ACS	143,694	97.8%	2,203	1.5%	1,033	0.7%	146,930
Total							
2010 Five-Year ACS	474,986	98.7%	5,108	1.1%	946	0.2%	481,040
2017 Five-Year ACS	494,112	98.9%	4,039	0.8%	1,466	0.3%	499,617

Incomplete plumbing and kitchen facilities

Incomplete plumbing and kitchen facilities are another indicator of potential housing problems. According to the Census Bureau, a housing unit is classified as lacking complete plumbing facilities when any of the following are not present: piped hot and cold water, a flush toilet, and a bathtub or shower. Likewise, a unit is categorized as deficient when any of the following are missing from the kitchen: a sink with piped hot and cold water, a range or cook top and oven, and a refrigerator. This data is displayed in Table IV.46 and Table IV.47.

There were a total of 943 households with incomplete plumbing facilities in 2017, representing 0.2 percent of households in Oakland County. This is compared to 0.2 percent of households lacking complete plumbing facilities in 2010.

Table IV.46 Households with Incomplete Plumbing Facilities Oakland County 2010 and 2017 Five-Year ACS Data		
Households	2010 Five-Year ACS	2017 Five-Year ACS
With Complete Plumbing Facilities	479,911	498,674
Lacking Complete Plumbing Facilities	1,129	943
Total Households	481,040	499,617
Percent Lacking	0.2%	0.2%

There were 3,306 households lacking complete kitchen facilities in 2017, compared to 2,421 households in 2010. This was an increase from 0.5 percent of households in 2010 to 0.7 percent in 2017.

Table IV.47		
Households with Incomplete Kitchen Facilities		
Oakland County		
2010 and 2017 Five-Year ACS Data		
Households	2010 Five-Year ACS	2017 Five-Year ACS
With Complete Kitchen Facilities	478,619	496,311
Lacking Complete Kitchen Facilities	2,421	3,306
Total Households	481,040	499,617
Percent Lacking	0.5%	0.7%

Cost Burdens

Cost burden is defined as gross housing costs that range from 30 to 50 percent of gross household income; severe cost burden is defined as gross housing costs that exceed 50 percent of gross household income. For homeowners, gross housing costs include property taxes, insurance, energy payments, water and sewer service, and refuse collection. If the homeowner has a mortgage, the determination also includes principal and interest payments on the mortgage loan. For renters, this figure represents monthly rent and selected electricity and natural gas energy charges. Cost burdens can help illustrate the affordability of housing in the County and if households have access to a variety of housing options. This information also provides a reference for looking at housing problems by disparities in race and ethnicity in the narrative on the following pages.

As seen in Table IV.48, in 2017, 14.6 percent of households had a cost burden and 12.1 percent had a severe cost burden. Some 20.4 percent of renters were cost burdened, and 21 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 8.3 percent and a severe cost burden rate of 6.7 percent. Owner occupied households with a mortgage had a cost burden rate of 13.9 percent, and severe cost burden at 9.1 percent.

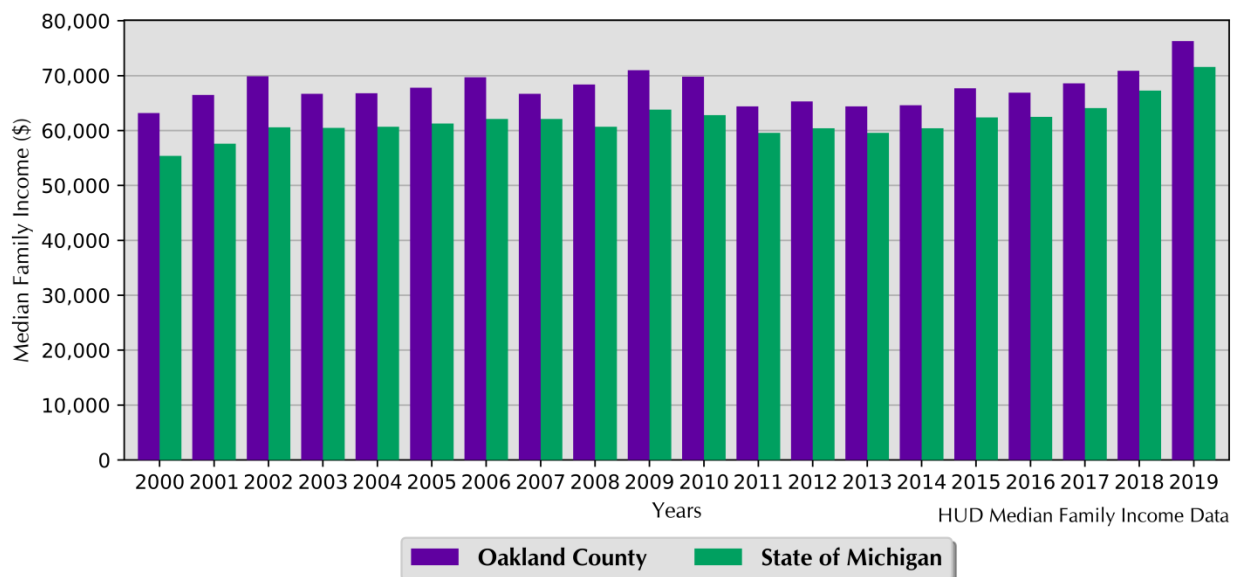
Table IV.48									
Cost Burden and Severe Cost Burden by Tenure									
Oakland County									
2010 & 2017 Five-Year ACS Data									
Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2010 Five-Year ACS	174,719	64.6%	58,378	21.6%	36,552	13.5%	795	0.3%	270,444
2017 Five-Year ACS	184,210	76.6%	33,506	13.9%	21,960	9.1%	840	0.3%	240,516
Owner Without a Mortgage									
2010 Five-Year ACS	71,082	80.6%	9,177	10.4%	7,136	8.1%	785	0.9%	88,180
2017 Five-Year ACS	94,143	83.9%	9,311	8.3%	7,529	6.7%	1,188	1.1%	112,171
Renter									
2010 Five-Year ACS	60,366	49.3%	27,449	22.4%	27,618	22.6%	6,983	5.7%	122,416
2017 Five-Year ACS	77,870	53%	29,931	20.4%	30,858	21%	8,271	5.6%	146,930
Total									
2010 Five-Year ACS	306,167	63.6%	95,004	19.7%	71,306	14.8%	8,563	1.8%	481,040
2017 Five-Year ACS	356,223	71.3%	72,748	14.6%	60,347	12.1%	10,299	2.1%	499,617

Housing Problems by Income

Very low-income renters are those who earn less than 50 percent of the Area Median Family Income (MFI), and include a significant proportion of extremely low-income renters (who earn less than 30 percent of MFI). Households with worst case needs are defined as very low-income renters who do not receive government housing assistance and who pay more than 50 percent of their income for rent, live in severely inadequate conditions, or both. Table IV.49, shows that the HUD estimated MFI for Oakland County was \$70,900 in 2018 compared to Michigan’s Median Family Income (MFI) of \$67,300. Diagram IV.12, illustrates the estimated MFI for 2000 through 2019.

Table IV.49 Oakland County Median Family Income Oakland County MFI 2000–2018 HUD MFI		
Year	MFI	State of Michigan MFI
2000	63,200	55,400
2001	66,500	57,600
2002	69,900	60,600
2003	66,700	60,500
2004	66,800	60,700
2005	67,800	61,300
2006	69,700	62,100
2007	66,700	62,100
2008	68,400	60,700
2009	71,000	63,800
2010	69,800	62,800
2011	64,400	59,600
2012	65,300	60,400
2013	64,400	59,600
2014	64,600	60,400
2015	67,700	62,400
2016	66,900	62,500
2017	68,600	64,100
2018	70,900	67,300

Diagram IV.12
Estimated Median Family Income
Oakland County vs. Michigan
HUD Data: 2000 - 2019



HOUSING PROBLEMS BY INCOME, RACE, AND TENURE

Affordability and Fair Housing:

Housing affordability is an important and complicated issue. In a free market society, the market maximizes profits, which does not necessarily maximize housing production. As the demand for housing rises and if the supply does not keep pace, prices increase. Rising prices may cause households to spend more of their income on housing. Severely cost burdened households are in an especially precarious financial situation, perhaps being only a few missed paychecks away from experiencing homelessness. Homelessness and the various issues surrounding homelessness is directly related to housing affordability. While these issues are pressing and important and were discussed at public forums throughout the county, how housing affordability relates to fair housing is less straightforward. Source of income is not a federal or State of Michigan protected class. The level of income households have is also not directly a fair housing issue, however many protected classes may have differing levels of income when compared to non-protected classes. For example, a single parent household with two children may have lower income levels than two parent households. Single parent households may face housing discrimination based on familial or marital status, which is a fair housing issue. However, is the discrimination from the landlord due to bias against a single parent, children in the housing unit, or the worry that perceived lower earnings levels may cause missed rental payments? This is a complicated issue and no dataset can sufficiently explain the causes of discrimination. The HUD Comprehensive Housing Affordability Strategy (CHAS) data is included in this document because it shows housing problems by some protected classes. If certain protected classes have higher instances of housing problems, it is not necessarily a fair housing issue. However, there may be some correlation between levels of income and protected class status, which may influence the prevalence of housing discrimination.

The CHAS dataset is a custom tabulation from the concepts in data shown in Tables IV.45, IV.46, IV.47 and IV.48 as reported by the American Community Survey (ACS). The CHAS data added additional dimensions such as income and race. The CHAS tables reported below are derived from the 2012 – 2016 ACS, were the ACS tables above report data from the 2017 ACS.

Table IV.50 through Table IV.59, show households with housing problems by race/ethnicity. The CHAS dataset reports race and ethnicity together grouping all households who identify as Hispanic as “Hispanic of Any Race”. Non-Hispanic Households are then separated into racial categories, as seen on the following pages.

These Tables can be used to determine if there is a disproportionate housing need for any racial or ethnic group. If any racial/ethnic group faces housing problems at a rate of ten percentage points or higher than the jurisdiction average, then they have a disproportionate share of housing problems. Housing problems are defined as any household that has overcrowding, inadequate kitchen or plumbing facilities, or are cost burdened (pay more than 30 percent of their income on housing) or severely cost burdened (pay more than 50 percent of their income on housing).

Overall, there are 137,985 households with housing problems in Oakland County. This includes 95,345 white households, 28,960 Black/African American households, 6,090 Asian households, 350 American Indian, 30 Pacific Islander, and 2,915 “other” race households with housing problems. As for ethnicity, there are 4,295 Hispanic households with housing problems.

In Oakland County, 27.8 percent of the total population has a housing problem and is illustrated by race and ethnicity in Diagram IV.13. Black/African American households saw a 41.3 percent rate of housing problems, which is 13.5 percentage points higher than the jurisdictional average. However, when evaluating total number of households experiencing housing problems, 69.1 percent of all households with a housing problem were white households, or 95,345 households, as shown in Table IV.50.

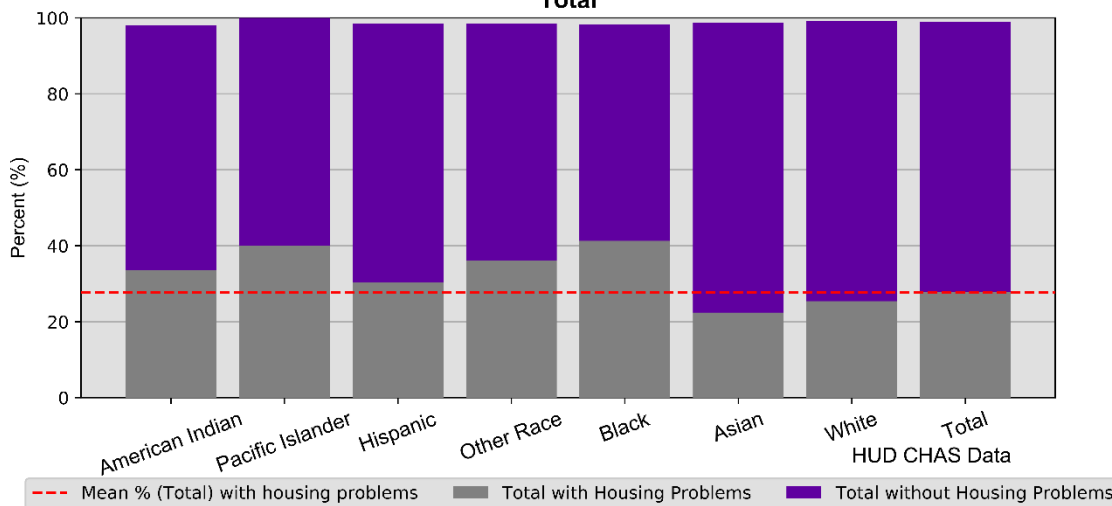
Table IV.50								
Total Households with Housing Problems by Income and Race and Ethnicity								
Oakland County 2012–2016 HUD CHAS Data								
Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black/African American	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
\$0 to \$22,890	24,525	9,325	1,475	170	30	1,010	1,790	38,325
\$22,891 to \$38,150	22,720	7,750	1,035	50	0	780	1,225	33,560
\$38,151 to \$61,040	23,405	7,380	1,020	70	0	680	710	33,265
\$61,041 to \$76,300	9,220	2,175	445	20	0	235	160	12,255
Above \$76,300	15,475	2,330	2,115	40	0	210	410	20,580
Total	95,345	28,960	6,090	350	30	2,915	4,295	137,985
Total Households								
\$0 to \$22,890	30,820	11,615	1,980	210	30	1,300	2,240	48,195
\$22,891 to \$38,150	30,790	9,335	1,235	90	0	900	1,905	44,255
\$38,151 to \$61,040	52,350	12,490	1,785	150	0	1,315	2,510	70,600
\$61,041 to \$76,300	34,150	7,780	1,545	115	0	850	1,255	45,695
Above \$76,300	227,900	28,905	20,675	480	45	3,710	6,260	287,975
Total	376,010	70,125	27,220	1,045	75	8,075	14,170	496,720

Table IV.51 shows the percentage share of housing problems by income and race. The percentages were calculated by dividing the number of households in each income level and housing problem by their respective racial group total. For example, there were 24,525 white households with housing problems with incomes of between \$0 and \$22,890, which was then divided by the total number of white households with housing problems of all income ranges which is 95,345 white households: $24,525/95,345 = 79.6$ percent. This same methodology is applied to all further percentage tables.

Table IV.51 Percent of Total Households with Housing Problems by Income and Race Oakland County 2012–2016 HUD CHAS Data								
Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black/African American	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
\$0 to \$22,890	79.6%	80.3%	74.5%	81%	100%	77.7%	79.9%	79.5%
\$22,891 to \$38,150	73.8%	83%	83.8%	55.6%	0%	86.7%	64.3%	75.8%
\$38,151 to \$61,040	44.7%	59.1%	57.1%	46.7%	0%	51.7%	28.3%	47.1%
\$61,041 to \$76,300	27%	28%	28.8%	17.4%	0%	27.6%	12.7%	26.8%
Above \$76,300	6.8%	8.1%	10.2%	8.3%	0%	5.7%	6.5%	7.1%
Total	25.4%	41.3%	22.4%	33.5%	40%	36.1%	30.3%	27.8%
Without Housing Problems								
\$0 to \$22,890	10.4%	9%	6.8%	9.5%	0%	12.7%	10.5%	10%
\$22,891 to \$38,150	26.2%	17%	16.2%	44.4%	0%	13.3%	35.7%	24.2%
\$38,151 to \$61,040	55.3%	40.9%	42.9%	53.3%	0%	48.3%	71.7%	52.9%
\$61,041 to \$76,300	73%	72%	71.2%	82.6%	0%	72.4%	87.3%	73.2%
Above \$76,300	93.2%	91.9%	89.8%	91.7%	100%	94.3%	93.5%	92.9%
Total	73.8%	56.9%	76.3%	64.6%	60%	62.4%	68.2%	71.2%

Diagram IV.13 shows total housing problems by race in Oakland County.

**Diagram IV.13
Total Housing Problems by Race
Oakland County
Total**



In Oakland County, 60,470 of homeowner households with a housing problem were white households. Of these homeowner households, 8,660 were Black/African American, and 1,740 Hispanic homeowner households faced housing problems, as seen in Table IV.52

Table IV.52
Homeowner Households with Housing Problems by Income and Race
 Oakland County
 2012–2016 HUD CHAS Data

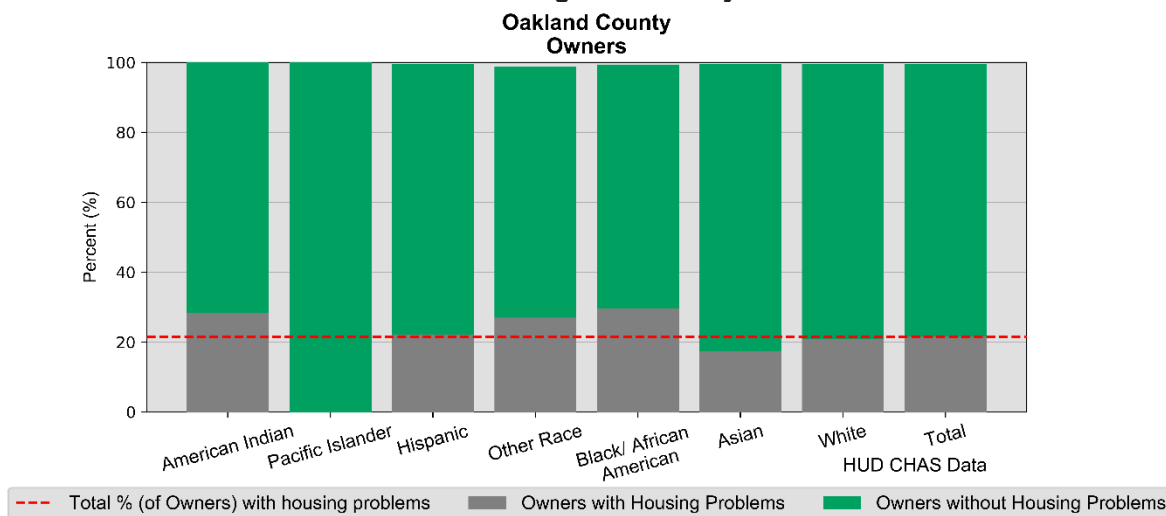
Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black/African American	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
\$0 to \$22,890	12,375	1,910	695	35	0	280	625	15,920
\$22,891 to \$38,150	12,350	1,805	285	50	0	205	460	15,155
\$38,151 to \$61,040	15,240	2,175	410	55	0	280	290	18,450
\$61,041 to \$76,300	7,240	1,090	220	20	0	180	110	8,860
Above \$76,300	13,265	1,680	1,235	30	0	165	255	16,630
Total	60,470	8,660	2,845	190	0	1,110	1,740	75,015
Total Households								
\$0 to \$22,890	14,720	2,235	770	55	0	360	765	18,905
\$22,891 to \$38,150	18,000	2,520	410	80	0	270	875	22,155
\$38,151 to \$61,040	35,180	3,725	805	115	0	630	1,135	41,590
\$61,041 to \$76,300	25,140	3,135	650	75	0	375	690	30,065
Above \$76,300	197,785	17,495	13,705	345	45	2,480	4,405	236,260
Total	290,825	29,110	16,340	670	45	4,115	7,870	348,975

In Oakland County, 21.5 percent of homeowner households faced a housing problem, of which 80.6 percent were white households. Of White households, 20.8 percent experienced a housing problem, compared with 29.7 percent of Black/African American, and 22.1 percent Hispanic of homeowner households experiencing housing problems, as seen in Table IV.53.

Table IV.53 Percent of Homeowner Households with Housing Problems by Income and Race Oakland County 2012–2016 HUD CHAS Data								
Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black/ African American	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
\$0 to \$22,890	84.1%	85.5%	90.3%	63.6%	0%	77.8%	81.7%	84.2%
\$22,891 to \$38,150	68.6%	71.6%	69.5%	62.5%	0%	75.9%	52.6%	68.4%
\$38,151 to \$61,040	43.3%	58.4%	50.9%	47.8%	0%	44.4%	25.6%	44.4%
\$61,041 to \$76,300	28.8%	34.8%	33.8%	26.7%	0%	48%	15.9%	29.5%
Above \$76,300	6.7%	9.6%	9%	8.7%	0%	6.7%	5.8%	7%
Total	20.8%	29.7%	17.4%	28.4%	0%	27%	22.1%	21.5%
Without Housing Problems								
\$0 to \$22,890	5.7%	7.4%	0%	36.4%	0%	9.7%	13.1%	6.1%
\$22,891 to \$38,150	31.4%	28.4%	30.5%	37.5%	0%	24.1%	47.4%	31.6%
\$38,151 to \$61,040	56.7%	41.6%	49.1%	52.2%	0%	55.6%	74.4%	55.6%
\$61,041 to \$76,300	71.2%	65.2%	66.2%	73.3%	0%	52%	84.1%	70.5%
Above \$76,300	93.3%	90.4%	91%	91.3%	100%	93.3%	94.2%	93%
Total	78.7%	69.7%	82.1%	71.6%	100%	71.9%	77.4%	78%

Some 29.7 percent of Black/African American homeowner households face housing problems, compared to the 21.5 percent jurisdiction overall. In addition, 20.8 percent of white homeowner households face housing problems. This is illustrated in Diagram IV.14.

**Diagram IV.14
Owner Housing Problems by Race**



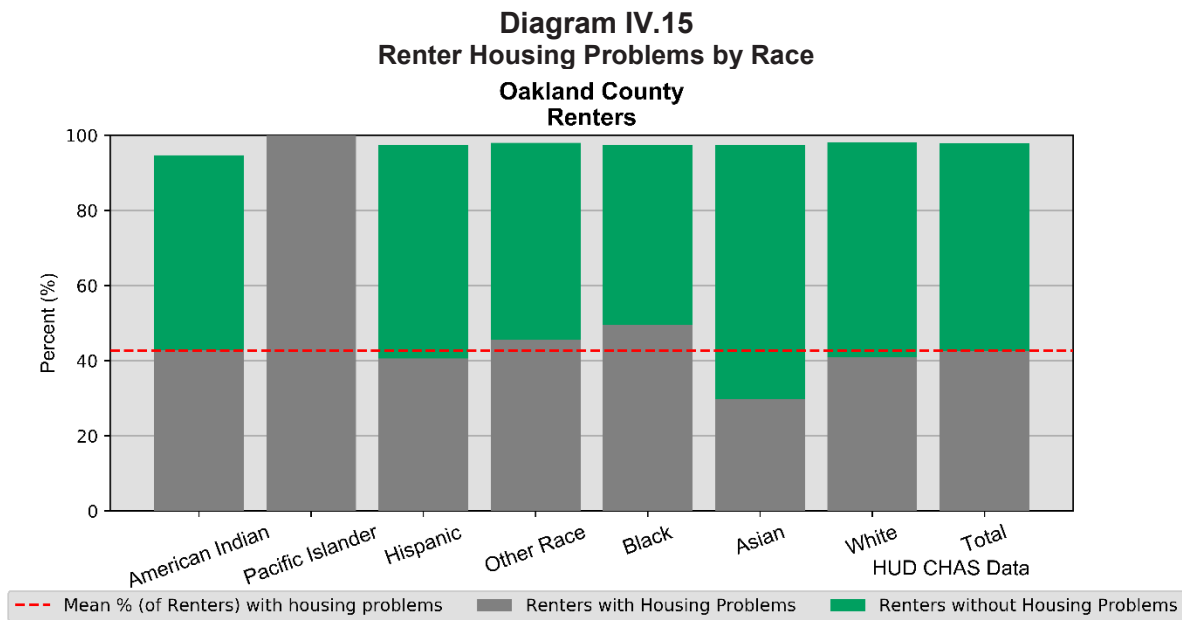
In total, some 62,970 renter households face housing problems in Oakland County. Of these 55.4 percent or 34,875 were white households, 20,300, or 32.3 percent, were Black/African American households and 2,555, or 4 percent were Hispanic renter households.

Table IV.54								
Renter Households with Housing Problems by Income and Race								
Oakland County 2012–2016 HUD CHAS Data								
Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black/ African American	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
\$0 to \$22,890	12,150	7,415	780	135	30	730	1,165	22,405
\$22,891 to \$38,150	10,370	5,945	750	0	0	575	765	18,405
\$38,151 to \$61,040	8,165	5,205	610	15	0	400	420	14,815
\$61,041 to \$76,300	1,980	1,085	225	0	0	55	50	3,395
Above \$76,300	2,210	650	880	10	0	45	155	3,950
Total	34,875	20,300	3,245	160	30	1,805	2,555	62,970
Total Households								
\$0 to \$22,890	16,100	9,380	1,210	155	30	940	1,475	29,290
\$22,891 to \$38,150	12,790	6,815	825	10	0	630	1,030	22,100
\$38,151 to \$61,040	17,170	8,765	980	35	0	685	1,375	29,010
\$61,041 to \$76,300	9,010	4,645	895	40	0	475	565	15,630
Above \$76,300	30,115	11,410	6,970	135	0	1,230	1,855	51,715
Total	85,185	41,015	10,880	375	30	3,960	6,300	147,745

Black/African American renter households face housing problems at a higher rate than the jurisdictional average, at a rate of 49.5 percent, compared to the average of 42.6 percent. White renter households face housing problems at a rate of 40.9 percent and Hispanic renter households face housing problems at a rate of 40.6 percent.

Table IV.55 Percent of Renter Households with Housing Problems by Income and Race Oakland County 2012–2016 HUD CHAS Data								
Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black/ African American	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
\$0 to \$22,890	75.5%	79.1%	64.5%	87.1%	100%	77.7%	79%	76.5%
\$22,891 to \$38,150	81.1%	87.2%	90.9%	0%	0%	91.3%	74.3%	83.3%
\$38,151 to \$61,040	47.6%	59.4%	62.2%	42.9%	0%	58.4%	30.5%	51.1%
\$61,041 to \$76,300	22%	23.4%	25.1%	0%	0%	11.6%	8.8%	21.7%
Above \$76,300	7.3%	5.7%	12.6%	7.4%	0%	3.7%	8.4%	7.6%
Total	40.9%	49.5%	29.8%	42.7%	100%	45.6%	40.6%	42.6%
Without Housing Problems								
\$0 to \$22,890	14.8%	9.4%	11.2%	0%	0%	13.8%	9.2%	12.5%
\$22,891 to \$38,150	18.9%	12.8%	9.1%	100%	0%	8.7%	25.7%	16.7%
\$38,151 to \$61,040	52.4%	40.6%	37.8%	57.1%	0%	41.6%	69.5%	48.9%
\$61,041 to \$76,300	78%	76.6%	74.9%	100%	0%	88.4%	91.2%	78.3%
Above \$76,300	92.7%	94.3%	87.4%	92.6%	0%	96.3%	91.6%	92.4%
Total	57.2%	47.9%	67.5%	52%	0%	52.4%	56.7%	55.2%

Diagram IV.15 shows renter housing problems by race in Oakland County.



These racial/ethnic groups were also disproportionately impacted by severe housing problems, as seen in Table IV.56 to Table IV.59. Severe housing problems include overcrowding at a rate of more than 1.5 persons per room and housing costs exceeding 50 percent of the household income. Some 15,255

Black/African American homeowner households face severe housing problems, as well as 3,505 Asian homeowner households, and 2,445 Hispanic homeowner households.

Table IV.56
Percent of Homeowner Households with Severe Housing Problems by Income and Race
 Oakland County
 2012–2016 HUD CHAS Data

Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black/ African American	Asian	American Indian	Pacific Islander	Other Race		
With A Severe Housing Problem								
\$0 to \$22,890	72.2%	73.6%	79.2%	45.5%	0%	63.4%	74.7%	72.5%
\$22,891 to \$38,150	35.2%	47.5%	50.6%	20%	0%	47.3%	17.1%	36.3%
\$38,151 to \$61,040	14.6%	22.4%	26.1%	33.3%	0%	12%	4.4%	15.3%
\$61,041 to \$76,300	6.9%	2.9%	13%	13.3%	0%	16.2%	3.6%	6.7%
Above \$76,300	1.4%	1.7%	2.2%	0%	0%	2.2%	2%	1.5%
Total	9.2%	13.9	8.7%	13.4%	0%	13.3%	11.3%	9.7%
Without A Severe Housing Problems								
\$0 to \$22,890	17.6%	19.2%	11%	54.5%	0%	23.9%	20.1%	17.8%
\$22,891 to \$38,150	64.8%	52.5%	49.4%	80%	0%	52.7%	82.9%	63.7%
\$38,151 to \$61,040	85.4%	77.6%	73.9%	66.7%	0%	88%	95.6%	84.7%
\$61,041 to \$76,300	93.1%	97.1%	87%	86.7%	0%	83.8%	96.4%	93.3%
Above \$76,300	98.6%	98.3%	97.8%	100%	100%	97.8%	98%	98.5%
Total	90.3%	85.5%	90.9%	86.6%	100%	85.6%	88.2%	89.8%

There were 24 percent of renters with a severe housing problem and 73.8 percent without a severe housing problem in Oakland County.

Table IV.57
Percent of Renter Households with Severe Housing Problems by Income and Race
 Oakland County
 2012–2016 HUD CHAS Data

Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black/ African American	Asian	American Indian	Pacific Islander	Other Race		
With A Severe Housing Problem								
\$0 to \$22,890	66.6%	69.4%	60.2%	77.4%	100%	67.9%	62.5%	67.2%
\$22,891 to \$38,150	41%	47.9%	54.5%	0%	0%	41.6%	37.1%	43.5%
\$38,151 to \$61,040	12.1%	11.7%	26.5%	0%	0%	3.6%	10.1%	12.2%
\$61,041 to \$76,300	6.6%	4.8%	7.3%	0%	0%	0%	7.1%	5.9%
Above \$76,300	2.9%	1.4%	8.4%	7.4%	0%	0.3%	3.8%	3.3%
Total	22.9%	27.3%	19.2%	34.7%	100%	23.4%	24.7%	24%
Without A Severe Housing Problems								
\$0 to \$22,890	23.7%	19.1%	15.4%	9.7%	0%	23.5%	25.7%	21.9%
\$22,891 to \$38,150	59%	52.1%	45.5%	100%	0%	58.4%	62.9%	56.5%
\$38,151 to \$61,040	87.9%	88.3%	73.5%	100%	0%	96.4%	89.9%	87.8%
\$61,041 to \$76,300	93.4%	95.2%	92.7%	100%	0%	100%	92.9%	94.1%
Above \$76,300	97.1%	98.6%	91.6%	92.6%	0%	99.7%	96.2%	96.7%
Total	75.3%	70.1%	78.1%	60%	100%	74.6%	72.6%	73.8%

There were a total of 13.9 percent of households in Oakland County with a severe housing problem and 85.1 percent without a severe housing problem between 2012 to 2016.

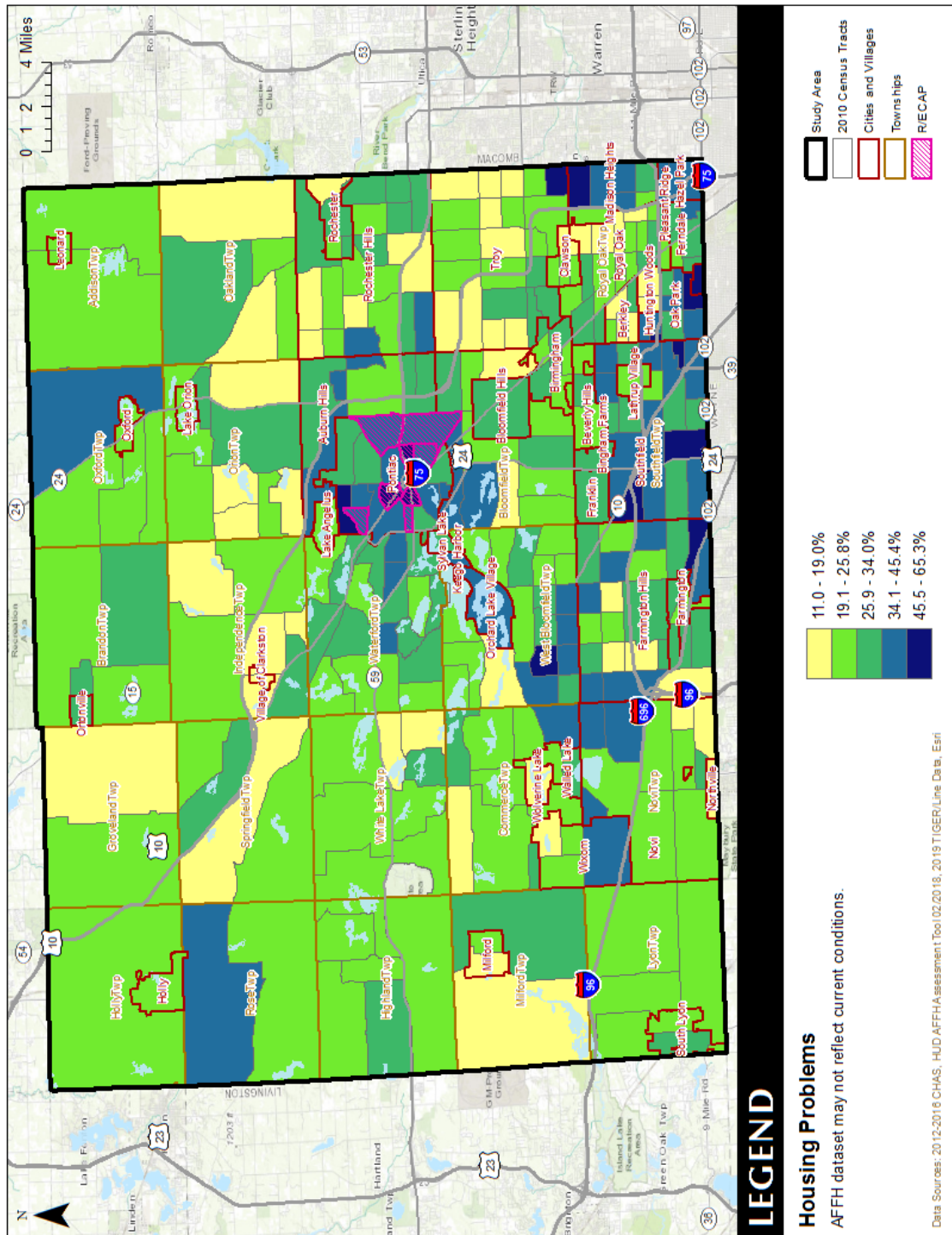
Table IV.58								
Percent of Total Households with Severe Housing Problems by Income and Race								
Oakland County 2012–2016 HUD CHAS Data								
Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black/ African American	Asian	American Indian	Pacific Islander	Other Race		
With A Severe Housing Problem								
\$0 to \$22,890	69.3%	70.2%	67.6%	69%	100%	66.7%	66.7%	69.2%
\$22,891 to \$38,150	37.6%	47.8%	53.2%	17.6%	0%	43.3%	27.9%	39.9%
\$38,151 to \$61,040	13.8%	14.9%	26.3%	25.8%	0%	7.6%	7.5%	14%
\$61,041 to \$76,300	6.9%	4%	9.7%	8.7%	0%	7.1%	5.2%	6.4%
Above \$76,300	1.6%	1.6%	4.3%	2.1%	0%	1.6%	2.6%	1.8%
Total	12.3%	21.7%	12.9%	21.1%	40%	18.2%	17.2%	13.9%
Without A Severe Housing Problems								
\$0 to \$22,890	20.8%	19.1%	13.7%	21.4%	0%	23.6%	23.8%	20.3%
\$22,891 to \$38,150	62.4%	52.2%	46.8%	82.4%	0%	56.7%	72.1%	60.1%
\$38,151 to \$61,040	86.2%	85.1%	73.7%	74.2%	0%	92.4%	92.5%	86%
\$61,041 to \$76,300	93.1%	96%	90.3%	91.3%	0%	92.9%	94.8%	93.6%
Above \$76,300	98.4%	98.4%	95.7%	97.9%	100%	98.4%	97.4%	98.2%
Total	86.9%	76.5%	85.8%	77%	60%	80.2%	81.2%	85.1%

According to 2012-2016 HUD CHAS data, there were 69,129 households with a severe housing problem and 496,749 households without a severe housing problem in Oakland County.

Table IV.59								
Total Households with Severe Housing Problems by Income and Race								
Oakland County 2012–2016 HUD CHAS Data								
Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black/ African American	Asian	American Indian	Pacific Islander	Other Race		
With A Severe Housing Problem								
\$0 to \$22,890	21,345	8,160	1,335	145	30	860	1,500	33,375
\$22,891 to \$38,150	11,580	4,465	660	15	0	390	530	17,640
\$38,151 to \$61,040	7,225	1,860	470	40	0	100	190	9,885
\$61,041 to \$76,300	2,340	315	150	10	0	60	65	2,940
Above \$76,300	3,715	455	890	10	0	59	160	5,289
Total	46,205	15,255	3,505	220	30	1,469	2,445	69,129
Total								
\$0 to \$22,890	30,820	11,620	1,975	210	30	1,290	2,250	48,195
\$22,891 to \$38,150	30,790	9,335	1,240	85	0	900	1,900	44,250
\$38,151 to \$61,040	52,350	12,495	1,785	155	0	1,310	2,520	70,615
\$61,041 to \$76,300	34,150	7,780	1,550	115	0	850	1,255	45,700
Above \$76,300	227,900	28,910	20,680	480	45	3,714	6,260	287,989
Total	376,010	70,140	27,230	1,045	75	8,064	14,185	496,749

The geographic distribution of housing problems is shown in Map IV.20. Households in the central and southern parts of the County were the most likely to experience housing problems, particularly in areas in and adjacent to Farmington Hills, Madison Heights, Oak Park, Pontiac, Southfield, Troy, Royal Oak Township and West Bloomfield Township.

Map IV.20
Housing Problems
 Oakland County
 HUD AFFH Database



ACCESS TO MORTGAGE FINANCE SERVICES

Congress enacted the Home Mortgage Disclosure Act in 1975, permanently authorizing the law in 1988¹³. The Act requires both depository and non-depository lenders to collect and publicly disclose information about housing-related applications and loans. Under the HMDA, financial institutions are required to report the race, ethnicity, sex, loan amount, and income of mortgage applicants and borrowers by Census tract. Institutions must meet a set of reporting criteria. For depository institutions, these criteria are as follows:

1. The institution must be a bank, credit union, or savings association;
2. The total assets must exceed the coverage threshold;¹⁴
3. The institution must have had a home or branch office in a Metropolitan Statistical Area (MSA);
4. The institution must have originated or refinanced at least one home purchase loan secured by a first lien on a one- to four-family dwelling;
5. The institution must be federally insured or regulated; and
6. The mortgage loan must have been insured, guaranteed, or supplemented by a federal agency or intended for sale to Fannie Mae or Freddie Mac.

For other institutions, including non-depository institutions, the reporting criteria are:

1. The institution must be a for-profit organization;
2. The institution's home purchase loan originations must equal or exceed 10 percent of the institution's total loan originations, or more than \$25 million;
3. The institution must have had a home or branch office in an MSA or have received applications for, originated, or purchased five or more home purchase loans, home improvement loans, or refinancing on property located in an MSA in the preceding calendar year; and
4. The institution must have assets exceeding \$10 million or have originated 100 or more home purchases in the preceding calendar year.

In addition to reporting race and ethnicity data for loan applicants, the HMDA reporting requirements were modified in response to the Predatory Lending Consumer Protection Act of 2002 as well as the Homeowner Equity Protection Act (HOEPA). The HOEPA was enacted in 1994 as an amendment to the Truth in Lending Act (TILA) to address abusive practices in refinances and closed-end home equity loans with high interest rates or high fees. Since HOEPA's enactment, refinances or home equity mortgage loans meeting any of HOEPA's high-cost coverage tests have been subject to special disclosure requirements and restrictions on loan terms, and consumers with high-cost mortgages have had enhanced remedies for violations of the law. Consequently, loan originations are now flagged in the data system for three additional attributes:

1. If they are HOEPA loans;
2. Lien status, such as whether secured by a first lien, a subordinate lien, not secured by a lien, or not applicable (purchased loans); and
3. Presence of high-annual percentage rate loans (HALs), defined as more than three percentage points for purchases when contrasted with comparable treasury instruments or five percentage points for refinance loans.

¹³ Prior to that year, Congress had to periodically reauthorize the law.

¹⁴ Each December, the Federal Reserve announces the threshold for the following year. The asset threshold may change from year to year based on changes in the Consumer Price Index for Urban Wage Earners and Clerical Workers.

For the purpose of this analysis, flagged originations will be termed predatory, or at least predatory in nature. Overall, the data contained within the HMDA reporting guidelines represent the best and most complete set of information on home loan applications. This report includes HMDA data from 2008 through 2017, the most recent year for which these data are available.

Table IV.60, shows the purpose of loan by year for Oakland County from 2008 to 2017. As seen therein, there were over 724,691 loans during this time period, of these 259,314 were for home purchases. In 2017, there were 67,176 loans, of which 31,645 were for home purchases.

Table IV.60											
Purpose of Loan by Year											
Oakland County											
2008–2017 HMDA Data											
Purpose	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Home Purchase	22,277	22,292	22,607	23,097	24,073	27,621	26,139	29,080	30,483	31,645	259,314
Home Improvement	3,773	2,022	1,487	1,663	2,667	2,945	2,932	4,521	5,087	5,635	32,732
Refinancing	36,228	47,848	40,455	39,973	74,838	56,431	27,081	36,455	43,440	29,896	432,645
Total	62,278	72,162	64,549	64,733	101,578	86,997	56,152	70,056	79,010	67,176	724,691

Table IV.61, shows the occupancy status for loan applicants. A vast majority of applicants were for owner-occupied units, accounting for 95.1 percent between 2008 and 2017, and for 95.3 percent in 2017.

Table IV.61											
Occupancy Status for Applications											
Oakland County											
2008–2017 HMDA Data											
Status	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Owner-Occupied	58,708	69,686	62,058	61,726	96,052	81,323	53,034	66,752	75,715	64,034	689,088
Not Owner-Occupied	3,533	2,369	2,397	2,988	5,426	5,423	3,111	3,261	3,247	3,063	34,818
Not Applicable	37	107	94	19	100	251	7	43	48	79	785
Total	62,278	72,162	64,549	64,733	101,578	86,997	56,152	70,056	79,010	67,176	724,691

Owner-occupied home purchase loan applications by loan types are shown in Table IV.62. Between 2008 and 2017, some 63.2 percent of home loan purchases were conventional loans, 32.6 percent were FHA insured, and 3 percent were VA Guaranteed. The remaining were Rural Housing Service or Farm Service Agency loans.

Table IV.62											
Owner-Occupied Home Purchase Loan Applications by Loan Type											
Oakland County											
2008–2017 HMDA Data											
Loan Type	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Conventional	12,218	8,949	9,020	10,811	13,181	17,971	17,943	19,605	21,616	24,155	155,469
FHA (Federal Housing Administration) - Insured	7,967	11,328	11,540	9,898	8,603	7,327	5,740	6,803	6,205	4,770	80,181
VA (Veterans Affairs) - Guaranteed	310	465	550	651	645	706	851	1,019	1,085	1,003	7,285
Rural Housing Service or Farm Service Agency	172	390	351	412	357	315	324	326	237	209	3,093
Total	20,667	21,132	21,461	21,772	22,786	26,319	24,858	27,753	29,143	30,137	246,028

Denial Rates

After the owner-occupied home purchase loan application is submitted, the applicant receives one of the following status designations:

- “Originated,” which indicates that the loan was made by the lending institution;
- “Approved but not accepted,” which notes loans approved by the lender but not accepted by the applicant;
- “Application denied by financial institution,” which defines a situation wherein the loan application failed;
- “Application withdrawn by applicant,” which means that the applicant closed the application process;
- “File closed for incompleteness” which indicates the loan application process was closed by the institution due to incomplete information; or
- “Loan purchased by the institution,” which means that the previously originated loan was purchased on the secondary market.

As shown in Table IV.63, just over 134,526 home purchase loan applications were originated over the 2008-2017 period, and 23,569 were denied. This represents a denial rate of 17.5% over the period.

Table IV.63											
Loan Applications by Action Taken											
Oakland County											
2008–2017 HMDA Data											
Action	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Loan Originated	10,050	9,286	9,815	10,426	11,797	14,391	14,831	16,780	18,205	18,945	134,526
Application Approved but not Accepted	1,092	853	816	821	847	803	552	528	577	476	7,365
Application Denied	2,717	2,068	2,415	2,334	2,294	2,727	2,356	2,300	2,215	2,143	23,569
Application Withdrawn by Applicant	1,305	1,189	1,196	1,376	1,443	1,669	1,560	2,162	2,221	2,509	16,630
File Closed for Incompleteness	350	256	243	250	377	471	476	508	389	547	3,867
Loan Purchased by the Institution	5,149	7,460	6,976	6,565	6,028	6,255	5,082	5,475	5,534	5,509	60,033
Preapproval Request Denied	4	20	0	0	0	3	0	0	2	6	35
Preapproval Approved but not Accepted	0	0	0	0	0	0	1	0	0	2	3
Total	20,667	21,132	21,461	21,772	22,786	26,319	24,858	27,753	29,143	30,137	246,028

The most common reasons cited in the decision to deny one of these loan applications is related to the collateral of the prospective homeowner, as shown in Table IV.64. Debt-to-income ratio and credit history were also commonly given as reasons to deny home purchase loans.

Table IV.64											
Loan Applications by Reason for Denial											
Oakland County											
2008–2017 HMDA Data											
Denial Reason	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Debt-to-Income Ratio	431	438	436	354	367	405	370	401	304	310	3,816
Employment History	52	50	53	49	59	48	38	49	27	27	452
Credit History	364	325	292	336	329	353	268	240	229	161	2,897
Collateral	487	475	656	640	597	788	680	632	634	640	6,229
Insufficient Cash	65	54	60	55	61	76	65	73	58	69	636
Unverifiable Information	189	99	88	78	60	69	59	51	57	54	804
Credit Application Incomplete	244	171	267	356	345	448	376	285	282	304	3,078
Mortgage Insurance Denied	20	14	9	4	3	2	3	1	0	1	57
Other	360	187	223	175	163	139	140	113	113	87	1,700
Missing (Not Reported)	505	255	331	287	310	399	357	455	511	490	3,900
Total	2717	2068	2415	2334	2294	2727	2356	2300	2215	2143	23569

Denial rates were observed to differ by race and ethnicity, as shown in Table IV.65. While white applicants had a denial rate of 12.7 percent from 2008 through 2017, Black/African American applicants had a denial rate of 29.3 percent. In 2017, the denial rate for white applicants was 8.3 percent while the denial rate for Black/African American applicants was 20.7 percent. While the denial rates have declined over the last decade, there is still a disparate impact on Black/African American applicants. As for ethnicity, Hispanic applicants had a higher denial rate similar to non-Hispanic applicants, at 15.4 percent and 14.3 percent, respectively.

Table IV.65
Denial Rates by Race/Ethnicity of Applicant

Oakland County
2004–2017 HMDA Data

Race/Ethnicity	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Average
American Indian	26.5%	46.2%	23.1%	14.7%	20%	13.5%	18.2%	7.5%	23.5%	13.1%	19.3%
Asian	22%	20.7%	22.4%	20.4%	14.9%	14.3%	12.7%	10.4%	9.4%	8.7%	13.8%
Black/African American	42.6%	31.6%	35.5%	29.2%	29%	32%	27.7%	24%	20.9%	20.7%	29.3%
Pacific Islander	25%	37.5%	20.7%	14.3%	23.5%	11.8%	11.4%	6.7%	7.1%	21.7%	17.9%
White	17.2%	15.1%	16.3%	15.9%	14.7%	14.2%	11.9%	10.4%	9.2%	8.3%	12.7%
Not Available	27%	27.5%	30.6%	26.4%	20.3%	20.7%	20.3%	18.4%	17%	18%	21.5%
Not Applicable	0%	%	100%	%	%	33.3%	50%	0%	0%	0%	18.8%
Average	21.3%	18.2%	19.7%	18.3%	16.3%	15.9%	13.7%	12.1%	10.8%	10.2%	14.9%
Hispanic	21.8%	18.9%	21%	19.1%	16.4%	18%	16%	15.4%	11.5%	9.7%	15.4%
Non-Hispanic	20.8%	17.5%	18.8%	17.5%	15.9%	15.5%	13.1%	11.3%	10.2%	9.3%	14.3%

Table IV.66
Loan Applications by Reason for Denial Rates by Race/Ethnicity of Applicant

Oakland County
2008–2017 HMDA Data

Denial Reason	American Indian	Asian	Black/African American	Pacific Islander	White	Not Available	Not Applicable	Total	Hispanic (Ethnicity)
Debt-to-Income Ratio	14	222	622	11	2504	443	0	3,816	14
Employment History	4	33	56	2	324	33	0	452	4
Credit History	10	86	712	10	1728	351	0	2,897	10
Collateral	10	300	784	7	4279	848	1	6,229	10
Insufficient Cash	4	30	103	1	416	82	0	636	4
Unverifiable Information	1	68	121	1	524	89	0	804	1
Credit Application Incomplete	7	246	306	6	2005	508	0	3,078	7
Mortgage Insurance Denied	0	6	14	1	31	5	0	57	0
Other	2	129	311	3	1110	145	0	1,700	2
Missing	22	229	741	11	2,533	362	2	3,900	469
Total	74	1349	3770	53	15454	2866	3	23569	521
% Missing	29.7%	17%	19.7%	20.8%	16.4%	12.6%	66.7%	16.5%	90%

The denial rates for female applicants were almost three (3) percentage points higher than the denial rates for male applicants from 2008-2017. Denial rates varied considerably each year but were higher for female applicants each year. This trend, however, showed improvement in recent years, with less of a gap in denial rates between male and female applicants.

Table IV.67					
Denial Rates by Gender of Applicant					
Oakland County					
2008–2017 HMDA Data					
Year	Male	Female	Not Available	Not Applicable	Average
2008	19.4%	24%	31.2%	0%	21.3%
2009	16.9%	19.5%	29.6%	0%	18.2%
2010	17.9%	21.6%	32.4%	25%	19.7%
2011	16.8%	19.9%	27.5%	0%	18.3%
2012	14.7%	19.2%	20.1%	0%	16.3%
2013	14.7%	18.1%	21%	33.3%	15.9%
2014	12.5%	15.2%	21.8%	50%	13.7%
2015	11.1%	12.6%	20.3%	0%	12.1%
2016	9.9%	11.1%	18.7%	14.3%	10.8%
2017	9.1%	10.9%	18.3%	0%	10.2%
Average	13.6%	16.5%	22.5%	14.3%	14.9%

Predatory Lending

In addition to modifications implemented in 2004 to correctly document loan applicants' race and ethnicity, the HMDA reporting requirements were changed in response to the Predatory Lending Consumer Protection Act of 2002 as well as the Home Ownership and Equity Protection Act (HOEPA). Consequently, loan originations are now flagged in the HMDA data system for three additional attributes:

1. If they are HOEPA loans;
2. Lien status, such as whether secured by a first lien, a subordinate lien, not secured by a lien, or not applicable (purchased loans); and
3. Presence of high annual percentage rate (APR) loans (HALs), defined as more than three percentage points higher than comparable treasury rates for home purchase loans, or five percentage points higher for refinance loans.

Home loans are designated as “high-annual percentage rate” loans (HALs) where the annual percentage rate on the loan exceeds that of a comparable treasury instruments by at least three percentage points. As shown in Table IV.68, some 2,072 loans between 2008 and 2017 were HALs, accounting for 1.5 percent. The highest rate of HAL loans was seen in 2008, at 12.2 percent, which fell to 0.6 percent in 2017.

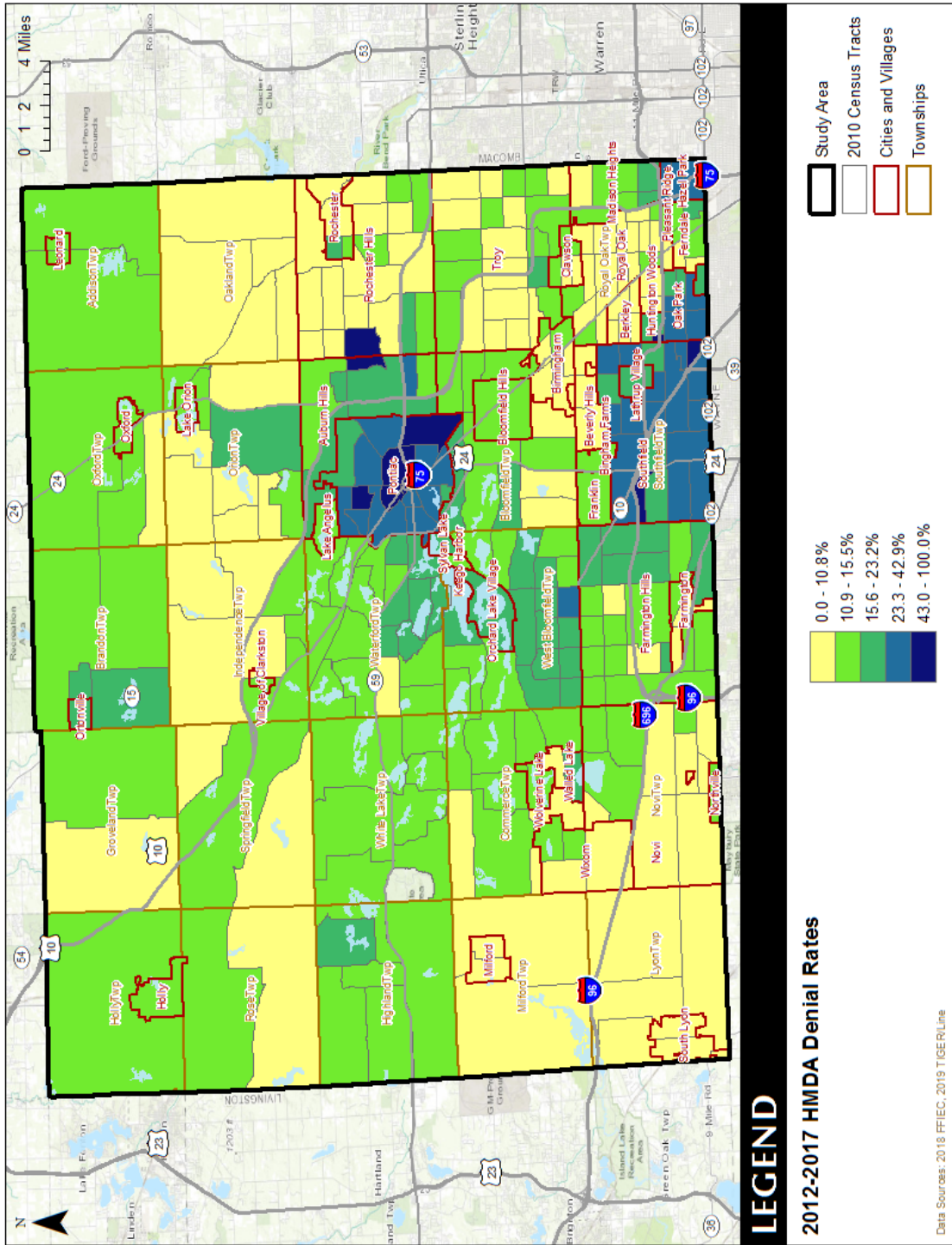
Table IV.68											
Originated Owner-Occupied Loans by HAL Status											
Oakland County											
2008–2017 HMDA Data											
Loan Type	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
HAL	1,230	507	22	31	37	29	31	31	48	106	2,072
Other	8,820	8,779	9,793	10,395	11,760	14,362	14,800	16,749	18,157	18,839	132,454
Total	10,050	9,286	9,815	10,426	11,797	14,391	14,831	16,780	18,205	18,945	134,526
Percent HAL	12.2%	5.5%	0.2%	0.3%	0.3%	0.2%	0.2%	0.2%	0.3%	0.6%	1.5%

It is important for realtors to fully understand fair housing laws and offer all clients the same access to all properties and services. Michigan law requires realtors to complete annual fair housing education to maintain their real estate license.

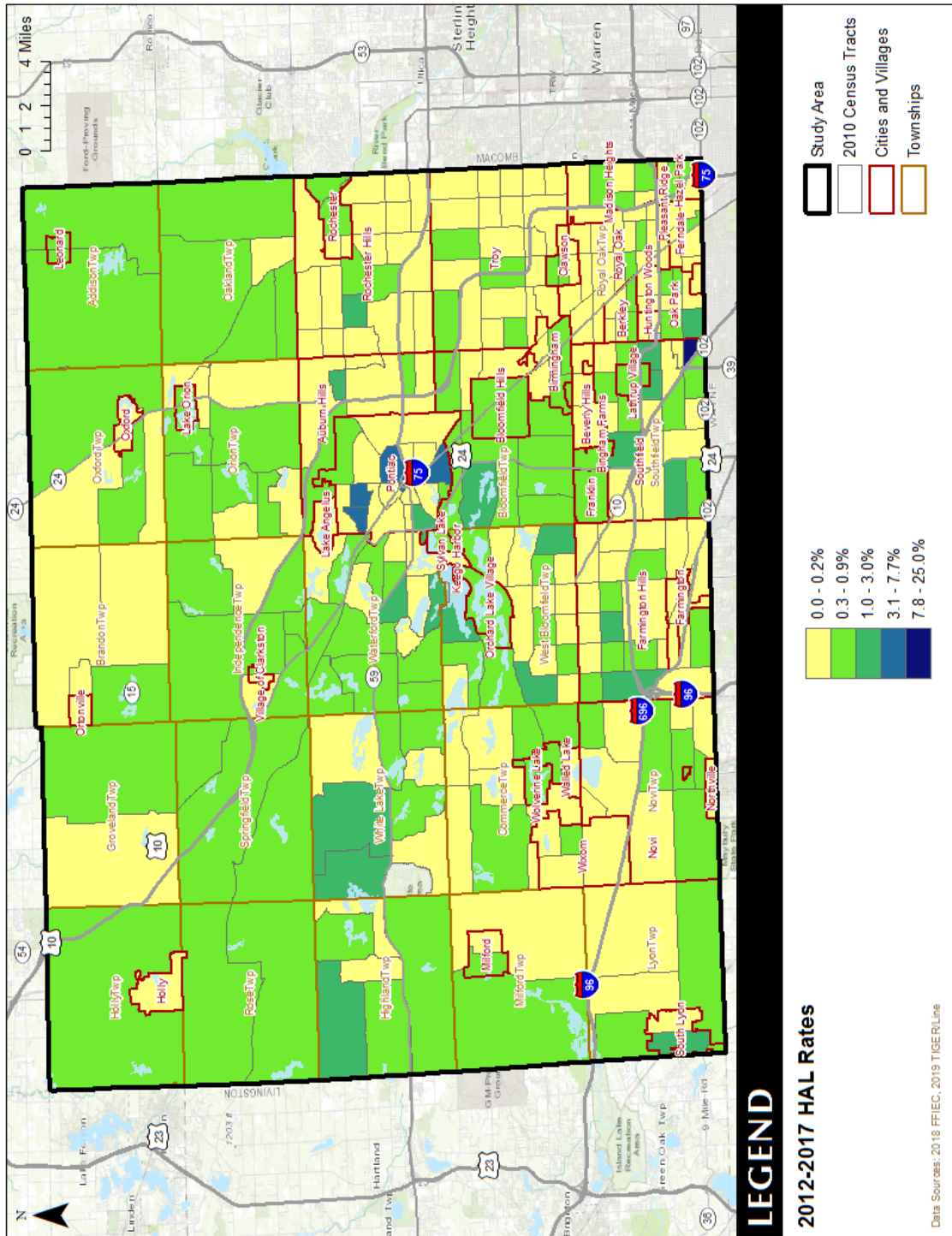
Map IV.21, shows the geographic distribution of mortgage denial rates in Oakland County. Mortgage denials were more prevalent in areas in central and southern Oakland County, as shown in blue at 43.0 percent and higher.

The geographic distribution of HALs in Oakland County are shown in Map IV.22. While HALs were much less prevalent in recent years, they were more common in areas in Pontiac and Southfield during 2012-2017.

Map IV.21
Mortgage Denial Rates
 Oakland County
 2012-2017 HMDA, Tigerline



Map IV.22
HAL Rates
 Oakland County
 2012-2017 HMDA, Tigerline



Oakland County Home Improvement Program for Low Income Households

There are very few opportunities for a low-income household to obtain financing to make needed home repairs. Some contractors/companies will finance the work for the household, but often at extreme costs. Home improvement loans are one of the most common types of predatory loans.

To obtain a Home Equity Line of Credit or HELOC to make improvements, generally, a homeowner must have a minimum of 20% equity (will go up to 90% Loan to value), a credit score of at least 660, and a housing ratio of less than 28% (principle, interest, taxes, insurance, and association fees) with a debt ratio of no more than 36% (including housing debt). This makes this type of financing difficult for most lower income households to obtain.

Oakland County offers a Home Improvement Program (HIP) to assist low-income households with needed home repairs. Qualified borrowers may receive a deferred loan for up to \$18,000 to make repairs, including barrier free access and energy saving upgrades. The loan has no interest and there are no monthly payments. The loan is due and payable when the borrower no longer lives in the home. Repairs must result in the home being "decent, safe and sanitary."

Through the Oakland County Home Improvement Program any individual regardless of race or ethnicity can have access to much needed capital for home improvements. Households that fall into the Age, Familial or Martial status protected class may also face barriers in receiving home improvement loans. Under the home improvement program those barriers may be alleviated.

HOME IMPROVEMENT PROGRAM

Oakland County data indicates that members of several federally protected classes receive Home Improvement Program (HIP) loans. Oakland County tracks client data and annually reports specific required demographics to HUD. The County collects characteristics including race, ethnicity, disability and age. The first three characteristics are federally protected classes. Age is a protected class under Michigan law.

HIP loans are designed to assist low-income households. The data presented below compares available HIP data for the period 7/1/2018-6/30/2019 to 2017 5-Year ACS data of population by type.

The following data from 7/1/2018-6/30/2019 show HIP loans to low income households by race and ethnicity. Black/African Americans represent 13.7% of the County's total population. For the reporting period 18.5% of HIP loans were issued to Black/African American households.

Table IV.69 Home Improvement Program Completed Jobs by Race and Ethnicity 7/1/2018 -6/30/2019 Oakland County					
Total HIP Jobs Completed	HIP Jobs Completed by Head of Household (Race)		Population by Race	HIP Jobs by Head of Household (Ethnicity)	Population by Ethnicity
253	White	195 (77%)	75.6%	7 (2.7%)	3.9%
	Black/African American	47 (18.5%)	13.7%		
	Asian	6 (2.3%)	6.8%		
	Two or More Races	5 (1.9%)	2.8%		

Source: Oakland County, 2017 5-Year ACS

Disability and access was recognized as an impediment to fair housing choice. Disabled adult persons (18 years of age and older) represent 11% of the County's total population. From 7/1/2018-6/30/2019, 17% of HIP loans benefited households whose head of household was a disabled adult.

Table IV.70
Home Improvement Program
Completed Jobs by Disability
7/1/2018 -6/30/2019
Oakland County

Total HIP Jobs Completed	HIP Jobs Completed by Disabled Adult Head of Household (18 years of age or older)	Disabled Adult Persons (18 years of age or older)
253	43 (17%)	133,676 (11%)

Source: Oakland County, 2017 5-Year ACS

The 2018 population estimate for Oakland County elderly residents (65 years of age and older) is 14.3%. Table IV.71 shows that between 7/1/2018-6/30/2019, 37% of HIP loans were awarded to households headed by an elderly person (62 years of age and older). HUD defines elderly as 62 years of age and older. The Census Bureau provides data breaks for age at 55-64 and 65 years of age and older.

Table IV.71
Home Improvement Program
Completed Jobs by Age
7/1/2018 -6/30/2019
Oakland County

Total HIP Jobs Completed	HIP Jobs Completed by Head of Household (62 years of age and older)	Elderly Persons (65 years of age and older)
253	94 (37%)	180,006 (14.3%)

Source: Oakland County, 2018 Current Census Estimates

Oakland County began tracking the various reasons for HIP application denials by race in 2017. Table IV.72 provides the information by race and type of denial from 7/1/2018-6/30/2019.

Table IV.72
Home Improvement Program
Applicant Ineligibility by Race
7/1/2018 -6/30/2019
Oakland County

Reason	Race				Total
	White	Black/ African American	Asian	Two or More Races	
Over Income	21 (16%)	13 (19%)	0	0	34
Equity	24 (18%)	12 (18%)	0	1 (50%)	37
Mortgage/Tax Delinquency or Bankruptcy	6 (5%)	7 (10%)	2 (67%)	0	15
Application Incomplete/Missing Information	32 (25%)	20 (30%)	0	0	52
Application Withdrawn	25 (19%)	7 (10%)	0	1 (50%)	33
Ineligible Use (Land Contract/ Condo/Mobile Home)	11 (8%)	5 (7%)	0	0	16
Title Issues	3 (2%)	2 (3%)	0	0	5
Other	8 (6%)	1 (1%)	1 (33%)	0	12
Missing					26
Total	130	67	3	2	230

Source: <https://www.nia.nih.gov/health/topics/aging-place>

According to the National Institute on Aging, many older adults want to “age in place”—stay in their own homes as they get older—but may have concerns about safety, getting around, or other daily activities. A few changes can make homes easier and safer to live in and help older adults age in place. Investing federal funds from the CDBG and HOME programs in the HIP provides older adults with the opportunity to live affordably and independently.

The Community & Home Improvement Division received 473 HIP applications between 7/1/2018-6/30/2019. Of this total, 230 or 49% did not meet program guidelines and were deemed ineligible for the HIP. Ineligibility by race is described in Table IV.72. The category of Other includes, death of applicant, house sale, not in the service delivery area and scope of work. There were 26 records missing demographic information for the period. The highest rates of eligibility denial for all races were based on client income, lack of equity, incomplete application materials and application withdrawals. For example, 44% of white applicants did not complete the application process as compared to 40% for Black/African American applicants. Based upon the information provided in Table IV.72 there was no disparity by race for the reasons HIP applications were deemed ineligible during the 7/1/2018-6/30/2019 period. The HIP is a constantly ongoing process with applications moving along at different rates. The HIP is not an emergency program and the process can take up to a year to complete based on several factors including application completion, client engagement and construction schedules.

Oakland County has several measures in place to mitigate disparities in access to the HIP. The HIP is subject to objective federal guidelines designed to provide equal access and opportunity for all. Oakland County policy allows a waiver for no/low equity in the event of immediate needed repairs that may threaten life, safety or habitability of the home. Equity exceptions include: no heat, no water, well/septic/sewer issues, roofs and severe structural defects. Oakland County HIP staff work with applicants to obtain necessary documentation and serve clients from application through construction completion. Oakland County HUD certified housing counselors are available to address the needs of applicants with title, delinquent mortgage and property tax issues. Targeted marketing efforts reach members of protected classes through outreach events. The HIP is advertised to communities with the lowest State Equalized Values with emphasis on the City of Pontiac which contains the County’s only R/ECAP areas.

F. PUBLICLY SUPPORTED HOUSING ANALYSIS

The AFFH dataset provides data on households within the following housing categories: Public Housing, Section 8 Project-based Rental Assistance (PBRA), other assisted housing multi-family properties, and Section 8 tenant-based Housing Choice Voucher (HCV) Program. The “Other Multifamily” category includes properties funded through the Section 202 Supportive Housing for the Elderly Program (with both capital advance grants and Project Rental Assistance Contracts) and the Section 811 Supportive Housing for Persons with Disabilities Program. The AFFH dataset also provides locational information for Low-Income Housing Tax Credit properties. The sources for data on these housing types are:

- HCV: census tract-level data extract from the Family Report Form HUD-50058 (PIC)
- Public Housing: development-level data extract from the Family Report Form HUD-50058 (PIC)
- PBRA and other multifamily properties: development-level data extract from HUD-50059 (TRACS)
- LIHTC: National Low-Income Housing Tax Credit (LIHTC) Database

There are a variety of types and locations of publicly supported units within the County. According to HUD’s AFFH data, there are 12,011 total publicly supported units in the County. Of these, some 750 are publicly supported units, another 6,206 are Project Based Section 8, 391 are other HUD Multifamily units, and 4,664 are Housing Choice Vouchers.

Table IV.73 Residents with Disabilities by Subsidized Housing Type Oakland County HUD AFFH Raw Database		
Program	Total Units	Total Disabled Units
Publicly Supported Units	750	235
Project Based Section 8	6,206	1,016
Other HUD Multifamily	391	109
Housing Choice Vouchers	4,664	1,383
Total	12,011	2,743

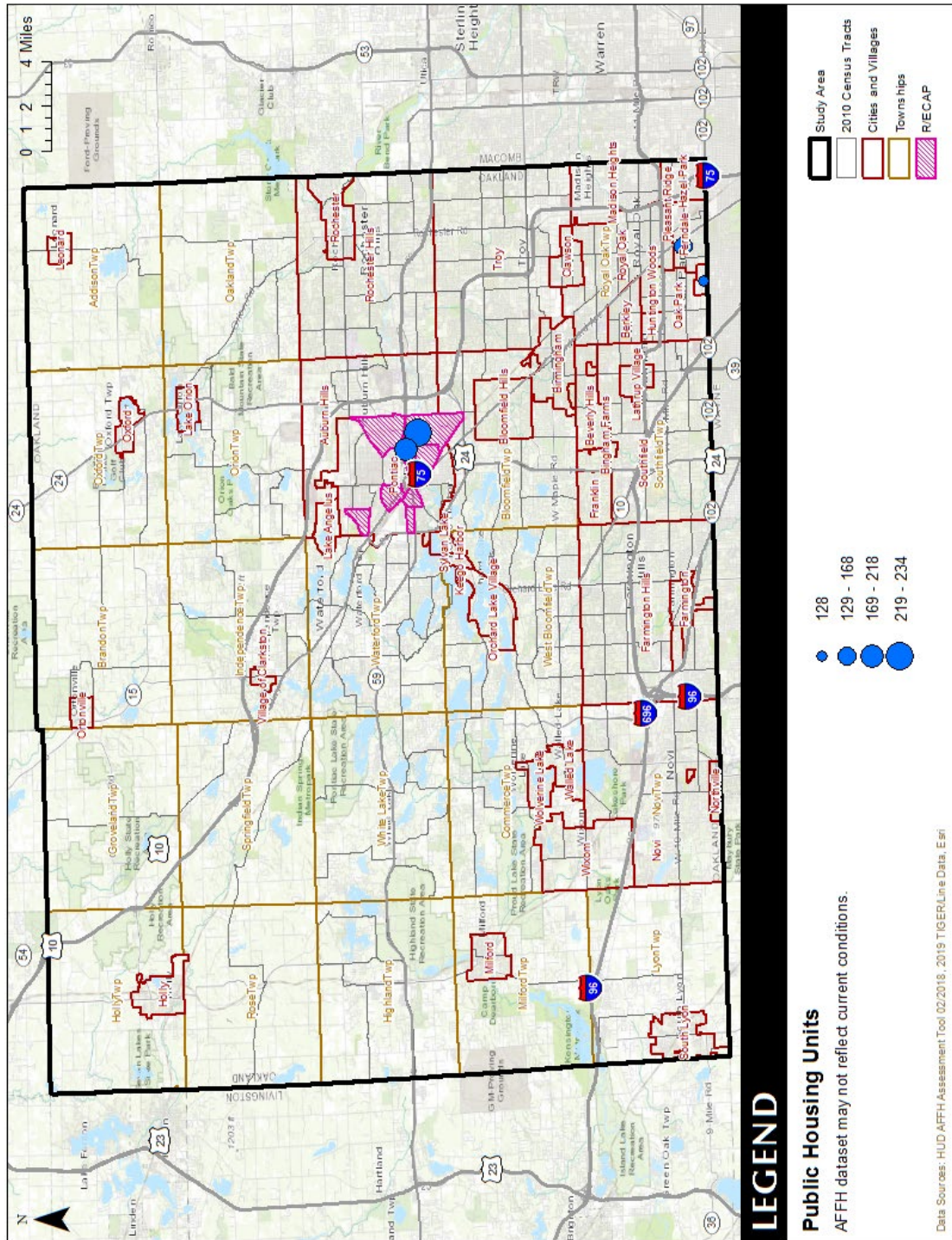
Map IV.23 shows publicly supported units in Oakland County. Map IV.24 shows housing choice vouchers. Low Income Housing Tax Credit (LIHTC) units are shown in Map IV.25 and Map IV.26 shows other assisted multi-family housing units in the County.

There is a large concentration of Housing Choice Vouchers used in and around Pontiac. Local knowledge suggests this is due to the low cost of rents in the area that allow for vouchers to be used. The high cost of rents in other areas of the County make it difficult for voucher users to access suitable housing options in those areas.

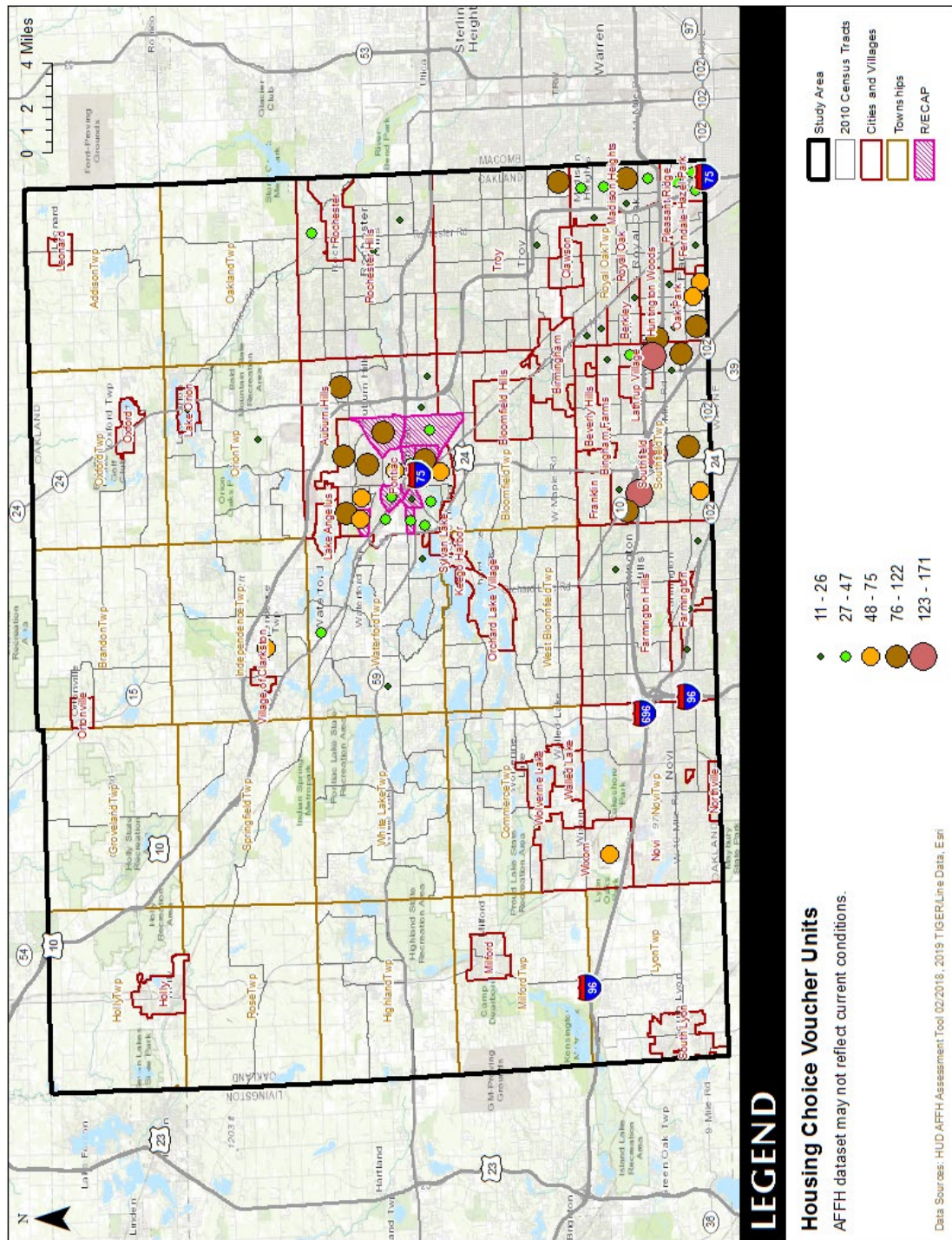
Disparities in Access to Opportunity

The locations of publicly supported housing units tend to be more heavily concentrated in the central and southern parts of the County. These units are in areas with both high and low access to opportunity. While publicly supported housing units tend to be in areas with higher access to transportation and job proximity, they also tend to be in areas with lower school proficiency and with lower access to low poverty areas.

Map IV.23
Publicly Supported Units
 Oakland County
 2017 ACS, 2017 Tigerline, HUD AFFH Tool



Map IV.24
Housing Choice Voucher Units
 Oakland County
 2017 ACS, 2017 Tigerline, HUD AFFH Tool

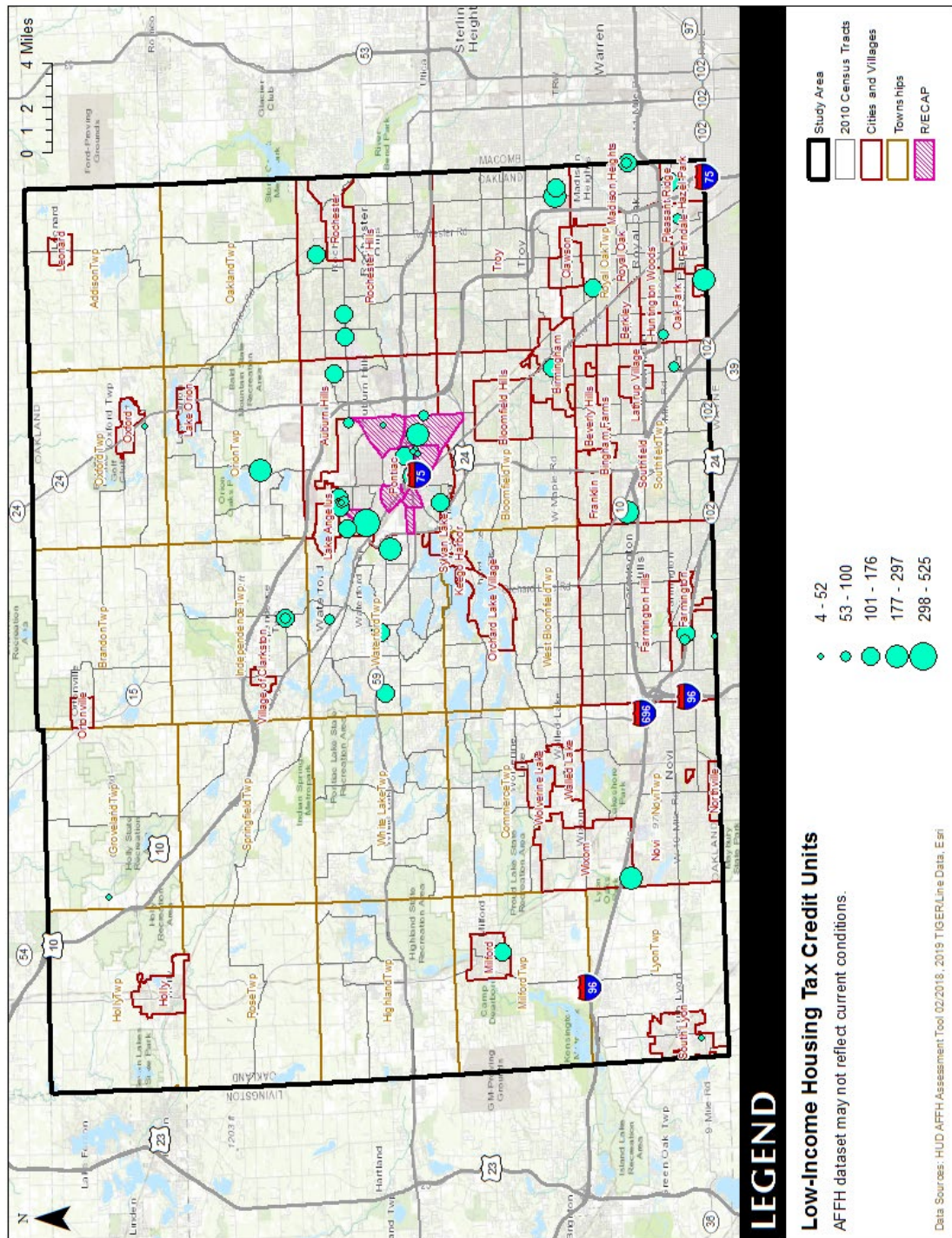


Housing Choice Voucher Units
 AFFH dataset may not reflect current conditions.

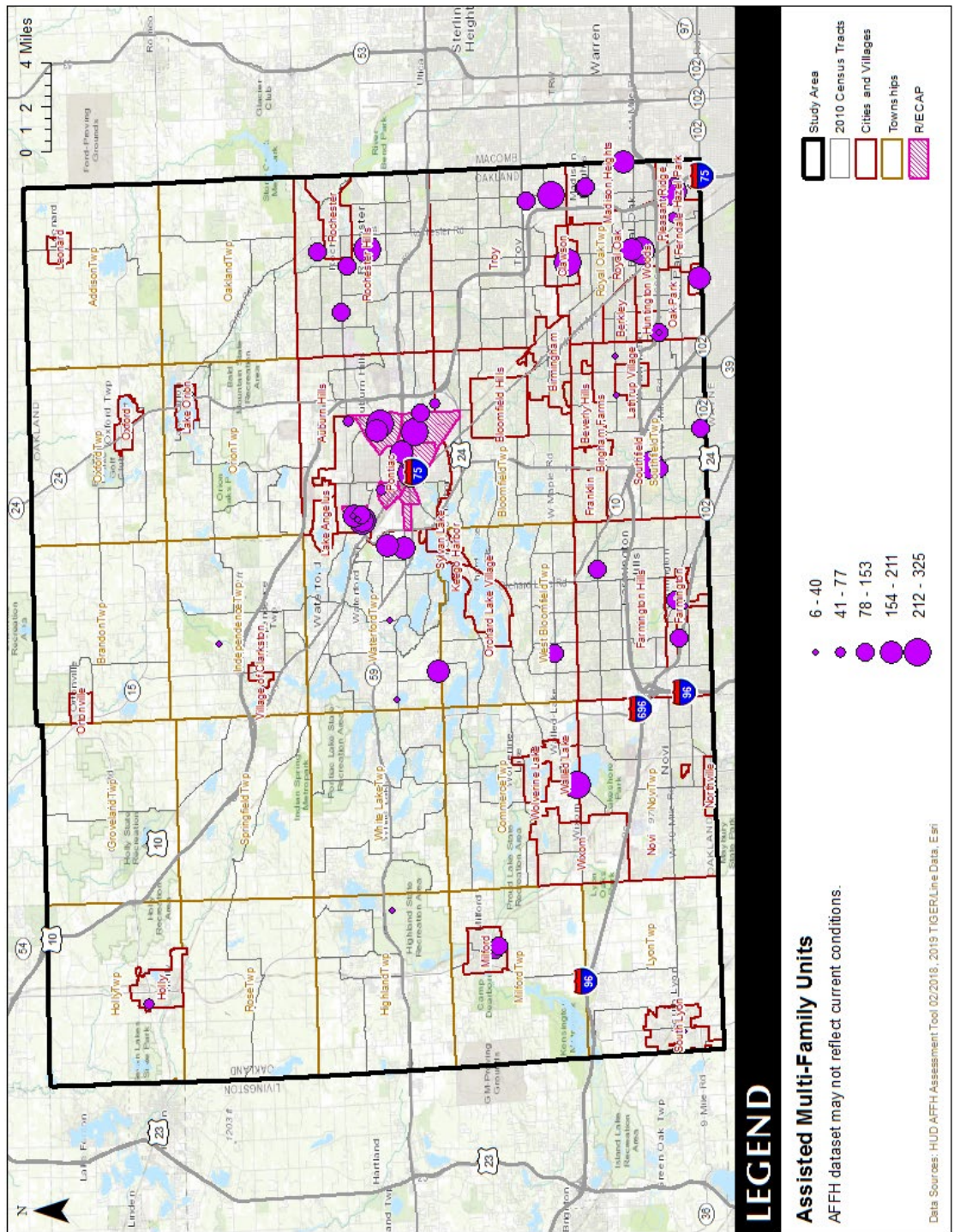
Data Sources: HUD AFFH Assessment Tool 02/2018; 2019 TIGERLine Data, Esri

Map IV.25
Low Income Housing Tax Credit (LIHTC) Units
 Oakland County

2017 ACS, 2017 Tigerline, HUD AFFH Tool



Map IV.26
Other HUD Multi-Family Units
Oakland County
2017 ACS, 2017 Tigerline, HUD AFFH Tool



Federally Funded Rental Assistance Programs Operating within Oakland County

Housing Choice Vouchers

Often referred to as Section 8, the Housing Choice Voucher (HCV) is a rental assistance program funded through the Federal Government’s Department of Housing & Urban Development. To administer this essential program, a grantee must be a Public Housing Authority (in Michigan a “Housing Commission”) or a State Finance Agency (Michigan State Housing Development Authority or MSHDA).

The HCV program provides vouchers to low-income prospective tenants to use in a rental unit of their choice. They are portable nation-wide. For example, after one year, you may take your “Oakland County Voucher” to Chicago.

To qualify for the HCV program, an applicant must:

- Be over the age of 62, permanently disabled as defined by the Social Security Administration, or be two or more persons related by blood, marriage, or act of law
- Have a household income of less than 50% AMI; 75% of program participants must have a household income under 30% AMI

Table IV.74 2019 Oakland County Income Limits Established by HUD		
Persons in HH	30% AMI	50% AMI
1	\$16,050	\$26,750
2	\$18,350	\$30,550
3	\$21,330	\$34,350
4	\$25,750	\$38,150
5	\$30,170	\$41,250
6	\$34,590	\$44,300
7	\$39,010	\$47,350
8	\$43,430	\$50,400

Note: MSHDA only accepts HH <30% AMI and provides a homeless preference

The unit chosen by the recipient must meet housing quality standards. The landlord must be willing to accept the voucher and sign a housing assistance payment contract with the Housing Commission. The tenant will pay 30% of their monthly income less the applicable utility allowance. The Housing Commission will pay up to the payment standard (generally the fair market rent) or the contract rent, whichever is less. The tenant may pay any additional rent provided it is no more than 40% of their gross monthly income. Bedroom and payment size is based on family size, generally two heartbeats per living/bedroom.

A recipient can retain the voucher for as long as needed (no time limit). There is a waiting list for assistance. Most of the HCV lists are currently closed as there are enough households waiting. When a list is depleted, Housing Commissions will open their lists to additional applicants.

Oakland County is part of HUD’s Detroit/Warren/Livonia Metropolitan Statistical area which is made up of Lapeer, Macomb, Oakland, St. Clair and Wayne Counties. The FY2019 Fair Market Rent contract rent plus tenant paid utilities for this area is:

Table IV.75 FY2019 Fair Market Rent				
Efficiency	One bedroom	Two Bedroom	Three Bedroom	Four Bedroom
\$639	\$764	\$977	\$1,266	\$1,376

Additional Rental Assistance Programs Operating within Oakland County

Many resources are currently available to assist low-income renters to remain stably housed. Secondary data described below conservatively estimates that more than \$98 million is available annually to support the needs of low-income renters. U.S. Department of Housing and Urban Development (HUD) and other federal and state housing programs provide a variety of options for rental housing assistance throughout Oakland County. These programs invest funds above the County's annual CDBG, HOME and ESG allocations to support the housing needs of local renters. The following information is provided to express a "point in time" for the level of investment and households served.

Housing Choice (HCV) and Veteran's Affairs Supportive Housing (VASH) Vouchers

There are thousands of HCV and VASH vouchers currently used in Oakland County. Based on the \$764 fair market rent (FMR) for a one-bedroom unit the annual investment is approximately \$48 million. Many of the vouchers are two, three- and four-bedroom units which have higher FMRs.

Michigan State Housing Development Authority (MSHDA) - As of September 2019 MSHDA designated 1,615 voucher units to Oakland County. The number of vouchers under lease contract was 1,624. The difference is attributed to MSHDA recently decreasing the number of vouchers allocated to Oakland County due to budget reductions.

Ferndale Housing Commission - 975 housing choice vouchers

Southfield Housing Commission - 334 housing choice vouchers

Pontiac Housing Commission - 768 housing choice vouchers

Plymouth Housing Commission (PHC) - The Plymouth Housing Commission administers 1,624 vouchers in Wayne, Oakland, Macomb, Livingston, and Washtenaw Counties. The PHC jurisdiction encompasses all of Oakland County. On April 1, 2018 PHC had 238 families residing within Oakland County communities. This number may change when families enter or leave the program.

Detroit Housing Commission (DHC) - The Detroit Housing Commission administers more than 5,000 vouchers in the Detroit Metropolitan Statistical Area. The DHC jurisdiction encompasses all of Oakland County. DHC reported that approximately 25% or 1,250 voucher holders reside in Oakland County.

The **VASH** voucher program for homeless veterans is administered by MSHDA statewide. Oakland County veterans experiencing homelessness may apply for this assistance. As of April 1, 2019 there were 56 VASH vouchers under lease.

Oakland County residents may receive voucher assistance from jurisdictions outside Oakland County. The Eastpointe and Roseville Housing Commissions allow clients to live in the southeast portion of the County.

Project Based Assistance

The *Oakland County Subsidized and/or Affordable Housing List* consolidates the listings of HUD, MSHDA and the Michiganhousinglocator.com website into one reference. The List was used to calculate 13,033 project based affordable rental units available in Oakland County.

Project based assistance programs provide subsidies to tenants residing in a specific unit. These units are generally apartments but may be houses and/or duplexes. The funding and/or subsidy can be provided in several ways. Most project-based assistance is Section 8 assistance where the tenant pays 30% of their monthly income for rent. The balance of the market rent is billed to either HUD or MSHDA. Other non-Section 8 subsidies include:

- Basic rent where the tenant pays the greater of 30% of their income (basic rent), but never, more than the market rent
- Public housing (a basic rent program)
- Section 202 with subsidies
- Rental Assistance Program (RAP)
- Rent Supplement (like Section 8)
- Low-income tax credit units

Project based affordable rental units are in 76 distinct complexes within 25 Oakland County jurisdictions. The complexes include subsidized senior housing, project based public housing, and tax credit programs. The Cities of Ferndale, Pontiac, Royal Oak Township, and South Lyon (administered by the Plymouth Housing Commission) all have project based public housing.

The project-based housing units are comprised of:

- | | |
|-------------------------|---|
| • Studio apartments | 839 units |
| • 1-bedroom apartments | 9,132 units |
| • 2- bedroom apartments | 1,144 units |
| • 3- bedroom apartments | 11 units |
| • 4-bedroom apartments | 5 units |
| • 1-bedroom townhouses | 257 units |
| • 2-bedroom townhouses | 1,394 units |
| • 3-bedroom townhouses | 276 units |
| • 4-bedroom townhouses | <u>7 units</u> |
| | 13,033 project-based housing units |

It is difficult to calculate the value of the 13,033 project-based units due to the various program designs; however, the annual investment of the subsidies (especially among Section 8) is significant. A very conservative subsidy of \$300 per unit totals over \$46 million annually.

Homeless Prevention and Rapid Re-Housing (HPRP)

More than \$750,000 is expended annually for Homeless Prevention and/or Rapid Rehousing Programs. Oakland County and MSHDA provide Emergency Solutions Grant (ESG) funds to local non-profit agencies to prevent homelessness and rapidly re-housing those that have become homeless. HUD's Homeless Assistance Programs coordinated by the Alliance for Housing, Oakland County's Continuum of Care, has a Rapid Re-Housing component for homeless families with children.

Transitional Housing Programs

Oakland County has two HUD funded transitional housing programs. Lighthouse PATH (Pontiac Area Transitional Housing) provides up to 24 months of housing for women and children who have experienced homelessness (26 apartments/houses/duplexes) along with a special program for homeless pregnant teens (10 units). The program receives assistance through Oakland County ESG, HUD Homeless Assistance Programs and other public and private funds. Common Ground Sanctuary has a transitional housing program for runaway/throw away youth ages 17-24. Up to 24 months of housing is available via scattered site units for 22 individuals.

Permanent Supportive Housing (PSH) Grant/Shelter Plus Care (S+C) Grant

The Alliance completes a joint annual application for federal Homeless Assistance Program funds. Several PSH and S+C grants provide permanent supportive housing for households who are homeless, and the head of house or spouse are disabled. In 2018, there were 859 PSH and S+C scattered site units throughout Oakland County. The total amount received by Oakland County non-profits to house these individuals was \$4,791,929.

Housing Opportunities for Persons with Aids (HOPWA)

HOPWA is formula allocated to each Metropolitan Statistical Area (MSA). The City of Warren receives the HOPWA funds and distributes it to non-profits to assist persons within the region who are living with HIV/AIDS. The Oakland Livingston Human Service Agency (OLHSA) administers the program. OLHSA spends approximately \$80,000 annually throughout the MSA for up to three month's rent and move-in costs.

Supportive Services for Veteran Families (SSVF)

Through a grant from the Department of Veteran's Affairs SSVF provides rental assistance to eligible veterans. The assistance includes security deposit, short-term rental assistance, application fee, rental arrearage and late fees, utility assistance and moving costs.

G. DISABILITY AND ACCESS ANALYSIS

Disability is a protected class. Section 503 of the Rehabilitation Act of 1973 prohibits discrimination based on disability in any program or activity receiving federal assistance.¹⁵ Title II of the Americans with Disabilities Act of 1990 prohibits discrimination based on disability by public entities. HUD enforces the housing related activities of public entities, including public housing, housing assistance, and housing referrals.¹⁶

Persons with Disabilities

Disability by age, as estimated by the 2017 ACS, is shown in Table IV.76. The disability rate for females was 12 percent, compared to 11.3 percent for males. The disability rate grew precipitously higher with age, with 48.5 percent of those over 75 experiencing a disability.

Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	332	1%	388	1.2%	720	1.1%
5 to 17	5,986	5.8%	3,900	3.9%	9,886	4.9%
18 to 34	8,048	6.2%	6,933	5.5%	14,981	5.8%
35 to 64	27,580	11%	29,111	10.8%	56,691	10.9%
65 to 74	11,944	22.9%	12,766	21.3%	24,710	22%
75 or Older	14,052	45.9%	23,242	50.2%	37,294	48.5%
Total	67,942	11.3%	76,340	12%	144,282	11.7%

The number of disabilities by type, as estimated by the 2017 ACS, is shown in Table IV.77. Persons may have multiple disability types, of which some 6.4 percent have an ambulatory disability, 5.6 have an independent living disability, and 2.6 percent have a self-care disability.

Disability Type	Population with Disability	Percent with Disability
Hearing disability	42,195	3.4%
Vision disability	22,936	1.9%
Cognitive disability	53,246	4.6%
Ambulatory disability	74,545	6.4%
Self-Care disability	30,465	2.6%
Independent living disability	53,608	5.6%

¹⁵ 29 U.S.C. §§794

¹⁶ 42 U.S.C. §§ 12131 – 12165

Housing Accessibility

Accessible housing units are located throughout Oakland County. However, many newer housing units are located outside of city centers. Newer housing units often include accessible features. However, data is limited regarding the availability of accessible units in market rate housing.

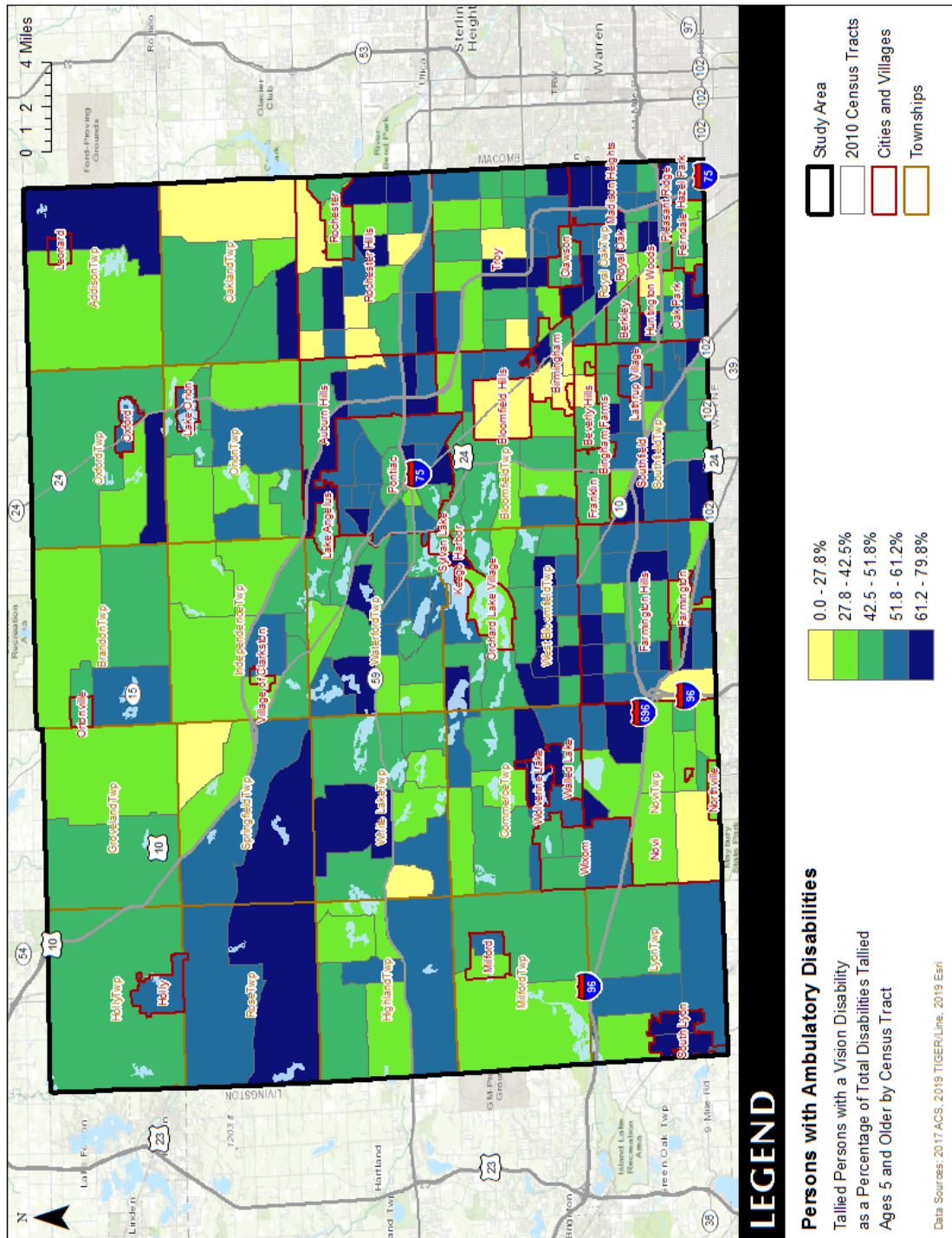
Some 22.8 percent of publicly supported housing units, according to HUD's AFFH database, are accessible. This exceeds the rate of disability for the general population in the County of 11.7%.

The data below come from the HUD AFFH database and may not be up to date. Although there may not be totally accurate, they are to be evaluated under the AFFH Framework. Of the reported 12,011 subsidized housing type roughly 22.8 or 2,743 households had a disability.

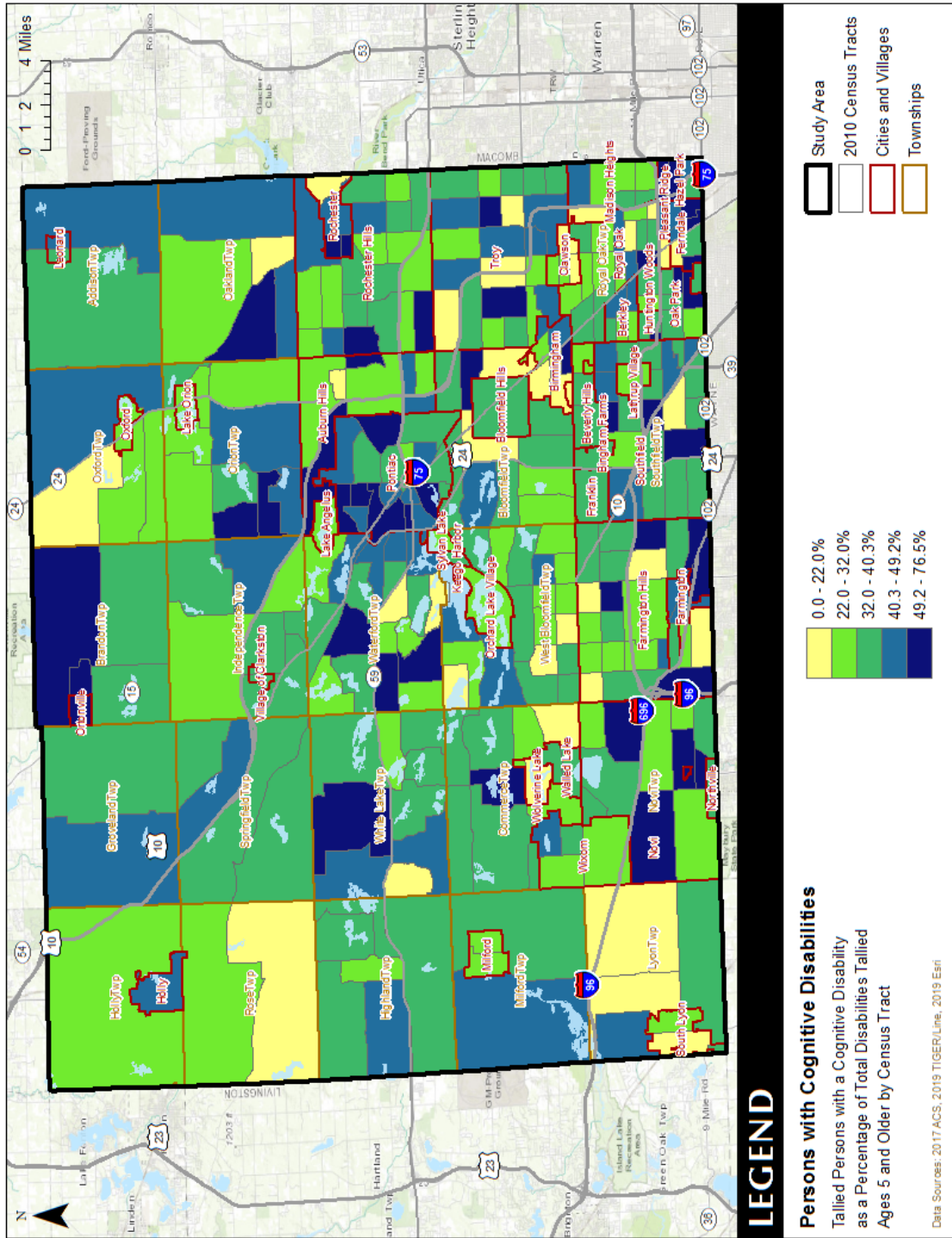
Table IV.78 Residents with Disabilities by Subsidized Housing Type Oakland County HUD AFFH Raw Database		
Program	Total Units	Total Disabled Units
Public Housing	750	235
Project Based Section 8	6,206	1,016
Other HUD Multifamily	391	109
Housing Choice Vouchers	4,664	1,383
Total	12,011	2,743

The maps on the following pages show the distribution of households with various disabilities. There does not appear to be a concentration of households by disability type in any one area of the County.

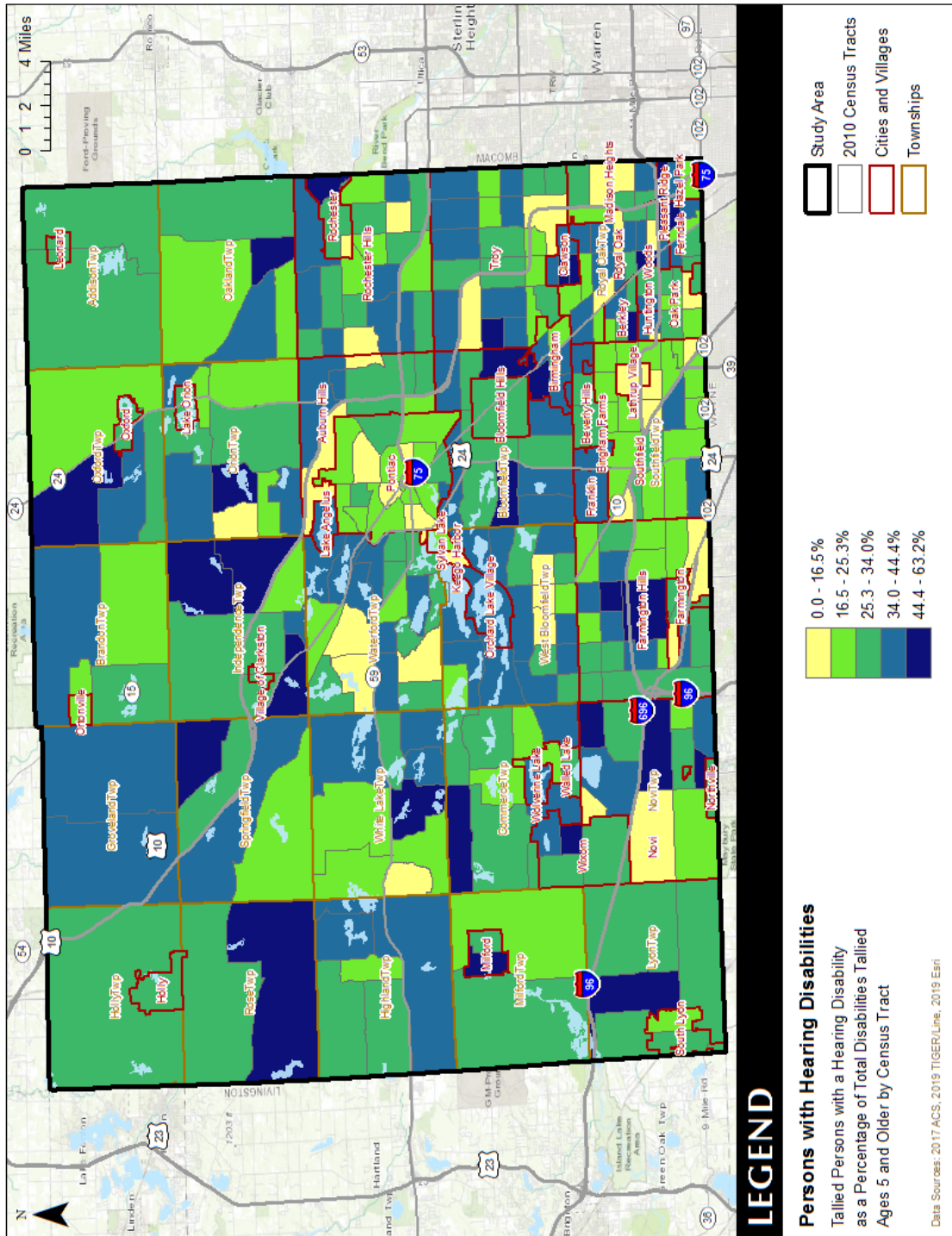
Map IV.27
Persons with Ambulatory Disabilities
 Oakland County
 2017 ACS, 2017 Tigerline, HUD AFFH Tool



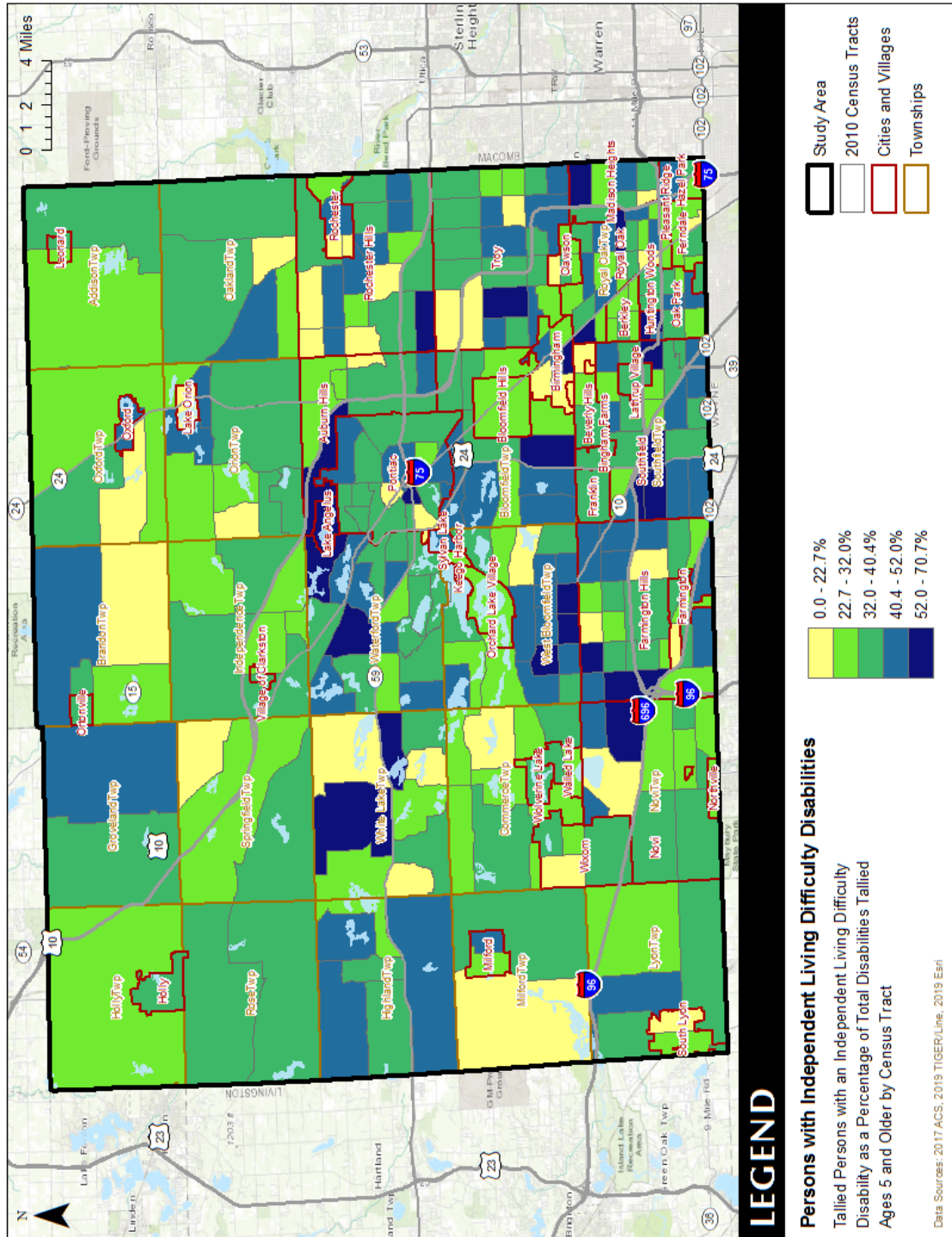
Map IV.28
Persons with Cognitive Disabilities
 Oakland County
 2017 ACS, 2017 Tigerline, HUD AFFH Tool



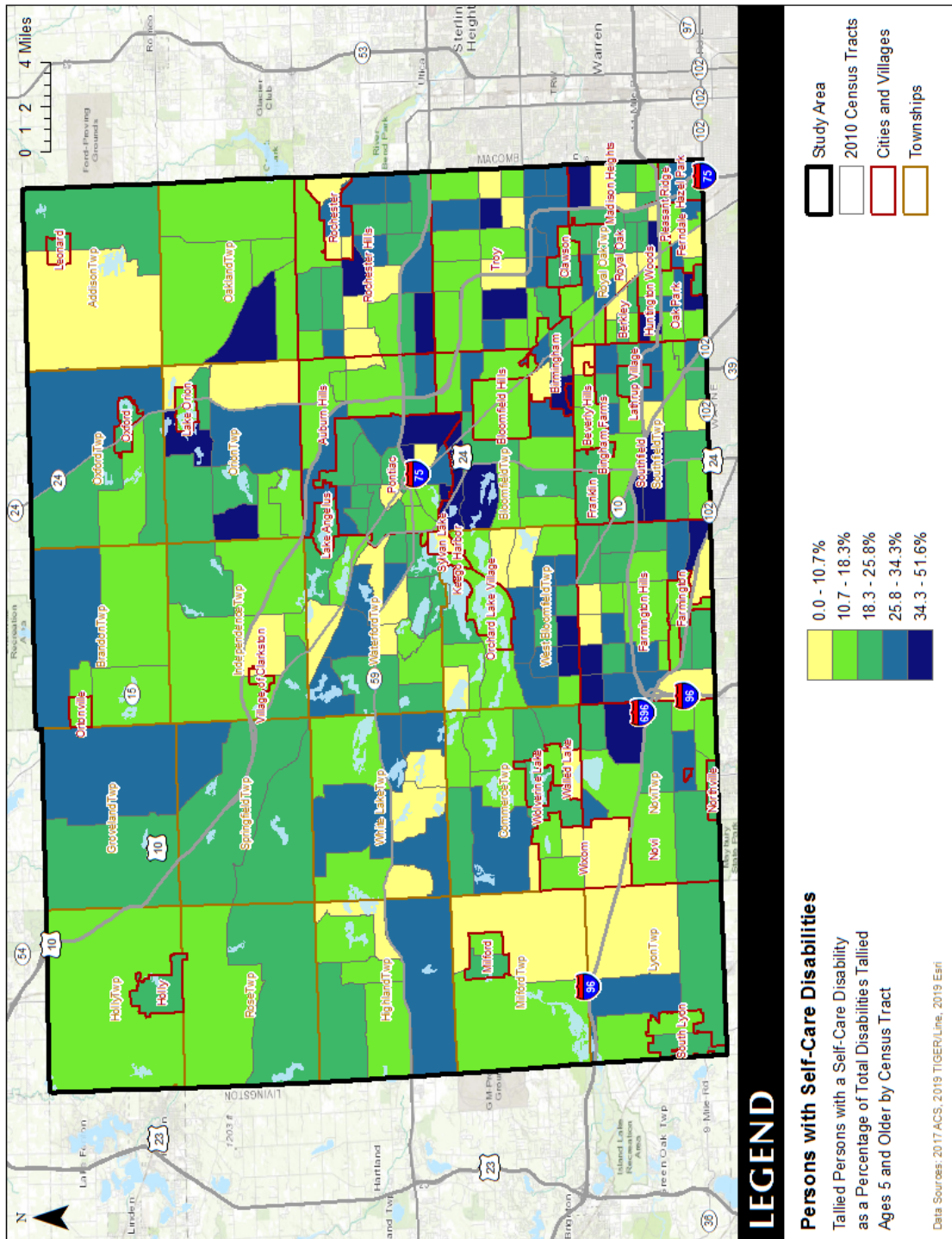
Map IV.29
Persons with Hearing Disabilities
 Oakland County
 2017 ACS, 2017 Tigerline, HUD AFFH Tool



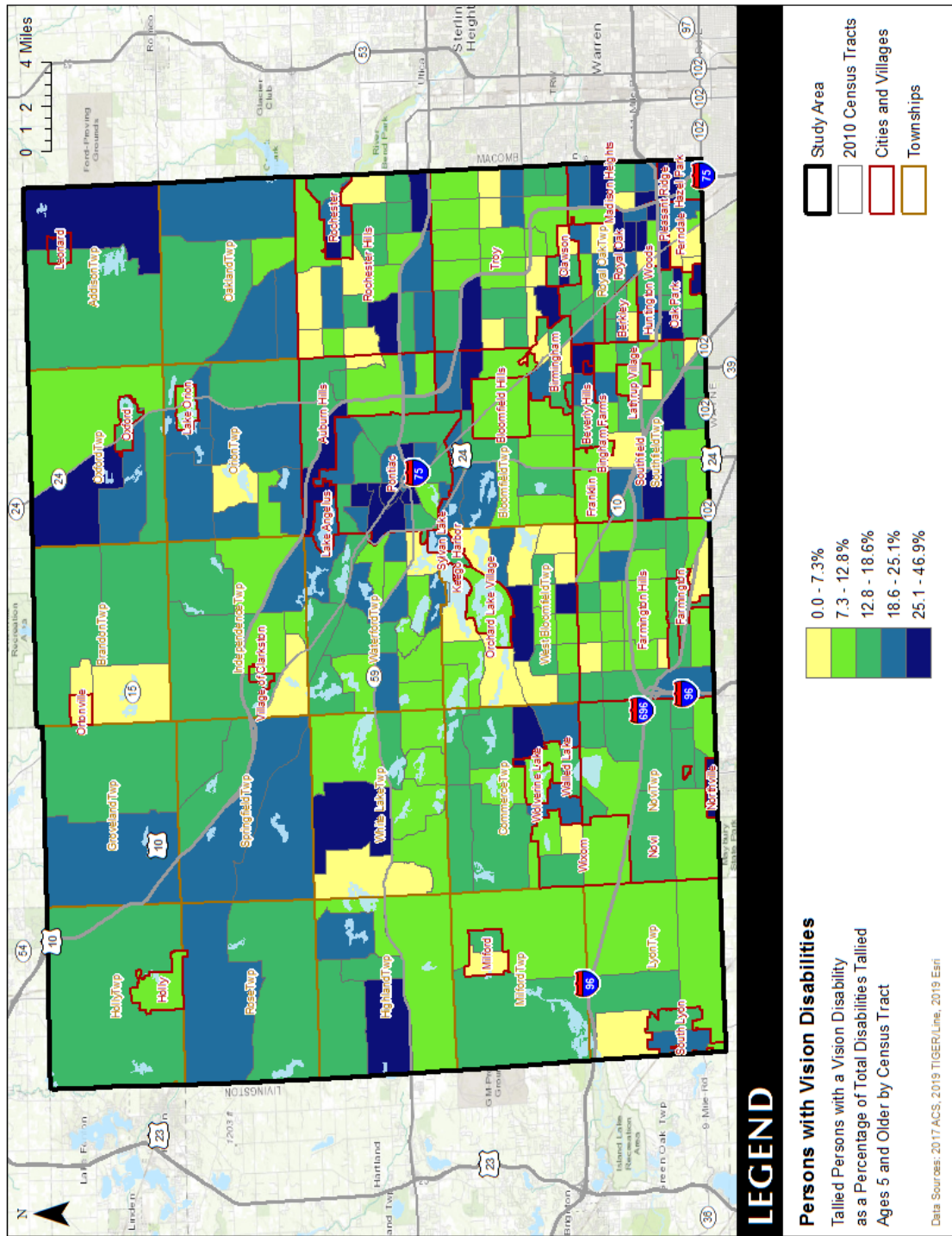
Map IV.30
Persons with Independent Living Disabilities
 Oakland County
 2017 ACS, 2017 Tigerline, HUD AFFH Tool



Map IV.31
Persons with Self-Care Disabilities
 Oakland County
 2017 ACS, 2017 Tigerline, HUD AFFH Tool



Map IV.32
Persons with Vision Disabilities
 Oakland County
 2017 ACS, 2017 Tigerline, HUD AFFH Tool



H. FAIR HOUSING ENFORCEMENT, OUTREACH CAPACITY & RESOURCES

FEDERAL FAIR HOUSING LAWS

Federal laws provide the backbone for U.S. fair housing regulations. The following federal and state rules, regulations, and executive orders inform municipalities and developers of their fair housing obligations and the rights of protected classes. Many of these statutes were successful in generating specialized resources, such as data, to aid organizations, government entities, and individuals in affirmatively furthering fair housing. While some laws have been previously discussed in this report, a list of laws related to fair housing, as defined on the U.S. Department of Housing and Urban Development's (HUD's) website, is presented below:

Title VIII of the Civil Rights Act of 1968 (Fair Housing Act)¹⁷

The Fair Housing Act prohibits discrimination in the sale, rental, financing, and insuring of housing on the basis of race, color, religion, sex, and national origin. In 1988, the act was amended to include family status and disability as protected classes, which includes children under the age of 18 living with parents or legal custodians, pregnant women, and persons securing custody of children under the age of 18. Jurisdictions may add protected classes but are not allowed to subtract from the seven federally protected classes.¹⁸ The Act also contains design and construction accessibility provisions for certain new multi-family dwellings developed for first occupancy on or after March 13, 1991.¹⁹ On April 30, 2013, HUD and the Department of Justice released a Joint Statement that provides guidance regarding the persons, entities, and types of housing and related facilities that are subject to the accessible design and construction requirements of the Act.

It is unlawful under the Act to discriminate against a person in a protected class by: Refusing to sell or rent after the making of a bona fide offer, or to refuse to negotiate for the sale or rental of, or otherwise make unavailable or deny, a dwelling to any person because of race, color, religion, sex, familial status, or national origin; discriminating against any person in the terms, conditions, or privileges of sale or rental of a dwelling, or in the provision of services or facilities based on a protected class; representing that a dwelling is not available for inspection, sale, or rental when it is, in fact, available; publishing an advertisement indicating any preference, limitation, or discrimination against a protected class; or refusing to allow a person with a disability to make a reasonable modification to the unit at the renter's own expense.

There are several exceptions to the law. It is legal for developments or buildings for the elderly to exclude families with children. In addition, single-family homes being sold by the owner of an owner-occupied 2 family home may be exempt, unless a real estate agency is involved. The seller may not advertise in a discriminatory way and cannot make discriminatory statements. There are no exemptions for race discrimination because race is covered by other civil rights laws.

¹⁷ 42 U.S.C. 3601, et. Seq., as amended in 1988

¹⁸ "HUD Fair Housing Laws and Presidential Executive Orders."

http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/FHLaws

¹⁹ "Title VIII: Fair Housing and Equal Opportunity."

http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/progdesc/title8

The following are examples of Fair Housing Act violations:

1. Making any representation, directly or implicitly, that the presence of anyone in a protected class in a neighborhood or apartment complex may or will have the effect of lowering property taxes, reduce safety, make the neighborhood and/or schools worse, change the character of the neighborhood, or change the ability to sell a home.
2. Providing inconsistent, lesser, or unequal service to customers or clients who are members of a protected class, such as failing to return calls from a buyer agent to avoid presenting a contract to your seller, avoiding or delaying an appointment for a showing a listing, making keys unavailable, failing to keep appointments, or refusing maintenance or repairs to an apartment.
3. Requiring higher standards for a member of a protected class, including asking for more references or demanding a higher credit rating.
4. Requiring employers to make distinctions on applications, or in the application process, among protected class members, including marking applications to indicate race, sex, etc. of applicant or misrepresenting availability for particular protected classes.
5. Advertising in a manner that indicates a preference for a particular class and thereby excluding protected class members.

Title VI of the Civil Rights Act of 1964

Title VI prohibits discrimination on the basis of race, color, or national origin in programs and activities receiving federal financial assistance, including denying assistance, offering unequal aid, benefits, or services, aiding or perpetuating discrimination by funding agencies that discriminate, denying planning or advisory board participation, using discriminatory selection or screening criteria, or perpetuating the discrimination of another recipient based on race, color, or national origin.

Section 504 of the Rehabilitation Act of 1973

The Act prohibits discrimination based on disability in any program or activity receiving federal financial assistance. The concept of “reasonable accommodations” and “reasonable modifications” was clarified in memos dated May 17, 2004 and March 5, 2008. Reasonable accommodations are changes in rules, policies, practices, or services so that a person with a disability can participate as fully in housing activities as someone without a disability. Reasonable modifications are structural changes made to existing premises, occupied or to be occupied by a person with a disability so they can fully enjoy the premises.

Section 109 of the Housing and Community Development Act of 1974

Section 109 prohibits discrimination on the basis of race, color, national origin, sex or religion in programs or activities funded from HUD’s Community Development Block Grant Program.

Title II of the Americans with Disabilities Act of 1990

Title II applies to state and local government entities and protects people with disabilities from discrimination on the basis of disability in services, programs, and activities. HUD enforces Title II when it relates to state and local public housing, housing assistance and housing referrals.

Architectural Barriers Act of 1968

The Act requires that buildings and facilities designed, constructed, altered, or leased with certain federal funds after September 1969 be accessible to and useable by handicapped persons. The ABA specifies accessibility standards for ramps, parking, doors, elevators, restrooms, assistive listening systems, fire alarms, signs, and other accessible building elements and is enforced through the Department of Defense, HUD, the General Services Administration, and the U.S. Postal Services.

Age Discrimination Act of 1975

The Age Discrimination Act prohibits discrimination on the basis of age in programs or activities receiving federal financial assistance, apply to all ages, and may be enforced by the head of any federal department or agency by terminating grant funding for those with an express finding on the record who fail to comply with the Act after reasonable notice. HUD established regulations for implementation of the Age Discrimination Act for HUD programs.

Title IX of the Education Amendments Act of 1972

Title IX prohibits discrimination on the basis of sex or blindness in education programs or activities that receive federal financial assistance.²⁰

The Home Mortgage Disclosure Act (HMDA)

HMDA requires both depository and non-depository lenders to collect and publicly disclose information about housing-related applications and loans, including the race, ethnicity, sex, loan amount, and income of mortgage applicants and borrowers by Census tract. Depository institutions that meet the following criteria are required to report:

1. Bank, credit union, or savings association
2. Total assets must exceed the coverage threshold²¹
3. The institution must have had a home or branch office in a Metropolitan Statistical Area (MSA)
4. The institution must have originated or refinanced at least one home purchase loan secured by a first lien on a one- to four-family dwelling
5. The institution must be federally insured or regulated
6. The mortgage loan must have been insured, guaranteed, or supplemented by a federal agency or intended for sale to Fannie Mae or Freddie Mac

For other institutions, including non-depository institutions, the reporting criteria are:

1. The institution must be a for-profit organization
2. The institution's home purchase loan originations must equal or exceed 10 percent of the institution's total loan originations, or more than \$25 million
3. The institution must have had a home or branch office in an MSA or have received applications for, originated, or purchased five or more home purchase loans, home improvement loans, or refinancing on property located in an MSA in the preceding calendar year

²⁰"HUD Fair Housing Laws and Presidential Executive Orders."

²¹ Each December, the Federal Reserve announces the threshold for the following year. The asset threshold may change from year to year based on changes in the Consumer price Index for Urban Wage Earners and Clerical Workers.

4. The institution must have assets exceeding \$10 million or have originated 100 or more home purchases in the preceding calendar year

In addition to reporting race and ethnicity data for loan applicants, the HMDA reporting requirements were modified in response to the Predatory Lending Consumer Protection Act of 2002 as well as the Home Ownership and Equity Protection Act (HOEPA). Consequently, loan originations are now flagged in the data system for three additional attributes:

1. If they are HOEPA loans
2. Lien status, such as whether secured by a first lien, a subordinate lien, not secured by a lien, or not applicable (purchased loans)
3. Presence of high-annual percentage rate loans (HALs), defined as more than three percentage points for purchases when contrasted with comparable treasury instruments or five percentage points for refinance loans

EXECUTIVE ORDERS

Executive Order 11063 Equal Opportunity in Housing

Signed by President Kennedy on November 20, 1962, the Order prohibits discrimination based on race, color, religion, creed, sex, or national origin in the sale, leasing, rental, or other disposition of properties and facilities owned, operated, or funded by the federal government. The Order also prohibits discrimination in lending practices that involve loans insured or guaranteed by federal government.

Executive Order 12892 Leadership and Coordination of Fair Housing in Federal Programs: Affirmatively Furthering Fair Housing

Signed by President Clinton on January 11, 1994, the Order required federal agencies to affirmatively further fair housing in the programs and activities with the Secretary of HUD coordinating the effort, and established the President's Fair Housing Council, which is chaired by the Secretary of HUD.

Executive Order 12898 Federal Actions to Address Environmental Justice in Minority Populations and Low-Income Populations

Signed by President Clinton on February 11, 1994, the order requires federal agencies to practice environmental justice in its programs, policies, and activities. Specifically, developers and municipalities using federal funds must evaluate whether or not a project is located in a neighborhood with a concentration of minority and low-income residents or a neighborhood with disproportionate adverse environmental effects on minority and low-income populations. If those conditions are met, viable mitigation measures or alternative project sites must be considered.

Executive Order 13166 Improving Access to Services for Persons with Limited English Proficiency

Signed by President Clinton on August 11, 2000, the Order eliminates limited English proficiency as a barrier to full and meaningful participation in federal programs by requiring federal agencies to examine the services they provide, identify the need for LEP services, then develop and implement a system to provide those services. The Department of Justice issued policy guidance which set forth compliance standards to ensure accessibility to LEP persons.

Executive Order 13217 Community Based Alternatives for Individuals with Disabilities

Signed by President George W. Bush on June 18, 2001, the Order requires federal agencies to evaluate their policies and programs to determine if they need to be revised to improve the availability of community-based living arrangements for persons with disability, noting that isolating or segregating people with disabilities in institutions is a form of disability-based discrimination prohibited by Title II of the ADA.

MICHIGAN STATE FAIR HOUSING LAWS

Elliott-Larsen Civil Rights Act - Act 453 of 1976

Recognition and declaration of civil right; action arising out of discrimination based on sex or familial status.

State law protects:

The opportunity to obtain employment, housing and other real estate, and the full and equal utilization of public accommodations, public service, and educational facilities without discrimination because of religion, race, color, national origin, age, sex, height, weight, familial status, or marital status as prohibited by this act, is recognized and declared to be a civil right.²²

Michigan Department of Civil Rights

Phone: 1-800-482-3604

TTY Users: 1-877-878-8464

www.michigan.gov/mdcr

LOCAL OUTREACH CAPACITY

Oakland County's Community & Home Improvement Division (OCCHID) housing counseling unit provides housing discrimination and fair housing outreach and information. The Unit also provides referrals to emergency housing support. Housing counselors meet individually with clients and provide clients copies of HUD's "Fair Housing Equal Opportunity for All" booklet (HUD-1686-1-FHEO), "Are you a Victim of Housing Discrimination" (Form HUD-903.1), a concise overview of some of the Federal and State Fair Housing Laws, and information from "Franklin, the Fair Housing Fox" from the HUD website. This information assists potential homeowners to recognize the subtle signs of possible discrimination and arms them with the procedure of how to combat this situation.

The County hosts educational workshops on Fair Housing Laws and Affirmatively Furthering Fair Housing with the assistance of the Fair Housing Center of Metro Detroit. Annually the County celebrates "April is Fair Housing Month" with an array of activities including literature and poster distribution county-wide. The County provides participating communities with initiatives they can undertake to affirmatively further fair housing. Oakland County communities receive a County Executive proclamation, fair housing posters (in English and Spanish), sample press releases and public service announcements. The County also issues a press release to local media including newspapers, cable, radio, and television stations. Large posters as well as palm cards, brochures, and other information are placed at the L. Brook's Patterson Conference Center which hosts over 1,000 monthly visitors.

²² [http://www.legislature.mi.gov/\(S\(lbcp2kzulzluamh4cphsnfqz\)\)/mileg.aspx?page=GetObject&objectname=mcl-37-2102](http://www.legislature.mi.gov/(S(lbcp2kzulzluamh4cphsnfqz))/mileg.aspx?page=GetObject&objectname=mcl-37-2102)

An OCCHID annual report is distributed to communities, libraries, senior centers and as an insert in the Oakland Press. The report devotes a section to fair housing and provides contact information on available services including the Fair Housing Center of Metro Detroit, State of Michigan Civil Rights Division, and HUD's Office of Fair Housing and Equal Opportunity. Oakland County has also developed and distributed a Fair Housing Toolkit for community partners. The annual report, brochures, tool kit, and additional housing counseling information is available at <https://www.oakgov.com/advantageoakland/communities/Pages/Housing-Counseling-and-Homeless-Services.aspx>

Oakland County participates in a wide variety of local events to promote housing counseling and fair housing. Information including resource brochures, palm cards and event flyers are distributed at special events including senior resource days, homeless resource days, housing fairs, Smart Money Week, parenting resource fairs and Oakland County Health Department events.

FAIR HOUSING COMPLAINTS

Federal Fair Housing Law prohibits housing discrimination based on race, color, national origin, religion, sex, familial status, or disability. An individual may file a complaint if they feel their rights have been violated. HUD maintains records of complaints that represent potential and actual violations of federal housing law.

Fair Housing and Equal Opportunity (FHEO) begins its complaint investigation process shortly after receiving a complaint. A complaint must be filed within one year of the last date of the alleged discrimination under the Fair Housing Act. Other civil rights authorities allow for complaints to be filed after one year for good cause, but FHEO recommends filing as soon as possible. Generally, FHEO will either investigate the complaint or refer the complaint to another agency to investigate. Throughout the investigation, FHEO will make efforts to help the parties reach an agreement. If the complaint cannot be resolved voluntarily by an agreement, FHEO may issue findings from the investigation. If the investigation shows that the law has been violated, HUD or the Department of Justice may take legal action to enforce the law.

Fair housing complaint data received for Oakland County by the U.S. Department of Housing and Urban Development from January 1, 2008 to the most currently available in 2019 was used for this analysis. Table IV.79, shows a total of 599 complaints, with the most common complaint filed based on race for 271 complaints, followed by disability at 221 complaints.

Table IV.79 Fair Housing Complaints by Basis Oakland County HUD Fair Housing Complaints													
Basis	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Total
Race	21	36	29	23	20	19	32	21	31	14	16	9	271
Disability	17	25	15	15	17	18	20	23	29	23	14	5	221
National Origin	1	5	9	3	2	4	4	1	1	2	5	0	37
Sex	3	2	1	1	1	5	2	4	4	1	3	0	27
Religion	0	0	0	0	0	0	1	1	1	1	1	0	5
Familial Status	3	3	5	0	4	1	3	2	3	1	0	0	25
Retaliation	2	1	1	1	4	0	1	0	0	1	0	0	11
Color	0	0	0	2	0	0	0	0	0	0	0	0	2
Total	47	72	51	45	48	47	63	52	69	43	39	14	599

Table IV.80, shows Fair Housing complaints by issue. The most common issues were discriminatory terms, conditions, privileges, or services and facilities, followed by discrimination in terms/conditions/privileges relating to rental.

Table IV.80 Fair Housing Complaints by Issue Oakland County HUD Fair Housing Complaints													
Issue	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Total
Discriminatory terms, conditions, privileges, or services and facilities	14	23	21	8	12	10	10	15	20	8	12	6	159
Discriminatory refusal to rent	10	7	6	9	8	10	15	9	13	10	9	1	107
Discrimination in terms/conditions/privileges relating to rental	9	21	13	15	17	16	20	15	8	4	6	1	145
Discriminatory refusal to rent and negotiate for rental	2	1	2	0	2	1	3	2	5	2	2	0	22
Discriminatory advertising, statements and notices	1	1	0	0	0	0	0	2	3	2	2	1	12
Discriminatory financing (includes real estate transactions)	0	2	2	1	1	0	1	0	1	1	0	0	9
Failure to make reasonable accommodation	4	8	5	2	4	4	5	3	6	12	4	3	60
Discriminatory acts under Section 818 (coercion, Etc.)	1	4	2	1	1	1	1	0	0	0	1	0	12
False denial or representation of availability - sale	0	1	0	0	0	0	0	0	0	0	0	0	1
Discriminatory refusal to sell	0	1	0	2	0	0	0	0	3	2	0	1	9
Discrimination in services and facilities relating to sale	0	0	0	0	0	0	0	0	1	0	0	0	1
Other discriminatory acts	3	0	1	0	0	1	0	0	1	0	1	0	7
Total Issues	47	72	60	45	48	47	63	52	69	43	39	14	599
Total Complaints	47	72	60	45	48	47	63	52	69	43	39	14	585

Table IV.81, shows Fair Housing complaints by closure. Some 83 complaints resulted in a successful conciliation or settlement agreement. There was a no cause determination for 398 complaints.

Table IV.81 Fair Housing Complaints by Closure Oakland County HUD Fair Housing Complaints													
Basis	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Total
No cause determination	28	43	37	37	39	32	46	36	44	30	23	3	398
Litigation ended - no discrimination found	0	1	0	0	0	0	0	0	0	0	0	0	1
Conciliation/settlement successful	7	8	10	5	1	7	4	13	17	7	4	0	83
Complaint withdrawn by complainant without resolution	4	5	7	0	1	2	0	1	1	2	0	0	23
Complaint withdrawn by complainant after resolution	5	14	5	3	5	4	12	0	6	2	2	1	59
Administrative hearing ended - discrimination found	1	0	0	0	0	0	0	0	0	0	0	0	1
Dismissed for lack of jurisdiction	0	1	0	0	1	1	1	0	1	0	0	0	5
Complainant failed to cooperate	2	0	1	0	1	0	0	2	0	1	0	0	7
DOJ dismissal	0	0	0	0	0	1	0	0	0	0	0	0	1
Closed because trial has begun	0	0	0	0	0	0	0	0	0	1	0	0	1
Total Closures	47	72	60	45	48	47	63	52	69	43	29	4	579
Total Complaints	47	72	60	45	48	47	63	52	69	43	39	14	585

HUD COMPLAINTS WITH CAUSE

HUD Fair Housing complaints found with cause are shown in Table IV.82. The most common discrimination complaint with cause was for disability with 69 complaints, followed by race with 52 complaints for the 12-year period of 2008 to 2019.

Table IV.82 Fair Housing Complaints by Basis Oakland County HUD Fair Housing Complaints													
Basis	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Total
Disability	8	8	4	6	3	4	6	8	10	7	4	1	69
Race	2	12	9	2	0	5	8	2	8	2	2	0	52
Familial Status	0	1	0	0	0	0	0	1	2	0	0	0	4
National Origin	1	0	2	0	2	1	1	0	1	0	0	0	8
Retaliation	1	1	0	0	1	0	0	0	0	0	0	0	3
Religion	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Basis	13	22	15	8	6	11	16	13	23	9	6	1	143
Total Complaints Found with Cause	13	22	15	8	6	11	16	13	23	9	6	1	142

Table IV.83, shows fair housing complaints by issue. Discrimination in terms/conditions/privileges relating to rental was the most common, accounting for 32 complaints. This was followed by discriminatory terms, conditions, privileges, or services and facilities accounting for 29 complaints, and failure to make reasonable accommodation accounting for 28 complaints.

Table IV.83 Fair Housing Complaints by Issue Oakland County HUD Fair Housing Complaints													
Issue	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Total
Discriminatory terms, conditions, privileges, or services and facilities	4	5	6	2	0	2	2	3	4	0	1	0	29
Discriminatory refusal to rent	1	2	2	0	0	2	5	3	3	1	2	0	21
Discrimination in terms/conditions/privileges relating to rental	2	7	2	4	4	4	5	1	2	0	1	0	32
Discriminatory refusal to rent and negotiate for rental	1	0	0	0	0	1	1	0	3	0	0	0	6
Discriminatory advertising, statements and notices	1	1	0	0	0	0	0	1	2	0	0	0	5
Discriminatory financing (includes real estate transactions)	0	1	0	0	0	0	0	0	1	0	0	0	2
Failure to make reasonable accommodation	3	4	2	0	1	2	1	2	4	6	2	1	28
Discriminatory acts under Section 818 (coercion, Etc.)	0	1	0	0	1	0	0	0	0	0	0	0	2
False denial or representation of availability - sale	0	0	0	0	0	0	0	0	0	0	0	0	0
Discriminatory refusal to sell	0	0	0	1	0	0	0	0	0	1	0	0	2
Discrimination in services and facilities relating to sale	0	0	0	0	0	0	0	0	0	0	0	0	0
Other discriminatory acts	1	0	0	0	0	0	0	0	0	0	0	0	1
Total Issues	13	22	15	8	6	11	16	13	23	9	6	1	143
Total Complaints Found with Cause	13	22	15	8	6	11	16	13	23	9	6	1	142

I. FAIR HOUSING SURVEY RESULTS

The Fair Housing survey had a total of 1,592 responses. A vast majority, or 1,170 respondents, work and live in Oakland County.

Table IV.84 If you work/reside in Oakland County: Oakland County Fair Housing Survey	
Role	Total
Do you live in Oakland County, but work in a different county?	176
Do you work in Oakland County, but live in a different county?	130
Do you live and work in Oakland County?	1,170
Missing	116
Total	1,592

The distribution of survey responses are shown below. The most responses were received from Pontiac and Rochester Hills with 114 responses each, followed by Waterford Township with 94 responses.

Table IV.85 What Community do you live in? Oakland County Fair Housing Survey			
Community	Number of Respondents:	Community	Number of Respondents:
Addison Township	7	Northville City	7
Auburn Hills City	21	Novi City	21
Berkley City	24	Novi Township	0
Beverly Hills Village	18	Oak Park City	40
Bingham Farms Village	2	Oakland Charter Township	48
Birmingham City	16	Orchard Lake Village City	2
Bloomfield Charter Township	29	Orion Charter Township	67
Bloomfield Hills City	7	Ortonville Village	7
Brandon Charter Township	17	Oxford Charter Township	37
Clawson City	15	Oxford Village	7
Commerce Charter Township	34	Pleasant Ridge City	3
Farmington City	7	Pontiac City	114
Farmington Hills City	55	Rochester City	21
Ferndale City	51	Rochester Hills City	114
Franklin Village	1	Rose Township	10
Groveland Township	8	Royal Oak Charter Township	2
Hazel Park City	17	Royal Oak City	54
Highland Charter Township	18	South Lyon City	5
Holly Township	13	Southfield City	48
Holly Village	11	Southfield Township	10
Huntington Woods City	11	Springfield Charter Township	14
Independence Charter Township	38	Sylvan Lake City	6
Keego Harbor City	7	Troy City	60
Lake Angelus City	0	Walled Lake City	11
Lake Orion Village	18	Waterford Charter Township	94
Lathrup Village City	7	West Bloomfield Charter Township	30
Leonard Village	2	White Lake Charter Township	40
Lyon Charter Township	7	Wixom City	7
Madison Heights City	25	Wolverine Lake Village	4
Milford Charter Township	7	Other	214
Milford Village	2	Total	1,592

Most respondents were homeowners, accounting for 1,188 responses of the 1,592 total.

Table IV.86 Role of Respondent? Oakland County Fair Housing Survey	
Role	Total
Homeowner	1,188
Renter/Tenant	314
Homeless	38
Missing	11
Total	1,592

While most respondents did not work in the housing industry, those that did were more likely to be a government employee, accounting for 94 respondents, or a service provider, accounting for 40 persons.

Table IV.87 If you work in the housing industry what is your primary role? Oakland County Fair Housing Survey	
Role	Total
Housing Provider/ Landlord/ Property Manager	33
Appraiser	5
Contractor/Developer	14
Insurance Provider	5
Law/ Legal Services Provider	10
Lending/ Mortgage Provider	9
Government Employee	94
Service Provider	40
N/A	1,093
Missing	206
Total	1,592

Some 1,207 respondents live in a single-family home, while 123 live in a condo/townhouse. Another 107 live in an apartment with 1-4 floors.

Table IV.88 Best Describes Current Housing? Oakland County Fair Housing Survey	
Familiarity	Total
Single-family home	1,207
Duplex	32
Condo/Townhouse	123
Apartment building with 1-4 floors	107
Apartment building with 5 or more floors	13
Mobile Home	34
Homeless Shelter	27
Missing	20
Total	1,592

Only 50 respondents rent from a housing authority, use a voucher, or receive some other form of rental assistance.

Table IV.89 Do you currently rent from a housing authority, use a voucher, or receive some other form of rental assistance? Oakland County Fair Housing Survey	
Response	Total
Yes	50
No	1,284
Not Sure	9
Does not Apply	225
Missing	24
Total	1,592

If respondents answered yes to the previous question, some 22 indicated they used Housing Choice Vouchers and 20 lived in an Assisted/ Low-Income/ Senior Housing Complex.

Table IV.90 If yes, what type of assisted housing do you live in? Oakland County Fair Housing Survey	
Tenure	Total
Assisted/ Low-Income/ Senior Housing Complex	20
Permanent Supportive Housing	5
Housing Choice Voucher (Section 8)	22
Don't Know	12
Other	36
Missing	1,497
Total	1,592

Respondents have most commonly lived in their current neighborhood for 1-5 years, accounting for 365 respondents. This was followed by those who have lived in their current neighborhood for 11-20 years, accounting for 320 respondents.

Table IV.91 How long have you lived in your neighborhood? Oakland County Fair Housing Survey	
Response	Total
Less than 1 year	115
1-5 years	365
6-10 years	216
11-20 years	320
21-30 years	253
More than 30 years	253
Missing	81
Total	1,592

Most respondents would choose to continue to live in their current neighborhood, accounting for 1,075 of responses.

Table IV.92	
If you had a choice would you continue to live in your neighborhood?	
Oakland County Fair Housing Survey	
Response	Total
Yes	1,075
No	246
Not sure	179
Total	1,592

When asked about the most important reason you decided to live in your current neighborhood, respondents were most likely to indicate neighborhood safety with 663 responses, followed by living near family and friends with 605 responses, and affordability of housing with 510 responses.

Table IV.93	
Which of the following were the most important reasons you decided to live in your neighborhood?	
Oakland County Fair Housing Survey	
Reasons	Total
To live near family and friends	605
To be close to work	508
Access to Goods and Services	446
To be near public transportation	59
Physical accessibility of the building	52
Nearby schools for my children/ grandchildren	498
Access to job opportunities	138
Neighborhood Safety	663
Affordability of Housing	510
I grew up here	211
No choice	56
Nowhere else to go	62

When asked to rate the various aspects of neighborhoods, cleanliness and conditions of the buildings respondents primarily rated these as very good to excellent. This was also true for the condition of streets and sidewalks, conditions of public spaces, and schools in the neighborhood. Access to public transportation, availability of affordable housing, and availability of job opportunities were all primarily rated very good to good.

Table IV.94 Neighborhood/Development Oakland County Fair Housing Survey							
Question	Excellent	Very Good	Good	Fair	Poor	Don't Know	Missing
How would you rate each of the following aspects of your neighborhood/housing development:							
Cleanliness	481	796	115	43	4	0	153
Condition of the buildings (including homes)	369	869	159	39	8	0	148
Condition of streets and sidewalks	224	780	283	202	6	0	97
Condition of the public spaces (parks, libraries, and recreation centers)	481	814	117	51	30	0	99
Schools in the neighborhood	432	638	136	97	181	0	108
Access to public transportation, like buses or trains	122	329	227	554	268	0	92
Availability of affordable housing	103	471	351	346	225	0	96
Availability of job opportunities	151	619	247	140	331	0	104

When asked to indicate the ease of access for various amenities, many were rated as easy to get to. This included parks, playgrounds, or other green spaces, public libraries, supermarkets or grocery stores, pharmacies, banks and credit unions, churches, mosques, synagogues, or other religious or cultural centers, and community centers or recreational facilities. For households with a disability, the ease of getting around their neighborhood or housing was easy for 351 respondents, moderately difficult for 228 respondents, and difficult for 189 respondents.

Table IV.95 Neighborhood/Development Oakland County Fair Housing Survey					
Question	Easy	Moderately Difficult	Difficult	Don't Know	Missing
Please indicate how easy it would be for you to get to each of the following places:					
Parks, playgrounds, or other green spaces	1,355	100	34	0	79
Public libraries	1,310	126	42	0	92
Supermarkets or grocery stores	1,313	138	56	0	79
Pharmacies	1,379	85	36	0	81
Banks and credit unions	1,322	130	42	0	88
Churches, mosques, synagogues, or other religious or cultural centers	1,256	118	30	0	91
Community centers or recreational facilities	1,132	206	91	0	88
Places with jobs that I/my household would want to have	743	354	183	0	94
If household with a disability, ease of getting around your neighborhood/housing	351	228	189	0	359

In the past five (5) years, 214 respondents have looked for a new place to rent and 449 have looked for a new place to buy.

Table IV.96 During the past five years, have you looked for a new place to live? Oakland County Fair Housing Survey	
Response	Total
Yes, looked for a home to rent	214
Yes, looked for a home to buy	449
No	831
Does not apply	0
Total	1,592

Some 378 respondents had difficulty finding a safe, quality housing that you could afford in a neighborhood you would like to live in, while 38 did not.

Table IV.97 If yes, did you have trouble finding safe, quality housing that you could afford in a neighborhood you would like to live in? Oakland County Fair Housing Survey	
Response	Total
Yes	378
No	38
Don't know	0
Total	1,592

If respondents answered yes to the previous question, they most likely thought it was due to their age or race/ethnicity. This was followed by their disability.

Table IV.98 If yes, do you think it was because of any of the following: Oakland County Fair Housing Survey	
Reasons	Total
Race/ethnicity	51
Color	21
Religion	2
Disability	40
Sexual Orientation	12
Pregnant or having children	6
Sex/Gender	19
Age	52
Marital status	28
National origin	5
Ancestry	6
Familial status	17
Criminal History/ Record	19

While most respondents have not been discriminated against by their landlord, some 51 did complain while 305 did not.

Table IV.99						
Questions Regarding Fair Housing Complaints						
Oakland County Fair Housing Survey						
Complaints	Yes	No	Don't Know	Does Not Apply	Missing	Total
If you have ever been discriminated against by your landlord, did you complain?	51	305	29	1,048	159	1,592
Were you satisfied with the outcome?	50	59	19	1,198	266	1,592

In the past five (5) years, some 559 respondents have applied for a home loan and 518 were approved.

Table IV.100						
Questions Regarding Home Loan Applications						
Oakland County Fair Housing Survey						
Applications	Yes	No	Don't Know	Does Not Apply	Missing	Total
During the past five years have you applied for a loan to purchase a home, to refinance your mortgage, or take equity out of your home?	559	888	22	0	123	1,592
Was the application you made during the past five years approved?	518	81	15	756	222	1,592

FEDERAL, STATE, AND LOCAL LAWS

A majority of survey respondents are very familiar with fair housing laws.

Table IV.101	
How familiar are you with fair housing laws?	
Oakland County Fair Housing Survey	
Familiarity	Total
Very Familiar	902
Somewhat familiar	327
Not familiar	87
Missing	276
Total	1,592

More respondents think that fair housing laws are not difficult to understand, and a majority of respondents think that fair housing laws are useful. Respondents, overall, indicate that fair housing laws may not be adequately enforced, but many do not know. Most respondents are not aware of fair housing testing or education activities. Some 229 respondents have participated in fair housing activities or training.

Table IV.102
Federal, State, and Local Fair Housing Laws
 Oakland County
 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Are you familiar with fair housing laws?	902	327	87	276	1,592
Do you think fair housing laws are difficult to understand or follow?	285	654	370	283	1,592
Do you think fair housing laws serve a useful purpose?	924	152	237	279	1,592
Do you feel that fair housing laws are adequately enforced?	261	409	648	274	1,592
Are you aware of any fair housing testing of any sort?	160	812	337	283	1,592
Are you aware of any educational activities or training opportunities available to you to learn about fair housing laws?	301	774	234	283	1,592
Have you participated in fair housing activities or training?	229	971	109	283	1,592

When asked how various factors impacted their communities, lack of access to public transportation to schools, work, health care, services had a significant impact, followed lack of access to affordable housing, and lack of access for seniors and/or people with disabilities to public transportation.

Table IV.103
Are you and/or your community affected by lack of access to any of these factors listed below?
 Oakland County
 Fair Housing Survey

Question	Not at All	Slightly	Moderately	Significantly	Don't Know	Missing	Total
Access to public transportation to schools, work, health care, services	466	215	191	281	142	297	1,592
Access to affordable housing	355	184	213	269	244	327	1,592
Access for seniors and/or people with disabilities to public transportation	470	158	154	216	294	300	1,592
Access for acceptance of housing choice vouchers	248	55	52	157	773	307	1,592
Access to mental health care	570	134	133	139	285	331	1,592
Access to education about fair housing laws	335	86	86	129	650	306	1,592
Access to highly rated Public Schools	777	113	93	122	180	307	1,592
Collaboration between agencies	263	76	85	99	759	310	1,592
Access to health care	829	135	102	92	130	304	1,592
Access to good nutrition, healthy food, fresh vegetables, etc	865	162	94	89	82	300	1,592
Access to school choice	747	108	92	85	248	312	1,592
Access to parks, libraries, other public facilities	1,005	112	70	54	48	303	1,592
Other	77	4	4	41	317	1,149	1,592

Respondents were most likely to be aware of barriers to fair housing choice in occupancy standards or health and safety codes, and land use and zoning laws. This was followed by the home appraisal industry and the mortgage and home lending industry. This is shown in Table IV.104.

Table IV.104 Are you aware of any of these fair housing barriers in your community? Oakland County Fair Housing Survey					
Question	Yes	No	Don't Know	Missing	Total
The rental housing market? Example: Refusing to rent based on religion or color.	178	770	373	271	1,592
The real estate industry? Example: Only showing properties in certain areas to families with children.	158	711	419	304	1,592
The mortgage and home lending industry? Example: Offering higher interest rates only to women or racial minorities.	185	666	461	280	1,592
The housing construction or housing design field? Example: New rental complexes built with narrow doorways that do not allow wheelchair accessibility.	148	649	502	293	1,592
The home insurance industry? Example: Limiting policies and coverage for racial minorities.	152	659	499	282	1,592
The home appraisal industry? Example: Basing home values on the ethnic composition of neighborhoods.	190	625	491	286	1,592
Any other housing services?	106	599	513	374	1,592
Land use policies and zoning laws? Example: Policies that concentrate multi-family housing in limited areas or restrict placement of group homes.	230	599	458	305	1,592
Occupancy standards or health and safety codes? Example: Codes being inconsistently enforced within your community.	242	610	458	282	1,592
Property assessment and tax policies? Example: Lack of poverty exemptions in your community.	153	600	549	290	1,592
The permitting process? Example: Not offering written documents on procedures in alternate languages.	116	596	594	286	1,592
Housing construction standards? Example: Lack of or confusing guidelines for construction of accessible housing.	130	596	567	299	1,592
Neighborhood or community development policies? Example: Policies that encourage development in narrowly defined areas of the community.	164	593	537	298	1,592

Respondents feel that there is a greater share of housing problems for lower income households, as well as a lack of affordable rental housing have a significant impact along with lack of affordable single-family housing.

Table IV.105 Do you believe these issues are happening in your community? If so, how much are the issues impacting your community? Oakland County Fair Housing Survey							
Question	Not at All	Slightly	Moderately	Significantly	Don't Know	Missing	Total
Is there a greater share of housing problems for those at lower incomes.	207	122	170	411	368	314	1,592
Lack of affordable rental housing	220	139	199	387	316	331	1,592
Lack of affordable single-family houses	260	174	215	375	239	329	1,592
Rising property values and displacement due to economic pressures	213	202	171	262	416	328	1,592
Challenges for persons with disabilities	211	166	204	218	467	326	1,592
Concentrations of poverty	343	222	187	206	277	357	1,592
Differences in access to housing opportunities for people of various incomes, races, ethnicity, gender, or familial status.	368	139	173	205	385	322	1,592
Lack of acceptance of housing choice vouchers	159	40	50	186	838	319	1,592
No or limited education about fair housing laws	215	86	101	175	690	325	1,592
Concentrations of racial or ethnic minorities	467	221	146	156	263	339	1,592
Lack of housing discrimination enforcement	283	67	85	133	702	322	1,592
Segregation	433	168	108	108	219	556	1,592
Other	60	9	8	41	294	1,180	1,592

About You and Your Household

Respondents were most likely aged 62 and older, followed by those aged 55 to 61.

Table IV.106 What is your age? Oakland County Fair Housing Survey	
Age	Responses
Under 18	3
18-24	25
25-34	152
35-45	205
46-54	262
55-61	310
62 and older	334
Missing	301
Total	1,592

The average number of people in respondents' households is three (3), and an average of one (1) child under the age of 18.

Table IV.107 Persons in your household Oakland County Fair Housing Survey	
Question	Responses
How many people live in your household?	3
How many people under the age of 18 live in your household?	1

Some 309 respondents have a person in their household with a disability. Some 284 respondents are aware of their right to request from your landlord, a change in rules or policies and your right to request a physical change to your housing to make your home more accessible if necessary due to a disability.

Table IV.108 Disability and Accommodation Oakland County Fair Housing Survey					
Disability & Accommodation Question	Yes	No	Don't Know	Missing	Total
Are you, or someone else in your household, living with a disability?	309	964	14	305	1,592
Are you aware of your right to request from your landlord, a change in rules or policies and your right to request a physical change to your housing to make your home more accessible if necessary due to a disability (called reasonable accommodation)?	284	191	810	307	1,592
Have you made a request for reasonable accommodation?	40	392	844	316	1,592
Were you satisfied with the outcome of your accommodation and/or modification request?	44	28	1,149	371	1,592

Some 432 respondents have a master's degree or higher, and 416 have a bachelor's degree or higher. The education level of respondents is shown below.

Table IV.109	
What is the highest level of school that you have completed?	
Oakland County Fair Housing Survey	
Education	Responses
Grade school or some high school	33
High school degree or equivalent	89
Completed vocational/technical school	58
Some college but no degree	264
Bachelor's degree	416
Master's degree or higher	432
Missing	300
Total	1,592

Respondents were most commonly employed full-time, accounting for 689 respondents, or are retired, accounting for 275.

Table IV.110	
Which of the following describes your current status?	
Oakland County Fair Housing Survey	
Employment	Responses
Employed full-time	689
Employed part-time	147
Unemployed and looking for work	32
Unemployed and not looking for work	11
Unable to work due to a disability	59
Stay-at-home caregiver or parent	34
Retired	275
Student	8
Other	34
Missing	303
Total	1,592

Most respondents are not Hispanic or Latino, as seen in the Table IV.111.

Table IV.111 Do you consider yourself Hispanic, Latino, Latina or of Spanish origin? Oakland County Fair Housing Survey	
Yes/No	Responses
Yes, Hispanic/Latino/Latina, or of Spanish origin	46
No, not of Hispanic/Latino/Latina, or of Spanish origin	1,191
Missing	355
Total	1,592

Respondents were most commonly white, accounting for 947 respondents, or Black/African American, accounting for 175 respondents.

Table IV.112 What is your race? Oakland County Fair Housing Survey	
Race	Responses
American Indian/Native Alaskan	18
Asian	22
Black/African American	175
Native Hawaiian/Pacific Islander	6
White	947
American Indian/Native Alaskan/White	14
Asian/White	12
Black/African American/White	31
American Indian/Native Alaskan/Black/African American	8
Other Multi-Racial	37

Some 819 respondents were female and 411 were male.

Table IV.113 What is your Gender? Oakland County Fair Housing Survey	
Gender	Responses
Male	411
Female	819
Transgender	6
Non-binary	5
Other	2
Prefer not to answer	39
Missing	310
Total	1,592

Respondents were most likely to have incomes below \$50,000, followed by incomes between \$50,001 and \$100,000.

Table IV.114 What was your household income in 2018 Oakland County Fair Housing Survey	
Income	Responses
\$0 to \$50,000	409
\$50,001 to \$100,000	402
\$100,001 or more	400
Missing	381
Total	1,592

J. HOUSING COMMISSION INTERVIEWS

Public Housing Commissions throughout Oakland County have been contacted to discuss fair housing issues and housing needs for their clients. There was no response from the Pontiac and Southfield Housing Commissions. The Plymouth Housing Commission and the Ferndale Housing Commission responded. Both Commission saw a need for more affordable housing in the County and surrounding areas. Additionally, there is a need for more units for seniors that allows for a more independent living style, but with access to help when necessary. There is also a lack of landlords willing to accept Housing Choice Vouchers. The landlords that are willing to accept vouchers tend to have their housing concentrated in low-poverty areas throughout the county.

The Housing Commissions are working with HUDs Rental Assistance Demonstration (RAD) program. Ferndale is currently undertaking 243 scattered site housing projects and is updating and renovating the units to convert to possible Section 8 housing. Plymouth currently operates properties under the RAD program and are currently working with various landlords to help them to continue to serve the Section 8 housing population.

Plymouth Housing Commission has paired with the Family Self-Sufficiency (FSS) program to help clients learn to set goals and become financially stable which has led to homeownership in many cases. Ferndale Housing Commission works with Community Housing Network and offers homeownership workshops and Michigan State Housing Development Authority (MSHDA) with down payment assistance programs.

Section V. Fair Housing Goals and Priorities

Overview

Title VIII of the 1968 Civil Rights Act, also known as the Fair Housing Act, protects people from discrimination based on race, color, national origin, religion, sex, familial status, and disability when they are renting or buying a home, getting a mortgage, seeking housing assistance, or engaging in other housing related activities. The Fair Housing Act, and subsequent laws reaffirming its principles, seeks to overcome the legacy of segregation, unequal treatment, and historic lack of access to housing opportunity. There are several statutes, regulations, and executive orders that apply to fair housing, including the Fair Housing Act, the Housing Amendments Act, and the Americans with Disabilities Act.²³

Affirmatively furthering fair housing is defined in the Fair Housing Act as 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”.²⁴ Specifically, affirmatively furthering fair housing requires that recipients of federal housing and urban development funds take meaningful actions to address housing disparities, including replacing segregated living patterns, transforming racially and ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws.²⁵ Furthering fair housing can involve developing affordable housing, removing barriers to affordable housing development, investing in neighborhood revitalization, preserving and rehabilitating existing affordable housing units, improving housing access in areas of concentrated poverty, and improving community assets.

Assessing Fair Housing

Provisions to affirmatively further fair housing are long-standing components of the U.S. Department of Housing and Urban Development’s (HUD’s) housing and community development programs. These provisions come from Section 808(e)(5) of the Fair Housing Act, which requires that the Secretary of HUD administer federal housing and urban development programs in a manner that affirmatively furthers fair housing.²⁶

In 1994, HUD published a rule consolidating plans for housing and community development programs into a single planning process. This action grouped the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Emergency Shelter Grants (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) programs into the Consolidated Plan for Housing and Community Development, which then created a single application cycle. As part of the planning process, entitlement communities that receive such funds from HUD are required to submit HUD certification annually that they are affirmatively furthering fair housing. In addition, an Analysis of Impediments to Fair Housing Choice (AI) is required every 3-5 years.

In July of 2015, HUD released a new Affirmatively Furthering Fair Housing (AFFH) rule which provided a format, a review process, and content requirements for the newly named “Assessment of Fair

²³ https://www.hud.gov/program_offices/fair_housing_equal_opp/fair_housing_and_related_law

²⁴ § 5.152 Affirmatively Furthering Fair Housing

²⁵ § 5.152 Affirmatively Furthering Fair Housing

²⁶ 42 U.S.C.3601 et seq.

Housing”, or AFH.²⁷ The assessment would now include an evaluation of equity, the distribution of community assets, and access to opportunity within the community, particularly as it relates to concentrations of poverty among minority racial and ethnic populations. Areas of opportunity are physical places within communities that provide things one needs to thrive, including quality employment, high performing schools, affordable housing, efficient public transportation, safe streets, essential services, adequate parks, and full-service grocery stores. Areas lacking opportunity, then, have the opposite of these attributes.

The AFH includes measures of segregation and integration, while also providing some historical context about how such concentrations became part of the community’s legacy. Together, these considerations were intended to better inform public investment decisions that would lead to amelioration or elimination of segregation, enhance access to opportunity, promote equity, and hence, housing choice. Equitable development requires thinking about equity impacts at the front end, prior to the investment occurring. That thinking involves analysis of economic, demographic, and market data to evaluate current issues for citizens who may have previously been marginalized from the community planning process. All this would be completed by using HUD’s online Fair Housing Assessment Tool.

However, on January 5, 2018, HUD issued a notice that extended the deadline for submission of an AFH by local government consolidated plan program participants to their next AFH submission date that falls after October 31, 2020.²⁸ Then, on May 18, 2018, HUD released three notices regarding the AFFH; one eliminated the January 5, 2018, guidance; a second withdrew the on-line Assessment Tool for local government program participants; and, the third noted that the AFFH certification remains in place. HUD went on to say that the AFFH databases and the AFFH Assessment Tool guide would remain available for the AI; and encouraged jurisdictions to use them.

Hence, the AI process involves a thorough examination of a variety of sources related to housing, the fair housing delivery system, housing transactions, locations of public housing authorities, areas having racial and ethnic concentrations of poverty and access to opportunity. The development of an AI also includes public input, public meetings to collect input from citizens and interested parties, distribution of draft reports for citizen review, and formal presentations of findings and impediments, along with actions to overcome the identified fair housing issues and impediments.

In accordance with the applicable statutes and regulations governing the Consolidated Plan, Oakland County certifies that they will affirmatively further fair housing, by taking appropriate actions to overcome the effects of any impediments identified in the Analysis of Impediments to Fair Housing Choice and maintain records that reflect the analysis and actions taken in this regard.

Limitations to the Affirmatively Furthering Fair Housing (AFFH) dataset

The AI was completed using the AFFH framework as suggested by HUD. However, the current AFFH dataset as released by HUD contains several data concepts that are dated or could be considered misleading to the general population. This document used the raw AFFH version AFFH0004a, which was released in February of 2018 and revised in March 2019. Although this data was released in 2018,

²⁷ 80 FR 42271. <https://www.federalregister.gov/documents/2015/07/16/2015-17032/affirmatively-furthering-fair-housing>

²⁸ 83 FR 683 (January 5, 2018)

it relies heavily on the 2009-2013 5-year American Community Survey (ACS) dataset as well as the 2009-2013 Comprehensive Housing Affordability Strategy (CHAS) data. This period was the height of the great recession and describes a starkly different economic and demographic landscape than the post-recession recovery in which we find ourselves today. Wherever possible this report used the 2013-2017 ACS data to describe AFFH data concepts, such as the Limited English Proficiency (LEP) or the Dissimilarity Index. Also included is the most recent 2012-2016 CHAS data to address housing affordability. As a result, this document attempts to update the AFFH data concepts to the most accurate data available.

One area which relied on the AFFH data provided in the 2018 February release, were seven opportunity indices. All data, except the dissimilarity index, came directly from the AFFH dataset. It was expressed several times throughout the public input process that these indices are confusing to the general public and misleading in the concepts they try to measure. For example, the environmental health index only measures outside air quality and does not address potential in home toxins, such as lead paint or lead water pipes, which is what the majority of the public assumed was being measured. The education index only evaluates 4th grade test scores, which does not capture any sort of complete educational quality. Many of the public thought it measured high school graduation rates, or broader measures of educational qualities, such as quality of teachers or school district ratings. The very idea of “Access to Opportunity” and what these indices were trying to measure was also discussed at length. The AFFH data documentation says these indices are attempting to measure quality of life factors, and disparities to accessing these factors based on race and ethnicity. While this is an important concept to measure, it was generally expressed that limitations on the measurements were too restrictive to accurately describe the concept of opportunity. However, as recommended by HUD the complete set of indices is provided in this document.

Affordability and Fair Housing

Housing affordability is an important and complicated issue. In a free market society, the market maximizes profits, which does not necessarily maximize housing production. As the demand for housing rises and if the supply does not keep pace, prices increase. Rising prices may cause households to spend more of their income on housing. Severely cost burdened households are in an especially precarious financial situation, perhaps being only a few missed paychecks away from experiencing homelessness. Homelessness and the various issues surrounding homelessness is directly related to housing affordability. While these issues are pressing and important and were discussed at public forums throughout the county, how housing affordability relates to fair housing is less straightforward. Source of Income is not a federally protected class, nor is it in the State of Michigan. The level of income households have is also not directly a fair housing issue; however, many protected classes may have differing levels of income when compared to non-protected classes. For example, a single parent household with two children may have lower income levels than two parent households. Single parent households may face housing discrimination based on Familial or Marital Status, which is a fair housing issue. However, is the root of discrimination due to bias against a single parent, children in the housing unit, or the worry that perceived lower earnings levels may cause missed rental payments? This is a complicated issue and no dataset can fully evaluate the underlying causes of discrimination. The CHAS data is included in this document because it shows housing problems by some protected classes. If certain protected classes have higher instances of housing problems, it is not necessarily a fair housing issue. However, there may be some correlation between levels of income and protected class status, which may influence the prevalence of housing discrimination.

Housing Choice Voucher (HCV) payment standard and tenant based rental assistance program maximum rental rates are tied to the HUD Fair Market Rent (FMR) for the Detroit-Warren-Livonia Metropolitan Statistical Area (MSA). The MSA includes Lapeer, Macomb, Oakland, St. Clair and Wayne Counties. The average rental rate is higher in Oakland County than in the other MSA counties. Housing Choice Voucher (HCV) holders and renters with tenant based rental assistance using the Fair Market Rent (FMR) may seek affordable housing in various locations throughout Oakland County. Many units meeting the fair market standards are in Pontiac which is home to Oakland County's only Racially Concentrated Areas of Poverty (RCAP)/Ethnically Concentrated Areas of Poverty (ECAP) areas. Areas with large numbers of lower cost rental housing units serve as a contributing factor in creating RCAP/ECAP areas. To address this issue Oakland County's Continuum of Care has requested an FMR exception rent from HUD. If granted, the exception would create a higher FMR rent threshold. This would create greater housing options in more communities across Oakland County.

Oakland County Celebrates Diversity

The Oakland County Executive proudly supports diversity and inclusiveness. In response to Executive Order 13888 which asks local communities to identify their preference and ability to accept refugees, Oakland County strongly supports the integration of refugees into the American society and the labor force. The County Executive emphasized the direct economic and social impact refugees create in a community. Oakland County has accepted the highest percentage of refugees in southeast Michigan from 2007 through 2016. Oakland County has a proven track record of integrating refugees into the workforce through Oakland County Michigan Works!. This program helps refugees acquire skills and training to enter the workforce and become productive members of society. In addition, the Refugee and Immigrant Navigator (RAIN) program serves about 300 newly arrived, work-authorized individuals a year, assists them in finding English language classes, and receiving training for current or new skill sets.

Oakland County also approved local resolution #19250, which specifically declares as an official position that Oakland County depends on diversity and the talents of all who live and work in Oakland County. The success and diversity of the County's residents and business is vital to the County's growth and quality of life. The County is committed to providing equal opportunity to all including historically underrepresented individuals.

Michigan: Home Rule State

The State of Michigan is a home rule state, which gives Cities, Townships, and Villages authority to adopt and amend their own charters for the purpose of exercising municipal powers and managing their own affairs to adopt laws and ordinances related to their particular municipality's needs. As a result of Home Rule, Oakland County is precluded from creating ordinances or laws governing local jurisdictions. This makes establishing standardized countywide ordinances difficult, since each individual jurisdiction has "home rule" over itself. It is therefore even more important that Oakland County has adopted a resolution to be a model of equal opportunity. Oakland County's effort to lead by example is the most effective way to encourage individual jurisdictions to promote diversity and inclusiveness in a home rule State.

Overview of Findings

As a result of detailed demographic, economic, and housing analysis, along with a range of activities designed to foster public involvement and feedback, Oakland County has identified a series of fair housing issues/impediments, and other factors that may contribute to the creation or persistence of those issues.

Definitions

Fair Housing Choice – HUD’s definition of “fair housing choice” means the ability of persons, regardless of race, color, religion, sex, handicap, familial status, or national origin, of similar income levels to have available to them the same housing choices.

Fair Housing Issue – HUD defines a fair housing issue as a condition in a program participant’s geographic area of analysis that restricts fair housing choice or access to opportunity, and includes such conditions as ongoing local or regional segregation or lack of integration, racially ethnically concentrated areas of poverty, significant disparities in access to opportunity, disproportionate housing needs, and evidence of discrimination or violations of civil rights law or regulations related to housing.²⁹

Contributing Factors – Is a factor that creates, contributes to, perpetuates, or increases the severity of one or more fair housing issues.

Segregation – For the purposes of this study segregation is defined using the Dissimilarity Index in Section IV.B. This dissimilarity index calculates how evenly two demographic groups are distributed throughout an area.

Racially or Ethnically Concentrated Areas of Poverty – Racially or ethnically concentrated areas of poverty (R/ECAPs) are Census tracts with relatively high concentrations of non-white residents living in poverty. This is calculated at a rate of at least 50 percent non-white population and at least 40 percent poverty rate. This is discussed in more detail in Section IV.C.

Opportunity Indices – Opportunity Index ratings are defined by calculations shown in Section IV.D. Areas of opportunity are physical places, areas within communities that provide things one needs to thrive, including quality employment, well performing schools, affordable housing, efficient public transportation, safe streets, essential services, adequate parks, and full-service grocery stores. Disparities in access to opportunity inspects whether a select group, or certain groups, have lower or higher levels of access to these community assets. These indices include low poverty, school proficiency, job proximity, labor market engagement, transportation trips, low transportation cost, and environmental health.

Low Poverty Index – A measure of family poverty by household (based on the federal poverty line) to measure exposure to poverty by neighborhood.

School Proficiency Index – School-level data on the performance of 4th grade students on state exams to describe which neighborhoods have high-performing elementary schools nearby and which are near lower performing schools.

Labor Market Engagement Index – Provides a measure of unemployment rate, labor-force participation rate, and percent of the population ages 25 and above with at least a bachelor’s degree

²⁹ <https://files.hudexchange.info/resources/documents/AFFH-Rule-Guidebook.pdf>

Housing Problems – Housing problems are defined by HUD to mean overcrowding, incomplete kitchen facilities, incomplete plumbing facilities, or cost burdens (paying more than 30 percent of household income on housing costs, severe cost burden is defined as gross housing costs that exceed 50 percent of gross household income).

Table V.1 provides a list of the factors that have been identified as contributing to fair housing issues/impediments and prioritizes them according to the following criteria:

1. High: Factors that have a direct and substantial impact on fair housing choice
2. Medium: Factors that have a less direct impact on fair housing choice, or that Oakland County has limited authority to mandate change
3. Low: Factors that have a slight or largely indirect impact on fair housing choice, or that Oakland County has limited capacity to address

Table V.1
Contributing Factors
Oakland County

Contributing Factors	Priority	Justification
Patterns in lending	High	As demonstrated by 2008-2017 Housing Mortgage Disclosure Act (HMDA) data Black/African American and Hispanic households have a higher mortgage denial rate than white households. The average denial rate over the entire period was 12.7 percent for white households; however, the average denial rate was 29.3 percent for Black/African American households as seen in Table IV.64.
Access to low poverty areas	Low	Low poverty index is markedly lower for Black/African American and Hispanic populations than white index levels, indicating inequitable access to low poverty areas, as seen in Diagram IV.11.
Access to school proficiency	Low	School proficiency index ratings are lower for Black/African American and Hispanic households in the County, as seen in Diagram IV.11. However, the County has little control over this on a large scale.
Access to labor market engagement	Low	Black/African American and Hispanic households have less access to labor market engagement as indicated by the Access to Opportunity Index in Diagram IV.11. However, the County has little control over impacting labor market engagement on a large scale.
Moderate to high levels of segregation	High	Black/African American, Asian, and "other" race households have moderate to high levels of segregation, as shown in Diagram IV.10. In addition, other racial groups have high levels of segregation, but represent a much smaller proportion of the population. These include Native Hawaiian and American Indian households, which account for less than one percent of the population. This is shown in the Dissimilarity Index in Section IV.B.
Insufficient affordable housing in a range of unit sizes	High	Some 26.7 percent of households have cost burdens. This is more significant for renter households, of which 41.4 percent of renter households have cost burdens, according to American Community Survey (ACS) data in Table IV.48. This signifies a lack of housing options that are affordable to a large proportion of the population.
Racial minority households have disproportionate rates of housing problems	High	An estimated 95,345 white households, 28,960 Black/African American households, 6,090 Asian households, 350 American Indian, 30 Pacific Islander, and 2,915 "other" race households face housing problems in Oakland County, as shown in Tables IV.45 - IV.47. Black/African American households face housing problems at a rate of 41.3 percent, compared to the jurisdiction average of 27.8 percent, and white households at 25.4 percent, according to Comprehensive Housing Affordability Strategy (CHAS) data, as shown in Table IV.50.
Insufficient accessible affordable housing	High	The number of accessible affordable units may not meet the need of the growing elderly and disabled population, particularly as the population continues to age. Some 48.5 percent of persons aged 75 and older have at least one form of disability, as shown in Table IV.73.
Discrimination on the basis of disability	High	The most common housing complaint with cause was on the basis of a disability, accounting for 69 complaints between 2008 and 2017, according to HUD Fair Housing complaint data, shown on Table IV.82.
Location of public housing units tend to have lower levels of access to opportunity	Med	The location of publicly supported housing units tends to be in areas with lower levels of access to low poverty areas and labor market engagement, as discussed on page 69.
Concentration of publicly supported housing units	Low	Publicly supported housing units are concentrated in certain areas, according to HUD AFFH database on page 106 in Map IV.24. This is also true of Housing Choice Vouchers and is shown in the maps on pages 105 to 108. However, the County has no control over the location and use of Housing Choice Vouchers and location of public housing units.
Barriers in housing code and zoning	High	The Land Use Planner Survey found that many jurisdictions in the County define the word family as related by blood, marriage, or adoption" or "related" in any other traditional sense, which may limit access to housing choice. In addition, few jurisdictions actively encourage affordable housing development or inclusionary policies Planner survey results are found in Section VI. E Land Use Planner Survey on page 296.
Need for fair housing education	High	The fair housing survey and public input indicated a lack of knowledge about fair housing and a need for education. Survey results are found in Section IV.I. Fair Housing Results.
Need for understanding of credit	High	The fair housing survey and public input indicated an insufficient understanding of credit needed to access mortgages. Survey results are found in Section IV.I.

FAIR HOUSING ISSUES, CONTRIBUTING FACTORS, AND PROPOSED ACHIEVEMENTS

Table V.2 summarizes the fair housing issues/impediments and contributing factors, including metrics (to track progress), milestones (to set deadlines, tasks, and budgets), and a timeframe for achievements.

Table V.2 Fair Housing Issues/Impediments, Contributing Factors, and Recommended Actions Oakland County		
Fair Housing Issues/Impediments	Contributing Factors	Recommended Actions
Segregation	Moderate to high levels of segregation	<ul style="list-style-type: none"> Educate local jurisdictions over the next five years on zoning, land use policies and regulations that can reduce barriers to fair housing Reduce the incidence of predatory lending and discrimination by educating potential homebuyers through Oakland County Housing Counseling
	Barriers in housing code and zoning	
	Patterns in lending	
Racially/Ethnically Concentrated Areas of Poverty (R/ECAPs)	Racial minority households have disproportionate rates of housing problems	<ul style="list-style-type: none"> Decrease housing problems in the City of Pontiac R/ECAP areas by promoting Oakland County Home Improvement Program (HIP) and housing counseling services Expand housing choice outside of R/ECAP areas by evaluating the location of future federal investment in affordable housing developments
	Moderate to high levels of segregation	
Disparities in Access to Opportunity	Access to low poverty areas	<ul style="list-style-type: none"> Invest CDBG, HOME and ESG funds for up to 1,500 units over five (5) years to: <ul style="list-style-type: none"> Increase the supply of affordable rental housing Rehabilitate affordable rental and owner housing Provide financial assistance to promote affordable homeownership Promote homeownership opportunities in high labor market engagement areas with financial assistance to homebuyers using CDBG and HOME funds Explore opportunities annually for redevelopment or rehabilitation of residential properties Educate CDBG participating communities on options to fund transportation services to link housing to jobs and services
	Access to labor market engagement	
	Access to proficient schools	
Disproportionate Housing Need	Insufficient affordable housing in a range of unit sizes	<ul style="list-style-type: none"> Use Oakland County general funds to add one full time Housing Specialist to assist in the development of affordable housing Ensure a minimum standard of housing quality by educating local jurisdictions on rental housing policy best practices (rental registration, inspection, and certification ordinance/regulation) Reduce barriers to fair housing choice by educating local jurisdictions on zoning, land use policies, regulations and the need for range of unit sizes in affordable housing Maximize knowledge of available affordable housing options for low income residents through housing counseling education and referrals Promote affordable housing development in a range of unit sizes through collaboration with local jurisdictions and developers
	Barriers in housing code and zoning	
	Racial minority households have disproportionate rates of housing problems	

Table V.2 continued Fair Housing Issues/Impediments, Contributing Factors, and Recommended Actions Oakland County		
Fair Housing Issues/Impediments	Contributing Factors	Recommended Actions
Publicly Supported Housing	Location of public housing units tend to have lower levels of access to opportunity	<ul style="list-style-type: none"> • Provide letters of support to publicly supported housing developers to encourage development in non-R/ECAP areas to disperse concentrations of poverty
Disability and Access	Insufficient accessible affordable housing Discrimination on the basis of disability	<ul style="list-style-type: none"> • Work with jurisdictions in the County to review development standards for accessible housing and inclusionary policies for accessible housing units; continue recommending appropriate amendments each year, over the next five (5) years • Promote HIP to seniors and adults with disabilities to assist homeowners to improve access and age in place • Educate landlords and developers on reasonable access/modification
Outreach and Education	Need for fair housing education Need for understanding of credit Patterns in lending Discrimination on the basis of disability	<ul style="list-style-type: none"> • Reduce the incidence of predatory lending and discrimination by educating potential homebuyers through Oakland County Housing Counseling • Offer bi-annual fair housing workshops for local real estate and community agencies • Provide local jurisdictions with fair housing information to improve and make more uniform fair housing information on their websites • Continue to provide fair housing outreach and education materials on the County's website. Promote distribution of materials at local service providers. Review locations on an annual basis • Educate landlords on fair housing and reasonable access/modification • Contribute funds to the Fair Housing Center of Metropolitan Detroit to assure equal access to housing without discrimination • Engage the Chief Diversity, Equity and Inclusion Officer (CDEIO) to host an annual fair housing summit. The purpose of this event is to raise awareness of fair housing issues • Develop and deliver community best practice workshops around the concept of affordable housing and its cultural and economic value • Provide fair housing resource materials in non-English languages, including Spanish

Oakland County may undertake actions over the course of the next five (5) years as shown in Table V.2. The actions taken should be tracked by the County's Five-Year Consolidated Plan and monitored in the Consolidated Annual Performance and Evaluation Report (CAPER). These actions are further outlined below in Table V.3.

Table V.3 Action, Measurable Outcome, and Timeline Oakland County		
Action	Measurable Outcome	Timeline
<ul style="list-style-type: none"> Educate local jurisdictions over the next five years on zoning, land use policies and regulations that can reduce barriers to fair housing 	Number of outreach and education activities	Annually
<ul style="list-style-type: none"> Expand housing choice outside of R/ECAP areas by evaluating the location of future federal investment in affordable housing developments Use Oakland County general funds to add one full time Housing Specialist to assist in the development of affordable housing 	Identify new investments in non-R/ECAP areas	Review locations after five (5) years
<ul style="list-style-type: none"> Decrease housing problems in the City of Pontiac R/ECAP areas by promoting Oakland County Home Improvement Program (HIP) and housing counseling services 	Number of outreach and education activities	Annually
<ul style="list-style-type: none"> Provide letters of support to publicly supported housing developers to encourage development in non-R/ECAP areas to disperse concentrations of poverty 	Documentation of funding applications	Annually
<ul style="list-style-type: none"> Promote homeownership opportunities in high labor market engagement areas with financial assistance to homebuyers using CDBG and HOME funds 	Number of households assisted with CDBG and HOME funds	Annually
<ul style="list-style-type: none"> Invest CDBG, HOME and ESG funds up to 1,500 units over five (5) years to provide the following: <ul style="list-style-type: none"> Increase the supply of affordable rental housing Rehabilitate affordable rental and owner housing Provide financial assistance to promote affordable homeownership Explore opportunities annually for redevelopment or rehabilitation of residential properties Educate CDBG participating communities on options to fund transportation services to link housing to jobs and services 	Number of housing units rehabilitated with CDBG or HOME funds	Annually

Table V.3 continued
Action, Measurable Outcome, and Timeline
 Oakland County

Action	Measurable Outcome	Timeline
<ul style="list-style-type: none"> Reduce the incidence of predatory lending and discrimination by educating potential homebuyers through Oakland County Housing Counseling Offer bi-annual fair housing workshops for local real estate and community agencies Provide local jurisdictions with fair housing information to improve and make more uniform fair housing information on their websites Continue to provide fair housing outreach and education materials on the County's website. Promote distribution of materials at local service providers. Review locations on an annual basis Educate landlords on fair housing and reasonable access/modification Fund the Fair Housing Center of Metropolitan Detroit to assure equal access to housing without discrimination Engage the Chief Diversity, Equity and Inclusion Officer (CDEIO) to host an annual fair housing summit. The purpose of this event is to raise awareness of fair housing issues Develop and deliver community best practice workshops around the concept of affordable housing and its cultural and economic value Provide fair housing resource materials in non-English languages, including Spanish 	<p>Number of outreach and education activities</p>	<p>Annually</p>
<ul style="list-style-type: none"> Provide letters of support to publicly supported housing developers to encourage development in non-R/ECAP areas to disperse concentrations of poverty 	<p>Documentation of letters of support</p>	<p>Annually</p>
<ul style="list-style-type: none"> Work with jurisdictions in the County to review development standards for accessible housing and inclusionary policies for accessible housing units; continue recommending appropriate amendments each year, over the next five (5) years 	<p>Number of outreach and education activities</p>	<p>Annually</p>
<ul style="list-style-type: none"> Promote HIP to seniors and adults with disabilities to assist homeowners to improve access and age in place 	<p>Number of outreach and education activities</p>	<p>Annually</p>
<ul style="list-style-type: none"> Offer homebuyer education through Oakland County Housing Counseling Offer bi-annual fair housing workshops for local real estate and community agencies Provide local jurisdictions with fair housing information to improve and make more uniform fair housing information on their websites Continue to provide fair housing outreach and education materials on the County's website. Promote distribution of materials at local service providers. Review locations on an annual basis Educate landlords on fair housing and reasonable access/modification Fund the Fair Housing Center of Metropolitan Detroit to assure equal access to housing without discrimination Engage the Chief Diversity, Equity and Inclusion Officer (CDEIO) to host an annual fair housing summit. The purpose of this event is to raise awareness of fair housing issues Develop and deliver community best practice workshops around the concept of affordable housing and its cultural and economic value Provide fair housing resource materials in non-English languages, including Spanish 	<p>Number of education workshops, fair housing education materials, and agency outreach efforts</p>	<p>Annually</p>

A. OAKLAND COUNTY NON-DISCRIMINATION POLICY

SECTION I. GENERAL PROVISIONS:

Authority: This Policy is adopted and approved by the Oakland County Board of Commissioners. It shall apply to all County departments, boards, commissions and employees of Oakland County.

Purpose of Policy: The County of Oakland (hereinafter "County") assures that no individual or entity shall be subjected to discrimination or harassment on the grounds of race, color, religion, sex, sexual orientation, gender identity or expression, national origin, age, genetic information, height, weight, disability, veteran status, familial status, marital status, or any other legally protected status under federal and state laws be denied the benefits of, or be otherwise subjected to discrimination, harassment or retaliation for employment, or under any program, activity or service.

Violations: Violations of this Policy may result in disciplinary action, termination of a Contract and/or other remedies provided by law, including dismissal from County employment or County assignment.

SECTION II. EMPLOYMENT:

The County is committed to provide an Equal Employment Opportunity to all individuals, regardless of race, color, religion, sex, sexual orientation, gender identity or expression, national origin, age, genetic information, height, weight, disability, veteran status, familial status, marital status, or any other reason, that is unrelated to the person's ability to perform the duties of a particular job or position, in accordance with applicable federal and state laws.

This Policy applies to recruitment, hiring, training, promotion, salary decisions, work environment, as well as other terms and conditions of employment.

All County Employees, applicants, and Contractor Employees are protected from coercion, intimidation, harassment, retaliation or discrimination in performing their duties or exercising their rights under federal and state laws. "County Employee(s)" means full and part-time employees of the County, elected and appointed officials. As used in this section "Contractor Employees" means employees of County Contractors who are working on site at the County.

Questions or concerns by County Employees regarding treatment under this section of the Policy may be directed to your immediate supervisor, division manager, or department head, if feasible. However, any complaints may be brought to the attention of the Labor Relations/Equal Employment Opportunity Unit in the Human Resources Department (248-858-0539). Such complaints will be investigated promptly in accordance with established Human Resources Department procedures. Questions or concerns by Contractor Employees regarding treatment under this section by County Employees shall be directed to the Compliance Office Purchasing Unit. There shall be no retaliation taken against individuals reporting their concerns under this Policy to the County.

All County Employees and Contractor Employees are expected to conduct themselves in a manner that will ensure compliance with County policies and promote a work environment free from illegal discrimination or harassment. To abuse the dignity of anyone through racial, sexual, ethnic slurs, or other objectionable remarks or conduct is a violation of this Policy.

SECTION III. COUNTY PROCUREMENT / CONTRACTING:

County contracts issued by a department, board, commission, or agency of this County shall include a requirement that the person or entity, and any subcontractor under the contract, shall not discriminate against an employee or an applicant for employment in hiring, any terms and conditions of employment or matters related to employment regardless of race, color, religion, sex, sexual orientation, gender identity or

expression, national origin, age, genetic information, height, weight, disability, veteran status, familial status, marital status, or any other reason, that is unrelated to the person's ability to perform the duties of a particular job or position, in accordance with applicable federal and state laws. This language may be modified subject to the following: 1) approval by the County Executive or their designee, of modified non-discrimination language that meets the intent of the policy, 2) inclusion of the modified non-discrimination language into the contract, and 3) notification to the Board of Commissioners of the modified language, in a timely manner to be forwarded to the appropriate liaison committee(s) as a communications item.

This Policy applies to contracts for the purchase of, the contracting for, and the providing of supplies, materials, services, equipment, printing, and all other items as needed by county departments and agencies, including contracts for construction, alteration, repair, or demolition of a facility. This requirement does not apply to contracts where the County is not able to modify the contractor's standard terms such as end user and software licenses, technology use agreements and on-line services provided free of charge.

SECTION IV. PROVISION OF COUNTY SERVICES:

All Oakland County services, programs, facilities and assistance are available to all individuals and entities without regard to race, color, religion, sex, sexual orientation, gender identity or expression, national origin, age, genetic information, height, weight, disability, veteran status, familial status, marital status, unless a federal or state law mandates contrary action.

B. ADDITIONAL PLAN DATA**Table VI.1
Assessed Sales Prices**Oakland County
2015 – 2019 Oakland County Assessors Data

Community	2015		2016		2017		2018		2019	
	Average	Median	Average	Median	Average	Median	Average	Median	Average	Median
Auburn Hills city	149,945	130,000	149,025	134,250	185,283	153,875	190,477	165,000	188,460	163,500
Berkley city	156,058	159,000	179,138	169,000	190,204	180,000	207,234	194,000	222,916	210,000
Birmingham city	453,114	349,000	489,916	367,000	471,605	380,500	514,196	400,000	545,017	431,500
Bloomfield Hills city	709,266	590,000	690,864	535,000	777,201	680,000	706,627	620,000	870,288	695,000
Village of Clarkston city	254,500	260,000	266,800	276,000	331,150	320,500	328,582	345,000	299,548	312,500
Clawson city	129,042	143,500	156,365	153,000	162,800	162,000	184,564	180,250	195,117	194,000
Farmington city	143,519	159,000	161,060	165,000	170,163	171,000	195,191	200,000	200,246	209,900
Farmington Hills city	188,022	190,000	216,882	210,500	232,230	228,000	246,682	245,000	253,781	249,950
Fenton city	51,700	33,000	34,333	33,000	0	0	280,000	280,000	0	0
Ferndale city	122,679	120,000	130,848	124,000	150,312	140,000	166,191	150,000	184,239	172,500
Hazel Park city	40,784	37,000	42,613	38,000	53,690	48,750	65,502	60,000	66,668	59,900
Huntington Woods city	325,498	284,750	335,666	298,000	351,802	317,250	389,187	342,500	384,868	347,000
Keego Harbor city	133,833	100,500	175,003	96,500	160,645	117,000	231,724	139,000	204,459	160,000
Lake Angelus city	650,000	650,000	1,563,000	1,225,000	1,275,000	1,275,000	1,304,167	1,175,000	1,341,356	1,159,000
Lathrup Village city	156,387	155,000	152,042	150,000	185,570	189,900	210,337	204,250	215,648	215,000
Madison Heights city	89,330	86,000	103,297	102,000	107,584	110,000	122,603	125,000	136,204	136,500
Northville city	282,596	226,000	276,942	226,000	266,081	230,000	326,448	295,000	312,211	275,000
Novi city	291,397	245,500	289,254	247,950	311,880	265,000	320,750	275,000	337,566	293,000
Oak Park city	75,444	71,325	80,202	75,000	99,841	100,000	117,450	118,000	132,659	136,500
Orchard Lake Village city	674,965	447,500	551,573	377,000	658,682	397,000	883,375	525,000	831,412	489,500
Pleasant Ridge city	267,647	229,300	286,578	263,000	313,436	297,350	336,217	302,450	338,160	320,000
Pontiac city	44,252	33,000	53,826	40,000	61,105	45,000	68,982	52,750	73,243	60,000
Rochester city	254,281	222,500	273,664	243,000	301,025	302,500	309,732	285,000	322,752	324,900
Rochester Hills city	259,371	236,000	267,341	257,000	271,390	265,000	288,802	279,850	302,248	296,625
Royal Oak city	180,376	168,000	193,812	175,000	208,283	190,000	226,816	199,000	245,240	225,000
Southfield city	105,931	99,000	113,613	110,000	128,685	127,000	148,299	145,000	163,456	158,000
South Lyon city	196,073	190,500	197,977	184,900	203,053	187,000	209,527	197,900	231,355	214,500
Sylvan Lake city	205,596	195,000	213,599	199,000	229,905	218,000	219,328	205,000	272,581	234,750
Troy city	264,973	235,000	281,343	253,000	294,979	265,000	306,274	280,000	322,242	293,000
Walled Lake city	143,952	118,000	139,736	123,450	154,491	140,000	161,197	146,250	170,695	155,000
Wixom city	205,693	197,500	225,454	214,950	225,584	210,500	245,029	237,500	264,982	248,750
Addison township	222,651	219,500	269,121	249,000	288,115	295,250	278,085	277,500	369,020	330,000
Leonard village	123,933	95,400	201,900	205,700	101,563	96,000	182,400	135,000	224,214	150,500
Bloomfield township	380,077	325,000	383,012	330,000	404,556	345,000	420,756	370,000	478,982	385,000
Brandon township	187,679	200,000	196,887	204,900	233,235	239,800	226,193	234,950	269,152	260,000
Ortonville village	169,884	142,756	133,182	133,000	151,430	160,000	174,398	173,500	164,181	165,000
Commerce township	218,165	185,000	238,666	220,000	252,975	210,000	267,856	238,000	294,588	270,500
Wolverine Lake village	180,379	150,500	201,311	165,000	223,103	169,000	283,227	221,450	277,805	209,000
Groveland township	192,064	210,000	218,297	205,000	248,972	245,900	235,380	246,000	290,230	276,950
Highland township	223,450	194,500	225,850	207,000	261,310	227,200	250,789	220,000	301,277	250,250
Holly township	160,419	160,000	166,078	167,000	185,312	178,000	182,764	189,000	219,797	213,000
Holly village	106,389	94,000	113,017	112,900	128,579	125,000	137,842	130,000	145,224	132,700
Independence township	242,298	205,188	265,068	230,000	271,453	239,000	295,524	265,000	309,213	265,250

Table VI.1 continued
Assessed Sales Prices

Oakland County
 2015 – 2019 Oakland County Assessors Data

Lyon township	262,309	262,500	295,820	309,950	333,396	331,500	344,762	350,000	372,257	365,000
Milford township	333,895	280,000	325,779	318,000	396,442	343,500	370,695	345,000	405,413	359,000
Milford village	222,324	200,000	203,731	172,950	244,967	220,000	242,064	220,000	267,657	246,250
Novi township	335,667	338,500	325,000	325,000	385,000	385,000	967,000	967,000	323,700	350,000
Oakland township	388,801	335,000	418,156	375,000	438,716	360,000	424,717	362,000	473,907	420,000
Orion township	215,766	193,500	230,062	205,000	249,782	235,000	254,188	237,000	267,338	250,000
Lake Orion village	211,535	169,000	229,738	167,123	237,871	172,000	271,639	208,000	255,768	207,000
Oxford township	221,791	209,500	232,682	232,900	257,567	243,749	263,599	250,000	284,447	260,700
Oxford village	193,695	177,342	199,285	175,000	217,215	205,500	225,280	219,000	239,938	224,055
Rose township	179,208	175,000	178,922	170,000	242,501	230,000	228,950	220,000	256,934	254,950
Royal Oak township	34,150	29,900	37,288	36,250	50,125	46,500	47,950	52,750	44,369	45,000
Southfield township	269,900	269,900	413,250	413,250	0	0	0	0	265,000	265,000
Bingham Farms village	414,210	353,000	479,442	375,000	495,377	385,000	491,850	342,950	468,823	357,500
Franklin village	508,022	445,750	432,289	384,500	606,744	499,600	591,430	547,500	576,529	545,000
Beverly Hills village	317,216	300,000	317,509	304,000	335,613	315,000	362,561	344,750	383,353	354,250
Springfield township	220,318	225,000	231,843	225,000	257,772	237,000	267,466	255,000	310,562	295,000
Waterford township	142,170	125,000	153,184	135,000	171,409	150,000	172,529	160,000	187,982	166,450
West Bloomfield township	273,389	235,000	285,891	245,000	297,597	255,500	306,173	275,000	330,622	290,000
White Lake township	221,122	213,500	231,545	220,000	238,803	225,000	257,512	240,000	273,356	250,000

C. PUBLIC INPUT

Presenter: Housing affordability is not necessarily a racial or a protected class thing. That is why affordable housing issues are big issues and they are big issues across everywhere, but it is not necessarily a fair housing issue. There is a lot of blurry line there. I am not an advocate for HUD. I am just reporting on the data, but ...

Comment: How do we convey that to HUD?

Presenter: The one that really stuck out on me was and the majority of people living in Oakland County think that there is no segregation, 192. If we get a lot of responses in places that on the map look segregated and they say that we are not segregated, then that is something you can say. The public that are living in these areas don't see it that way. That is something that you can bring to HUD in writing and in a numerical format and show them that.

Comment: What are the two protected classes that Michigan offers?

Presenter: Age and marital status.

Comment: So, age is not a federally protected class?

Presenter: Yes.

Comment: Some of your I guess it is the way that the survey is structured the responses that you gave didn't include those two other protected classes. So, we don't really know, I know it was because of the results of fair housing complaints. They are not collecting fair housing complaints based on age and marital status, okay.

Presenter: But we do have age and marital status in the survey.

Comment: I was saying in the terms of the complaints.

Presenter: Maybe in state stuff we can. We get an extract for HUD and what is listed there.

Comment: They are not evaluating that, but you can get that information for the State of Michigan.

Presenter: Yes, the Fair Housing Center. We should have a separate extract of data from them.

Comment: There is no state department that collects that data?

Presenter: That is all individual. No. It is piece meal.

Comment: Where the complaints come from, do you have that pinned down to certain areas in the county.

Presenter: There should be a city level.

Comment: I am just curious.

Presenter: It would say city/jurisdiction level.

Comment: The reason I ask that is I own rental properties in the area here in Clarkston, Waterford, and I don't have anything in Pontiac, but when I look at the cost of housing around here to purchase a home, but to also the value of the rent. What a property would rent for, but then you go into Pontiac or those areas and there is not much of a difference between Waterford and Pontiac as far as the value of rent for the properties like a single family or a ...

Presenter: Multi-unit.

Comment: I was just curious is your schools are different and things are not equal to maybe towards Holly or the Township here and the rents are somewhat equal. I hear we need air conditioning, so we rent a lot of different areas and a lot of different homes and people are saying as far as a more from a segregation standpoint, but I think it is more of a by choice. You certainly have certain pockets that were in different homes and different areas, but the rental values are very similar in the Holly or the Pontiac area.

Presenter: So, you are saying that there wouldn't necessarily be a rental barrier to move out of those areas.

Comment: My thought is if you don't have the same amenities school views in Pontiac and you have school choice down there in the Charter Schools and that and if you don't mind sending your kids to Holly Schools and the rent values are very similar are they being pigeon holed into when you are talking over 30 percent of your income burden was that rental or was that?

Presenter: It is broken down by rental, owner, or owner with mortgage it is broad.

Comment: We should look at someone making \$20,000 a year and paying \$900 a month in rent. It exceeds that sever burden. I was just curious if the complaints for the fair housing came from more this area

Presenter: We will make sure to have a table. There will be a summary table that shoes complaints by city, but I just don't have it right ow.

Comment: All over the place.

Presenter: That makes sense. We will have a summary table breaking down by number of complaints by city or area in the county.

Comment: Can they also break it done by and you kept saying that disability is typically a higher rate than race for example. Do you know what types of barriers to access there are for people?

Presenter: There is a whole list of issues making reasonable accommodations or you can't, and you get a disability payment on the 15th, but you rent is due on the 7th and can you change that for me. That kind of thing it is also just might be easier to prove if it is a disability-based thing. It is like I have a shower and I want to put a bar in the shower, that is an easier thing to go an evaluate. Yes, the issue list is long, and we have that. There is only and I try to keep it to 45 slides, but I could talk for hours and

hours. Yes, those are good questions. I also recommend that when the report comes out to at least look it over. It won't make for a very stunning reading but check it out and find the tables that speak to you and get some ideas.

Comment: When is that target date?

(Review of dates of report)

Comment: The mortgage application and the loan denials you have that tracked by race, but do they do it by zip code?

Presenter: That is Census tract, unfortunately.

Comment: So, they can't...

Presenter: County and Census tract data.

Comment: They can't show, and it doesn't show where they want to move to, but if they are applying for a mortgage or they are applying for a loan.

Presenter: It doesn't show where they.

Comment: Where they currently live.

Presenter: It doesn't show that as well. At least in this current iteration, but they are adding a whole bunch of new fields.

Comment: If they are tracking the race, I assume they are putting in personal information, but they don't track...

Presenter: Yes, we you fill out a loan application...

Comment: Where denials are.

Presenter: It is a big thing, but they are only required right now to track these certain things, but like I said that is changing and there are more fields that would be really interesting to see where you live and where you want to live.

Comment: It would be too hard to track where they want to move but the loan application you could see exactly where they live now.

Presenter: It is by Census tract.

Comment: The reason the email too would be...

Presenter: There is a reason for denial, but they do track reason for denial and that could be source of income, debt to income ratio, there is a couple there. They do track denial reason and they do track

income to see denial rates by income and obviously if your income is not as high you probably won't get a loan for at least a larger house., There is a lot of data there, like I said I try to keep it to 45 slides.

Comment: When you look at that denial rate it always whites was at 17 percent and it was down 8 percent, but black was at 43 percent and down to 13 percent. It looked like and it was down considerably on both sides but...

Presenter: This was also the Great Recession. So, a lot of things crashed out.

Comment: I am sure in 08 but when you drag it all the way over to 2017 there you see that...

Presenter: That is true it is done to 20 or so. That is also market forces, but still it is over twice as high.

Comment: (Not Discernable)

Comment: It was confusing to me too when you looked at American Indian and you looked at 2009 and again understanding the climate, but then you go all the way up to 2015 and it is only 7.5 percent.

Presenter: That is a small sample size.

Comment: Small that is all. There wasn't some push nationally to encourage American Indian homeownership.

Presenter: No, it is just American Indian and Pacific Islander unless you are in very specific areas of the country those are all over the place, because of small sample size. You could get a lot of applicant one year and most of them get loans or you could get one or two applicants one year and only one gets a loan and all of a sudden you have a 50 percent denial rate. We do have the expanded table that is originated and denial rates in the appendix.

Comment: Reporting the reasons for denial are important from the perspective of programing, because if we see that a lot of minority populations have their credit scores are not the best and it precludes them from becoming a homeowner and maybe there are things that can be done to help educate them or self-correct their financial situation through housing counseling for instance.

Presenter: I wish there was credit score and hopefully it is coming. I know that debit to income ratio it has some there, but it doesn't have it all.

Comment: That is what I was getting at too. I didn't really expand on it, but earlier when we were talking about disability, if you are aware of other communities that you work with that have high instances of complaints from folks that are disabled was their programming that came out of that that might be you know encouraging folks to consider accommodating and education and actually improvements to make a structure more accessible.

Presenter: That would be something along the line of at the end when we do preliminary findings and we see a high disability compliant and the way to rectify that would be to have an outreach program to landlords and also those with a disability about how to do that before you get to the complaint

process and take care of it before. That falls under the outreach and education aspect of how you would address that issue.

Comment: I have a real problem with dissimilarity index. That thing just riles my and by inference if you have a dissimilarity index segregation is bad.

Presenter: Yes.

Comment: So, the concept is if I have a group of people that want to live together almost the errors like the Italian, the Poles, that is what our whole history has been created upon. So now if you have a group of those people, those people so now the dissimilarity index is high and so the only thing that would satisfy and this is where I bite my tongue and according to HUD if everything was even that is what they are shooting for. So, in other words somebody should say this house it needs a white and next, African American, Indian, so somebody should be smoothing the pie, so to speak, so we don't have an out of kilt dissimilarity index, is that where we are going?

Presenter: I don't think so. I would say no just because it is fair housing choice and choice is the operative word. Where you choose to live, but you are right I do understand that you see a high number that is segregated. Segregated is just by its nomenclature has a negative term to it obviously.

Comment: I mean...

Presenter: Beyond that the mathematical under pinning's of it are also a little shaky.

Comment: But HUD runs on that thing like it is Holy Grail. I have real problems with it.

- Concern for knowledge of segregation in the community
- Lack of affordable housing
- Concerns for lack of showing reasons for denial of home loans

Southfield Parks & Recreation Building

10/22/2019

Presentation

Comment: Will the report break out how many by tenure are occupied by low income folks?

Presenter: Yes, it will. And I'll do I'll show you later today, I mean probably five minutes from now. Yes. Yeah, that's so um, it won't come from the straight Census and won't be this five-year ACS. But if you know, once you start talking about income, low income, we have to use the CHAS data, the Comprehensive Housing Affordability Strategy data set. And yes, we have a big bunch of tables. And I'll get into some of that, and that is broken down by tenure. So yes, we do include that.

Presentation

Comment: Could you go back, please?

Presenter: Yes, absolutely. Yes. This is households by Yes. Home build.

Comment: So, this is this is occupied.

Presenter: So, it's not necessarily just this is this is.

Comment: My point is...

Presenter: It is both owner/renter? Yes, that's correct. Yeah. Yes.

Comment: Do you have a slide somewhere with single family owner occupied...

Presenter: By year built? Yeah, I think so.

Comment: At some point, yeah.

Presenter: I can check that. If not, I'm sure the Census has it.

Presentation

Presenter: Is anyone a developer? Yes. Do you have?

Comment: Mostly subsidy and public tax credits. So, you basically invert the economics of it so that it becomes viable to build affordable units.

Presenter: Yeah, yeah. Low Income Housing Tax Credits is a big tool in the industry. How do you feel about inclusionary zoning?

Comment: I'd like to see more of it, but....

Presenter: Again, there has to be some sort of incentive. Right. There has to be a swap to meet it.

Comment: At the end of it all. It's the economics. You know, so I mean, definitely getting, you know, getting land use under control so that it's feasible to build in some places is absolutely a big part of it. You know, you have places that are like a need maker to build on. That's, that's ridiculous.

Presenter: Yes, density requirements.

Comment: You know, I mean, that that gives you the transportation questions, because like you said, land use and transportation, of course, they're intertwined. The access to jobs. I mean it's all, it's all very combined and economics drive it all.

Presenter: Yeah, yeah. You know, when you think about when you think about the equation, you know, if you multiply if you change something on this side, you know, you'll get a different change on that side.

Comment: Do you ever, I know the President commented once that maybe cost burden should be the level should be raised to maybe not 30% of your income spent on housing to maybe 40%. Do you have any statistical on that?

Presenter: Well, I mean, I'm just looking at, you know, I mean cost burden so that that would decrease this number for sure. But it wouldn't decrease the severe cost burden. You know what I mean? So, you know, if you rate if you change, if you change this number, you get a decrease in that, but the severe cost burden would still remain the same.

Comment: So, if wages change, perhaps, you know.

Presenter: Yeah, if you if you increase wages, that that would certainly decrease the amount of cost burden, because people would have, you know, because right there, you'd have, you know, more income, so your income share spent on housing would go down. So yeah, if you had increasing wages, that would certainly decrease the number of cost burden households.

Comment: Is there historically a link between increasing wages and income and then also increasing the housing market value and cost?

Presenter: Yeah, because you know, everything is connected. So, if people have more, you know, wages they can bid up. Housing, housing cost. I don't, I don't know if the top of my head if there's like this statistical value if you if you, you know everyone gets and then it's like is if everyone gets an increasing wage, yeah, that that would be as more strongly correlated event, but it's like small pockets of people get more income that might drive up wages or drive up housing costs in other directions. Yes, but good question. Yes.

Comment: So, when you have communities that have a large percentage of properties still on wells and septic as opposed to sewer systems that requires larger lot sizes to accommodate all of that. Oakland County has that high issue and I don't know if any of the data that will be presented takes his into account?

Presenter: No, I mean, so that that's, you know, that's why public hearings are important because like that data isn't available in any federal database. However, I know Community Development Block Grant funds can be used and, you know, use it effectively for infrastructure improvements, and being you know, sewer lines. And you know, that, across my travels, people have been talking, you know, people have successfully use these funds to, you know, to take houses off, you know, to build up, you know, sewer and water infrastructure to increase density and lower housing costs, because if you increase density repair, if you decrease density requirements, you allow more housing built on fewer land, you have more supply, and you increase the supply, housing prices fall. So yeah, yes. That that could be that could be, you know, you know, just making it easier to build more housing would help

this would help decrease the amount of cost burden and severe costs burden housing. So, it's really it's really a supply/demand issue. You have to figure out how to increase supply because demand will always be increasing, especially if you saw that the remember the first line of how we population. Population trend is very high. It's up. So, if you would can increase supply.

Comment: And you had mentioned as far as housing problems, one criteria being one person per room in the home. For many of our housing programs, we follow two heartbeats per room. So, I could see where that would, by HUDs definition be housing problem if we have a two-bedroom home and a kitchen and we have four people here, you know. I'm just wondering where that discrepancy is or...

Presenter: So, you have two, sorry explain it one more time.

Comment: I'm not sure if it's Michigan or HUD?

(Crosstalk)

Comment: So, if you have six in a family, you would get a two bedroom, because two could stay in the living room.

(Crosstalk)

Comment: They don't count the kitchen or the bathroom.

Presenter: Okay, so yes, so that is a Michigan thing. Yeah, that's good.

Comment: I can see where that could translate for HUD to like that's a housing problem, but for us...

Comment: That's a requirement.

Comment: Yeah.

Presenter: Yeah. Okay. So, thanks for saying that now. Now we know we know that.

Comment: Well, in even more importantly, to come out of being a renter into your first home, I think that's a barrier.

Presenter: Yeah and if that first time, you know, the rental stock for you know, first-time homebuyers, you know that that's a certain portion of the market. If first-time homebuyers in those homes aren't moving up to their second homes like that kind of freezes out all the renters that want to move into those first-time homes. So that's the problem that, you know, we've been seeing across country.

Comment: Because I see, as a housing counselor, pre purchase counseling probably at least 75 to 80% of the time they paid less mortgage payment than they would for rent. A very similar unit or maybe a larger unit, their payment is less than their rental payment.

Presenter: Yeah, yes. Yes. I absolutely agree. And just, you know, giving education to make the make that case and making sure people are aware of that it's a big part of it a big part of that getting people from rental housing stock into single family housing stock.

Comment: So, when you look at HMDA data, and it didn't list the reasons everything you said the reason and if it's primarily because they are not credit ready to get a mortgage. That's where programs

like housing counseling become really important to help people cross that barrier from renter into homeownership, which might be more affordable to the market.

Presenter: Yes, I mean, and you know, when you look at the percent share of renters, you know, they're, you know, 42.6% of them have a housing problem, getting mostly cost burdened. But if you shift into a lower cost, you know, if owning your home is slightly less expensive, that would also bring down that number. You know, I can see you're about to say something.

Comment: That gets you into a down payment question then, because if your cost burdened, you're not going to have the resources to put it aside to have the down payment and requisite to be able to purchase the first house, and then you get into this catch 22 .

Presenter Where you will never be able to get that down payment, even though if you have that you can essentially buy into a lower ownership lower...

Comment: In Michigan, you know, with, with so many of the FHA and VA loans require one to 3% down your security deposit to a unit is almost the same cost.

Presenter: That's true. That's a good point. I know Housing Authorities, statewide housing authorities, several of them have down payment assistance programs where there's, you know, they will, they will, you know, give you that loan on top of your loan. So that that's a, that's a great resource Housing Authority, statewide Housing Authorities are a great resource to tap into, you know, they administered all sorts of special funds. But again, with, you know, Housing Authority is also for first-time homebuyers. The way that they operate is they sell bonds on the market, housing bonds, and they use that for those proceeds to offer below market interest rates to first-time homebuyers. However, with the interest rates being so low for so long, that kind of that tool has been, you know, marginalized because interest rates are already low, even if you sell bonds in the market and you try to offer, you know, a quarter percent the going rate, there's additional strings and things. So, a lot of people just go up to the market rate loans. However, if you see interest rates rising, you know, 5, 6, 7 percent, then Housing Authority below market interest rate loans are very attractive. And there are great tool for first-time homebuyers. So again, that's something that I've seen as well.

Presenter: Personal income has not made a substantial increase since 1977. Personal experience, we bought a house in Royal Oak, starter house in the late 70s, 27,000, today that house is worth 200 over 200,000 Okay, so what's happened is housing costs geometrically gone up; personal income has remained virtually stable. You can't make those numbers work.

Presenter: That's true. Yeah. Yeah.

Comment: So, we're, we're doing this.

Presenter: Yeah. And it's, that's why it's like, you know, like I said, like, I travel around the country every week. I mean, I'm in a different part of the country. We're talking about housing affordability; this is an issue everywhere. And no one has a silver bullet solution, or, you know, we can we can, we can chip at it with low-income housing has tax credits. You know, all sorts of there are tools to get at it, Community Development Block Grant funds can be used like to, you know, increase or fix up infrastructure to increase densities but yes.

Comment: We're getting this we're getting less money today for Community Development Block Grants than we were in 1977.

Presenter: Also, yes. So that also, and that was addressed yesterday.

Comment: Okay, so that's, that doesn't...

Presenter: That doesn't help either. I know. Yeah.

Comment: What am I missing here? I mean, I mean...

Comment: We're nationally speaking we're short, about 7 million units of affordable housing, according to the most recent data I've seen, so, yeah, you're right on point. That is a problem.

Presenter: And, you know, you know, all my travels are through the lens of Community Development Block Grant groups or grants and, you know, so that's the lens in the problems, solution-oriented approach that I have to deal with. The largest solution is outside of my scope. Okay.

Comment: So, voices need to be heard. The regulations and the complexities regarding rental housing development under the HOME program need to be modified. Yes, great because it keeps people from wanting to put dollars and efforts and energy into developing affordable rental housing. It's a nightmare. You know the regulatory barriers.

Presenter: Do you have any specifics we can type it in so they can read them?

Comment: The monitoring, the high rents/low rents. Manage monitoring for 30 years.

Comment: Yeah, affordability to make sure that the developers keeping low income tax people in those units you as a home they have to actually go out and inspect the units to make sure there's...

Presenter: For 30 years?

Comment: For 30 years, yeah.

Comment: The administrative burden for HOME is just astronomical. I mean, like very, limited funds. We don't even have the staff to be able to do that. To go out and monitor X amount of houses or rental apartments.

Presenter: And that's money you could be spending building more housing or driving around.

Comment: And then how do you get a developer for a landlord to fix something up? Well, some communities have landlord licensing. You can have that on the books, but if you don't fund it, and operate it properly, it's ineffective okay, but even so, unless you have some judges that are very intense on making those laws work, again, slum landlords are all over the country. I mean, that's not that's not a new thing.

Presenter: And, you know, on that track, you know, if you have slum landlords, and then you do inspections, and you find, you know, infractions and make them fix it, it's sometimes often easier, cheaper or more economical just to evict the those tenants and sell the units, just because they don't want to they don't put the money back into rehab, or it's just they can't make it back.

Comment: Or they raise the rent so high.

Presenter: Exactly. So, even with monitoring, you create a different problem. So that you know the, the equation is so complex change one little, you know, variable over here, the whole thing changes

and totally, totally different thing, but the solution, again, is trying to modify free market forces to producing more housing. And that's a difficult thing to do.

Comment: I think you know, developing new properties is important, but also incentivizing our current landlords to provide affordable units still integrate the population across our county. I think that's something that we're struggling with because we do have that segregation in Pontiac, and Southfield.

Comment: But Southfields not economic.

Comment: Sure.

Comment: Southfield is a whole different arena.

Comment: Sure, sure, but you still have these pockets...

Comment: Of what?

Comment: Of low-income individuals.

Comment: But not in Southfield, Lathrup Village. That's what we're finding in Pontiac it is a whole different arena and I will...

Comment: Sure and I and I can only speak up my experience working with the homeless population of people who want to live in Beverly Hills want to live in Novi want to live in these communities, but then they're stuck living in Pontiac, stuck living in Madison Heights, stuck living in a horrible complex in Southfield, but being able to integrate...

Presenter: Do you have any specific recommendations to do that, like if you know how would you go about an ideal world?

Comment: So, when we have talked in our CFC as far as providing like, like mitigation funds to help landlords if there's damages the properties because there's a stigma against people who are low-income that they're going to damage the property, that they're going to bring drugs into the complexes, whatever. So as a community, we're trying to provide our own funds like, okay, how can we encourage landlords to rent to our clients, but that's coming out of our own organizational pockets that are to be used towards rent or towards other things that our clients need that the community is providing.

Presenter: So, there's a price tag to a stigma.

Comment: Right, right. So, I think having support from them from HUD to incentivize and put those dollars to our current landlords might be helpful.

Presenter: To have a reserve fund.

Comment: I don't know. Like, I know, it's not that easy, but to say like, okay, 5% of your property should be reserved for low-income housing. So that's two, two units for 64-unit property, maybe that's reasonable, you know.

Presenter: Yeah, yeah, exactly. You know that, that that changes the profit motive, but then you can address that, but then Michigan has home rules. So, it's like, you know, if one town does that, the

other towns might not and then guess where the developers are going to build them? You know what I mean? So that's the end of the Home Rule thing. It's also adds a layer of complexity. So then, yeah.

Comment: You know, City of Detroit recently implemented, I believe it's 50 units development, 15% of them, maybe it's 20%. I agree, but particulars now. But they haven't recently as of a year ago implemented this where it's like, okay, if you're doing a large-scale development, you have to set aside some percentage of the units for affordable housing. You know, in Detroit, I mean, there's a little trouble about the redevelopment is happening in Detroit so it can't be done. It's, you know, in the case of, you know, places like Ferndale and Southfield some of the inner ring suburbs where there are bigger transit connections, and there's still a lot of shopping and amenities, something like that could be a viable, viable proposition because you do have enough market demand for those places to offset that other piece of it.

Presenter: Yeah, but that wouldn't necessarily work in Pontiac? Just because there's not that there's not the market demand from Detroit isn't moving up that high.

Comment: The I mean, Pontiacs its own, Pontiac, Pontiacs its own beautiful environment. Yeah, I mean, we've so built 67 single family, least own home to Unity Park using dollars and the math that still works in a lot of places in Pontiac where you do need the subsidy in order to carry something like that through to completion. You don't have buyers coming and beating down the doors wanting to buy housing in Pontiac, which then if you don't have the premium from, you know, again, in a Detroit scenario where they're like, okay, you've got a 50 unit development, you have to set 27/28% aside for low, low to moderate income folks. There's not enough gap in the rents there for landlord to be able to offset that just using private market forces.

Comment: If I told you, if I said to you, the Pontiac school district is number one in the State of Michigan.

Comment: In what metric?

Comment: Graduation rates, what any metric you want.

Comment: Great scores.

Comment: Number one in the state. Pontiac be the same state that it is in now?

Comment: Wait, what?

Comment: If it was a better...

Comment: An attraction.

Comment: Yes.

Comment: If it had better public facilities.

Comment: Of course.

Comment: But if you look at Pontiac, it's like 50% right off 2% home ownership. So there of course are more rental units. If you go to the northern section, let's pick on Ortonville where it's got like a 98% ownership rate. It's a lot harder. Even if I want to live there because my parents live there is where I

want to rent and to just to find a rental unit, other than perhaps a mobile home is extremely difficult. They don't have the apartment complexes.

Comment: Well, and even if you're looking to develop these using subsidy dollars that are in places further revealed like that, LIHTC is just completely not viable out there because the place-based criteria for competitive LIHTC funding pretty much precludes development further afield. You know, even using HOME dollars and things like that if you're doing built out there that gets you into infrastructure costs and things like that, that you may not have to bear in somewhere like Pontiac or somewhere for closer in. So that's, that's one of those catch 22 sorts of things again.

Comment: So, state policy trends impact, the ability to build, oftentimes using leverage dollars.

Comment: Oh, but we've, yeah, I've commented several times now about the so LIHTC, the Low-Income Housing Tax Credit, specifically the 9% program, which is the big competitive one bit of a lot of multifamily developments getting funded with them. They have a series of place-based criteria and they're like, okay, you have to be, if you want these points, you have to be within third of a mile of somewhere that has at least an 80-block score. Well, that puts you in downtown Ferndale, basically. There's nowhere in Pontiac that can meet that criteria, you're not going to get those 12 points let alone or below or somewhere like that, you know, there. If you're within a quarter mile of a transit line, then you get 10 points, which 10 points on 100-point application is that's massive. You know, and we all know the transit difficulties of this entire region faces especially Oakland County, you know, so you get into those sorts of bigger questions and that limits the viability of some of those subsidy sources.

Presenter: And then so the subsidy sources just get concentrated in specific areas based on those based on the bureaucratic criteria.

Comment: A lot of the professionals in Oakland County working with lower income people are facing affordability issues. Maybe not so much impediment issues for fair housing and there, they're two different issues.

Presenter: They are. They are sorry. And you know, with, you know, that this is an AI plus. So it's an Analysis of Impediments, plus some additional housing, specifically for the Consolidated Plan. Yes, housing affordability, strictly speaking is not a fair housing issue. There's a lot of feedback between the two, obviously, what, you know, if you can only build Low-Income Housing Tax Credits in certain areas, you're going to create concentrations of, you know, our RCAPs and ECAPs. And, you know, that's a feedback loop from, you know, you know, subsidy requirements, but it's not technically a you know, a fair housing issue, you know. Yes.

Comment: Yeah, I mean, I'm with Habitat for Humanity and I have a wait list of qualified applicants, low-income applicants, predominantly minority applicants. I don't have housing for them that falls within their range. So, you know, I have had qualified people, I'm ready. But they're not able to buy \$150,000 house. You know, so, for us, it's an affordability issue and it's at, you know, housing stock issue.

Comment: We saw the most recent round of home acquisition, rehab/resale homes that we did with Oakland County. We bumped into we bumped into that same affordability issue where we had we had a couple snags with getting through one of the paperwork sayings, whatnot. We had to reappraise the house and the house appraisal jumped \$37,000 over the course of six months. So, and then all sudden, the math worked out that in order for them to qualify as a low- to moderate income person, you know, 80% area median income and below, they would have a family of seven living in a three-

bedroom ranch in Oak Park. It's like, this doesn't work. It took us a lot of tap dancing to get through that and get that home occupied. That's so I echo the affordability question.

Presenter: Yeah, and that's a very difficult question to solve, unfortunately. Good discussion. Yeah. No, I wish there was, like I said, I wish there was a, you know, an easy solution, but if there was, we wouldn't be having this issue. And building additional stock, you know, if, if land values are increasing that automatically just jumps up everything you know.

Comment: In the crisis is really occurring where a lot of the rental properties that are subsidized by the federal government now are going to be sold in that housing won't be available to the tenants that are currently in them. And so will the funding shift? Will the policy shift to preserving the existing housing that potentially come offline and leave people homeless or searching for more affordable housing occur? Or will we not being able to meet the increase in affordable new affordable housing, at the expense of just preserving what's coming offline through HUD?

Presenter: You certainly don't want to if you lose the stock that you already have, yeah, not just, you know,

Comment: Look at public housing units that may have like 230 or 40 people in number households. And if it that comes offline, where are those folks going to go? In addition to how professionals are struggling right now to get their clients into affordable housing, and the policy really was going to be create new affordable housing. But now are we forced to take limited funding and preserve existing houses that are subsidized in large developments for public housing? That's going to be a dilemma for limited federal funding being used countywide there will be shifting policies.

Presenter: Thank you. Yeah, nothing about this is easy. Yeah. And talking about that we have one of the HUD CHAS data, C stands for Comprehensive and it is it's got a lot of things.

Presentation

Comment: You got a total of six?

Presenter: These are found with cause. Yeah, 39.

Comment: 39 that's pretty low.

Presenter: Yeah. I mean, you can see like, you know, things are trailing off. Yeah, it's pretty low. Yeah. I would agree with that. Yes, you kind of see a cluster here 2014/2016. Again, you know, this was this is the Great Recession and kind of coming out of it. And then you know, now, yeah, six is pretty low.

Presentation

Comment: So, Michigan, residential building codes for one to two family residences do not require any sort of accessibility even for new construction. If you build a brand new house, you can build it with a forage threshold to get inside you can build it with 30 inch Norway's going into the bedrooms, you can build it in the same manner, give or take some materials choices, that you could build it in 1950, in 1900, for that matter, like I said differently confused premise few specifics. That sets up a condition where modification then becomes quite a lot more expensive. And that sets of sets up a massive barrier, quite literally, to folks with disabilities, especially folks with mobility concerns, being able to even find housing, let alone having it be affordable to them in a place where they want to live in all the other particulars of housing choice. Then you get into the question of landlords, especially of multifamily

developments that are unaware of their legal requirements to be able to, to make a comment about reasonable accommodations, you know, allowing the placement of a ramp for things like this. You know, which then sets up another barrier to housing for folks that desperately need housing. So, I think I think our building codes are something that we need to collectively, at the state level, try and get modified so that we don't have to try to go through this modification rigmarole with new models. We can just build it with wider hallways and wider doorways and things like this.

Presenter: Great, thank you. Anyone else? That's, that's, that's why we're here. Thank you so much for that. Thank you any other barrier these ticking the boxes in your brain?

Presentation

Comment: Yeah, I think that last point you made on the previous slide about regarding folks that just don't know they can ask for reasonable modification, reasonable accommodation. You know, pretty much anytime you do anything with a property made before 1978 you have to distribute that pamphlet on the lead base paint hazards. Why couldn't we distribute a pamphlet explaining reasonable modifications as part of that, you know, just have it be mandated that you know, your whatever, and I don't know what the threshold is to have to distribute that pamphlet, how many units or whatever, but just make that into that literature. And then people know that hey, you know what, I have the right to ask for this that you know, there I know what fair housing looks like, I know what reasonable accommodation looks like and if I need that, I can ask for it.

Presenter: Great, that's great. Thank you. If you're if you're having if you're handing out flyers anyway when you know the information is power. So that that's good. Anyone else?

Comment: Think barriers. I know that a big barrier besides income is things like credit and the fact that they Don't consider for example if you have a voucher your vouchers payment as income, they say they want three times the rent income, but they just mean income, they don't look at some of your food assistance for example, or, or other types of income that you have that someone who is to say, working nine to five job, they pay everything out about my food, my utility systems, you know, and they don't consider the public mainstream benefits as income. So, I think that's a huge barrier. And I think if more people consider it, and are and then there's the whole issue with credit and criminal background checks and other...

Comment: Consistency because it costs the landlord up front, so they don't pay the \$20...

Comment: Application fee when they know that they are not going to run it.

Comment: Well, because when I talk about consistency, there are times where I'll be working with the landlord and I know one person with certain criminal background check or credit score and can remember approved. And so I sent another person to that same landlord. And maybe they have, you know, similar racial backgrounds, whatever, but then they're denied two weeks later and said, okay, well, you know, what does that look like that a protected, you know, protected class? Sure. Yeah. That's difficult. And then, as far as barriers, I think you touched on like the education a fair housing accessibility or making those reports because I would, you know, I would assume there are more than what was it nine, that were found as a fair housing case. But it's difficult to go in as case managers people on the front line, work with somebody in crisis trying to find housing, case managers, and the clients are like, okay, well, I think that's fair housing. So, we're going to take time to file a report and do this one of them and the day this person is going to be on the street. We need to move on and find

another affordable housing option for this person. So, I think accessibility and reporting and education and what that looks like as far as reporting and what is covered, I think is important too.

Presenter: Great thinking. Oh, yes.

Comment: I think this whole thing is such a layered and intertwined issue with so many other like industries, if you will, so it would be nice to see if there could be some sort of broader focus group not just focus on us housing professionals but things that affect housing that we know of so can we get someone who represents transportation to come join this conversation? Can we get someone who represents you know, the school district or some you know, I don't know maybe it's related to the to wages, I don't know but all these things are affecting our outcome and our ability to be able to affordably house people. You know, we can't get the LIHTC scoring because of transportation because of these other things. Can we bring some of these other players together to just have this this is a more complex collaborative conversation, because it's almost like someone else in another industry needs to do something that will then trickle over that will allow us to do something. And I don't know what that is. I don't have any answer that maybe as a collective group we might.

Presenter: That is why we're here, you know.

Comment: If there are opportunities at the conclusion of this whole study, there will be a fair housing plan developed. And part of, you know, recommendations that will come out of this could be something like that, more collaboration, more education, outreach to communities to educate you, you touched upon several of them today.

Comment: Talk about a point that she made before she just took off. You know, so there are a lot of landlords that to the point don't know I'll hand wave it's been given so many of them to base the benefit of the doubt that I think there's a lot of landlords out there don't know how to treat subsidy, your clients that come with some subsidy here with some assistance backing them. I think there's a lot of landlords out there that just even if they have the intention and can get past some of the stigma questions, I think we all like the food assistance. It's like okay, how do you calculate that in as income? Is it how you treat your development is you know, okay, well, we have we need three times your income to qualify you because we need to be sure you can pay your rent. How do you know how do you treat section eight sort of assistance in that? You know, we all know what it's like okay, well, it's actually it's a check from the government. It's, it's good. But how many landlords know that? How many landlords really get the okay the subsidy dollars are real dollars and you're going to get a check that's probably more guaranteed than the check that the three times the monthly income equal that right yep. So there might be some opportunity versus some education or something in that regard to I don't know what that looks like but seems like it's got to be something.

Presenter: Total compensation instead of just income total. Yeah.

Comment: Something, something to help the landlords understand what it is that they're looking at so that they can at least make a better decision instead of just well, you don't have three times the income. Good, good luck, but good luck, folks.

Presenter: Second, that side. Yes, it's so big and so complex. But thank you so much for coming and sharing your time with us and offering your public comments. Give the survey one more. They get pass it on. It's good. Really, really illuminating and helpful.

Presentation

Wixom City Hall

10/23/2019

Comment: ... we are going to have other attorneys join us around the country to bring some of the issues up just pertaining to this city alone and knowledge is everything. It is one of the reasons and this room should be full right now. I know when we have our meetings, our meetings in Beachwood based on what is going on we have nice size people. This every five year is nowhere near enough to touch the issues.

Presenter: That is true and just to let you know I am recording this because we transcribe it and put it in the report.

Comment: Even though you are here for Southfield's forum these are just sites we selected around the county so people can go to anyone of the forums to voice an opinion or to be heard at any of these issues. So, tonight isn't exclusive.

Presenter: It is countywide. We just happen to be here at this moment.

Comment: Just this city alone with the neighborhood non-profit and some of the issues that Southfield Neighborhood Non-Profit is doing which there is no such thing as a non-profit when it is pertaining to housing. When you are and every point of real estate for example, a reasonable size investment, but when you have the city manager, other individuals sitting on the city council, along with the Mayor and the neighborhood non-profits have been around for years and it has never been this dishonest. Where all of these properties and if I wanted to go to Oakland County and bid on a property, Southfield has a first refusal rights, but Southfield buys the properties from the county and then sells them to the Mayor and the neighborhood non-profit for a little bit of nothing. We might, the taxpayers here we might pay \$15,000 for the property and then the neighborhood non-profit might get it for, and we have seen them get it from anywhere from a dollar to \$5,000, but where is the taxpayers other \$10,000 at? Do you understand what I am saying? Not only that there. They are using it for political purposes. I mean quite a few people have never seen nothing this dishonest and combining them with the septic tank issues where they are one of the most unfair things that I have ever seen in my life is where these septic tank issues existed and then almost 20 plus years now where the homeowner knew that the septic tanks in the houses when they sold them to us, but they didn't enforce the ordinance 20 years ago. They waited till they sold all the houses to African Americans to enforce the ordinance. The you go and tell me I got to spend 60 to 70 thousand dollars to fix what the previous homeowner should have fixed. So, it is just something discriminatory when you didn't enforce the ordinance to the white person that bought the house, but you wait till I buy it and then you are going to use a civil infraction to take my hope from me. In other words, I bought the home and now you are going to use a civil infraction to say that if I don't replace, I can no longer live in my home. I mean it doesn't take a lot of common sense to see that it wasn't the homeowner that dropped the ball. It was the city who dropped the ball. If I would have knew that I would have a 70 or 80-thousand-dollar bill don't you think I wouldn't have bid on my house. I wouldn't have bought a \$200,000 for \$200,000. I would have bought it at \$100,000. I didn't have that option and thousands of people didn't have that option and the Mayor

and a lot of the old timers that sit on the city council knew this. But they are saying it is buyer remorse. How the hell is it buyer's remorse when you didn't enforce the ordinance. You see what I am saying. That is not buyer's remorse.

Comment: You have to vacate the septic?

Comment: Yes. How is my housing buyer's remorse when you go through a and when these guys do these checks, what do they call the people when you buy the homes?

Presenter: Inspections.

Comment: It is not the inspections, but when they come along. It is not the banks or the people who find out if there are any names on the properties and they don't come to the city to see what ordinances you have. You see what I am saying?

Comment: The title companies.

Comment: The title companies did their job. They made sure there was no outstanding leans on the property. They made sure there was nothing on the property, but they don't come and knock on the city and say do you have an ordinance? You know what I am staying? So, they the city dropped the ball tremendously on this and people have lost their homes. Now you tell me how people with like myself on a fixed income and when I say the word fixed I am no defend than any GM employee or anybody else you know and things of that nature and you tell me indoor to connect I have to put a secondary lean on my property on the mortgage that I have got. Then you are going to loan me the money for 18 years at 3 percent. So you are going to loan me \$75,000 at 3 percent interest for the next 18 years. It goes on my water bill. So, the minute I miss my water bill in my payment that is connected now. Do the math yourself. I have to pay \$75,000 along with the water bill along with the bill for the septic container. So now my water bill is going be something like \$70 every two to three months.

Comment: Plus, you never had a sewage line that you paid for so, you have that now.

Comment: So, you see what I am saying. It is a setup for failure and the city knew this and they have profited tremendously off of this. It is just unfair. It is just completed complete unfair and what makes it so damaging to me personally, I am so tired of hearing about Donald Trump Donald Trump when the Mayor so doing no different than Donald Trump. And he is a democrat. People don't think democrats can be crooks too. They are crooks in the democratic field and this thing about it being a buyer's remorse, it is not buyer's remorse. It is just fraud. It is blanket fraud. You should be made the previous homeowner which you gave paperwork to 20 years ago make the repair or they should have had stipulations you can't sell this house until you replace. You see what I am saying. It is completely unfair. It is completely and this is going to come back and for every homeowner who have lost their home I really believe that they are going to be rewarded handsomely and with the publicity and everything that is going to be getting everything in the next couple of months and we already have a thing where we are challenging all of our democratic elected officials to a debate. The constituents verse the elected officials.

Presenter: I am very glad that you came and are sharing this.

Comment: But they don't want it and if they don't show that says a lot. The funny thing about this city, I love this city and we have some beautiful property, but what I don't like is just the corporation and I don't like is then fact that they stage everything. If I say and I go to the City Council and say that I want to do forum with you guys, they will take our idea and do a forum, but they will have a room full of people that they have staged it with. That is the same thing that Donald Trump would do, when you go to his forums you see everybody with Make America Great, well it is the same thing happening here. We got a lot of work to do and ...

Presenter: I really appreciate those comments and like I said we will write those down and they will be included and certainly you have the survey. I know that sounds like an incredibly frustrating situation and I am glad that you are here to voice your concerns about that.

Comment: I looked at your survey and tried to answer some of the questions and my street is worse than his. My street has no sewer line and I have a septic tank and I have a lead line. So, there is no provision within the city or thought of how we fix this problem. Second thing as far as senior citizens, my whole block is senior citizens that are on a fixed income. So, you get a bunch of senior citizens and you have no plan, you have no concept in your mind, but you see all the water problems and happening all around, but there is no movement. You are more reactionary than you are being progressive about it or being thoughtful about it of where you should move. We just had this year they had to lower the taxes on my street because I was like not my property value did not go up, it went down because I do not have a sewer line. So, they had to take my taxes or the whole block taxes and lower them because of this problem. Then I do not see how as they sanity or health issue how is this helping, because one less than a half of a mile from my street is a lake. So, if one of our septic tanks fails where does that water go? We are sitting on the top of the hill, not the bottom of the hill. The lake is on the bottom of the hill. How many homes have they had failed over there? Fifteen homes that have failed. So, it is not like we haven't had a problem already. We do have a problem. It is not like the city doesn't know that. The city does know that. They have not moved on anything and as you said this is over a 20-year problem, but not only that they got the federal funding to run everybody's sewer lines, but they got certain areas in Southfield that was expunged from the ordinance. They had a problem like this in Philadelphia. Philadelphia made it very easy for the Philadelphian residents they gave them an option. They said you can either spend a onetime option of \$10,000 to connect. They waived their tap-in fees completely and say you can either tap-in for a one-time option for \$10,000 or you can repair and replace your septic tank. Septic tanks are very ecofriendly and to just throw peoples out and use civil infractions to take people's homes and I don't understand why they are following federal laws. There was a federal law that just came down earlier this year with the United States Supreme Court saying you can no longer use civil infractions or police enforcement as a way to bring in revenue. Southfield brought in 50 million dollars last year in fines and fees. Do you know Southfield 46th District Court made 42 million dollars more than the largest courtroom in the state which is Detroit Court? Southfield has three judges and two magistrates, they got 30 judges and 10 magistrates. How do three judges and two magistrates make and bring in more revenue than 30 judges. They got some questions to answer in this city. They can afford and they can run from them. I just got through talking and I work with a lot

of people and I do a lot of work downtown with judges and a couple of judges told me that Southfield isn't into rehabilitating situation. They are just into revenue. Where if the 36th District Court if you get caught without a driver's license they judges will say hey I am going to fine you a little bit, but I am going to give you 30 days to come back with one or I will find out why you do not have one. Here they just go for the big fine. You don't understand your financial situation. That is not the way to function, for a city to is to the way stealing homes, over fining, and targeting your residents that is not the way to fund a furcation in the city.

Comment: When I bought my home in my contract it was stipulated that they will be an inspection done on the house. At that time the City of Southfield did not do inspections. So, there was no inspection done on my house. So not only would they have found the septic tank thing, they would have found that the electrical work was wrong. My father is an electrician, so I knew it was wrong when I looked at the house, but the City since they did not come out nothing was caught. Now that I have bought the house, the city has come up with this great idea and you know what we should have homes inspected. So now why should I pay the price of it being inspected and being changed and being fixed when it wasn't done when I first came to the home and asked for it? So, everything that they are doing is backwards after we bought the homes and they are putting in rules to make sure that you cannot see a home. They are decreasing the price on them steadily and we are finding out new and civil codes and you can't say no that needs to be fixed. As a matter of fact, when I pulled the roof off of my home, the city of Southfield said you had to strip it down bare. Strip it all the way down bare. I had a previously shingled roof, but when we striped it down bare it was a shaker roof which means it has the bigger gaps in it, which means if you try to nail shingles to it will come off and start flying off. That was the problem. What I had was the actual and I can't think of the nail that was trying to get in my house, but he was trying to burrow into it and he ended up ruining a lot of the roof shingles, but when they pulled it off I had to get the whole roof reroofed. So as opposed to having a \$15,000 job, I had a \$27,000 job. That would have been all caught had it been inspected beforehand, had it been looked at. It should have been no way; I am sitting on the ground and I can see the gaps.

Presenter: It sounds like there is some severe, some barriers and Impediments ceased on city codes and things like that that are not being enforced.

Comment: It is more. You put it mildly. There is blatant corporation to the point where you can even consider it recalled and you can even consider it part of the repo act. This is blatant organized crime taking place in the city. Even this here is racially biased looking at this little black girl on this folder because the Mayor is not saying we are not giving handouts, we are giving a hand up. Well what are you doing with all of the HUD money? When I talked to single mom and they have two or three kids and they need rental homes. You can't find three-bedroom apartments if you got a girl and two boys. The two boys need a room and the girl needs a room and the parents need a room. The Mayor got it where people single moms can't even rent a home today because he has all of the property. That is a racist bias. This little girl will never have a yard because I will not ever hold it against a mother for having three or four kids. It is her right to life. It is her choice, but I will hold it against the Mayor for saying he don't want renters in this city. That is not a choice. Well what are you doing with the HUD money? The federally funded money that are for little black girls like that? He won't meet us in an open

forum. We are prepared for him and we found someone to televise the constituent verses the elected officials and it is going to be big. It is going to be the 14th District Constituent verses our elected officials, because this is where the option lies in one of the most wealthiest districts in Michigan, one of the most wealthiest districts in Michigan, one of the biggest scams that I have ever seen between the court house, the Southfield Neighborhood Non-Profit, the septic tanks. The Mayor needs to tell us where this money is. It is just like with the school board. All of our empty schools, the Mayor bought. The Southfield Non-Profit got all of the empty lots. Okay, but he wants to build condos there. We got 20,000 apartments in the city already that you can't fill. Why would you build 25 or 30,000 more that you are not going to and he said he is going to fill it with seniors. I don't believe that. I could take you right up the street on 7th Drive and show you a senior place that is 65 percent empty. This is the biggest scam and people outside of Southfield is hearing that and people are willing to give us an opportunity. I don't care if the money is coming from, where the money is coming from. I am a democrat in my heart, but if a republican want to fund this televise this situation, I am down for it. Somebody needs to know that Southfield is no different than Ferguson or Baltimore and that is just the truth.

Presenter: Thank you so much for coming and saying that and like I said and for those of you who just entered the room I am recording this and will transcribe these very valuable comments and put them into the report

Presentation

Comment: What is ACS?

Presenter: It is American Community Survey. If you get a big long letter in the mail, please fill it out.

Presentation

Comment: Can you tell us what part of the county? I can't tell.

Presenter: Map explanation.

Presentation

Comment: How do you know about the houses that are in your neighborhood.

Presenter: I think they have a dataset to generate that. That one is weird because before in the very beginning half the data was missing.

Comment: The reason why I ask that question is they tore down Northline Center. Northline Center had (Not Discernable) now they are tearing down some of the schools for and not touching some of the school because they have asbestos. How many people know that they have asbestos in the schools and how many people know the issue of it. They are drilling for oil here that ask you the issue of toxins were not brought up because they did burn off some oil. Which left our neighborhoods here for two days under a cloudy haze from burning off the oil. Then we had one other place that was an oil spot where they had brought up oil which was leaking oil into the water which was probably not far from

the lake that I was telling you about earlier. So, these types of issues most people don't know about or they don't know if they have that in their home or not. So that is why when you ask when you say the toxins and most people do not know the toxins are.

Presenter: I forget off the top of my head which data's et that they use for that. It is probably a highly specific industrial dataset by Census tract.

Comment: So, most of that you talk about is industrial stuff and most if that of the people within their own homes do not know if they have asbestos or if they have other in their homes that they are breathing constantly.

Presenter: I think it is an EPA air quality.

Comment: Both ways asking as residents and as merchants.

Presenter: So that index wouldn't capture whether or not you have asbestos in your house, but if they were burning off oil...

Comment: That is a toxin.

Presenter: That is true.

Comment: Again, that is a toxin in your house.

Presenter: Again, if you are burning oil it would show up on an EPA index.

Comment: It would show up...

Presenter: We don't know when they take the data.

Comment: Whether or not the toxins are coming into your house and that is causing problems.

Presenter: Yes, so data is messy. I wish it was clean and we had perfect information, but unfortunately, they are just trying their best and this is what we have available to us.

Comment: Then that throws off your whole text because they are asking that question and I have no clue that I don't have a clue about the whole situation and what is going on. So, I can't answer the question properly just like the people that live down there. They don't know that they are in a toxic area and it is causing children with problems and birth defects and all other sorts of problems.

Presenter: Yes, there should be some more environmental reporting, but that is hard to come by coming from demographic and this reporting angle.

Comment: How could I answer that question if I don't know.

Presenter: That is true.

Comment: That makes your data false.

Presenter: It is the HUD data and they are doing their best. Going back to this and what you are saying is really the best way to measure school proficiency to what a fourth grader took on their test? Probably not, what about high school graduation rates, and what about afterschool. School proficiency is a huge thing to measure and they are just looking at one grade and one test. When you say the environmental health index and that is capturing a tiny sliver of the picture and that is absolutely correct.

Comment: Environmental health goes across the whole spectrum, because it also has to do with how you are doing in school, but also how you are progressing in life and then the length of how the live and jhow long before they have to be on medication or not have to be on medication. You know the issue of being brought up by the septic tanks. That is four violations that most people do not know. That is land, air and water just by that one thing and most people do not know that, because it is land, air water, and soil that hurts more people per million than anything than cigarettes or anything that you can think of.

Presenter: I agree and that needs to be outreach and education and if you have asbestos in your homes and that kind of thing.

Presentation

Comment: When you are talking about the debt ratio back to the septic tank issue on that. I have talked to mortgage companies and even my own mortgage company and they said that they would have never gave me the loan on my home if they would've known the city was attempting to take me out of my debt ratio. New federal guideline require that every bank institution do a debt to income ratio to see if you can afford your home for 20 to 30 years. With the city coming along and saying hey I want you to take out an 80,000 lean on your property for 18 years takes me out of my debt ratio which again this is effecting a large majority of African American people considering all the people that have already lost their homes with the mortgages and the septic tank issue. I had lunch one day with him and he wanted us to prove to him how the septic tank issue set us up for foreclosure. Me and my wife proved to him that it set people up for foreclosure. That is a great thing to do, but when you have a city entity using a civil infraction to take you out of your debt ratio it is tremendous, but it is hard to believe that we have all of these educated minds running this city with no common sense. You know that is I mean I want to add this. It should be a law for counties and cities to not take you out of your debt ratio. You follow what I am saying, or they should take it where people, they should make it where they should expose these ordinances to the banks. If they are going to somewhat come along and say we got to put all new plumbing work in but we got to put the payment on each individual housie, you know Southfield is not playing by the rules and neither is the county and like I said before I am an advocate here in the city and I am looking at literally hundreds of people 300,400 people a year losing their home right here in Southfield being taken out of their monthly debt ratio. I really think the county should look into this situation.

Presenter: Thank you for coming again and expressing that.

Presentation

Comment: When was the last data? I took this survey online a few weeks ago.

Presenter: I think it was about a week and a half ago.

Presentation

Comment: You say houses but then you say get into different places. This whole complex is not ADA compliant. So, what difference does it make if I can come to this whole complex and it is not ADA compliant and then when you bring it up to our council what is compliant is the library across the street across the parking lot. They will say that that is not compliant, because every last evaluator over there is ADA, going into the building ADA, but over here no. Bathroom, restroom, elevators, counters, no. So, your homes, but when you said leaving your homes and going to places are, they ADA compliant? No.

Presenter: That would be another box and we will transcribe it and put it in the survey.

Comment: And affordable housing and schools, we have great teachers in Southfield, but we have some very and we need new school systems. I have been harping for months now. New schools bring new homeowners and affordable housing and I don't see where the Mayor and the Southfield Non-Profit thing bring in 3 to 400 thousand-dollar condos and overbuilding our community is called affordable housing. Very few people can afford 3 to 400, 000 condos and for some reason or another he believes all the school lots that the Neighborhood Non-Profit bought and building condos on there is going to make Southfield better and it is not going to make Southfield better and passing it off as seniors. How many seniors in this room when you retire are going to be able to afford a 300,000 condo? If you can afford that you might as well move to Fox Run where you have all the amenities. I mean it is just this is a great informative moment because everything we are arguing about in our city council you have conformed us being right. So, do fair housing work? Everything that you are standing here for, no it doesn't, because if it worked our political machine would know this and they don't.

Comment: Just in listening to the conversation and the presentation and this presentation it is basically around the fair housing laws.

Presenter: That is correct.

Comment: The fair housing laws, you know it is not really addressing affordable housing with the study questions there are two questions on affordable housing and purchasing affordable housing, but even in our community who is shown right here with your data being an RCAP community when we complete the survey and we denote what is going on here our housing market is getting out of control. It is getting unaffordable. Even our rental market is. So how is this information really help us with the affordable housing that people are going to and finding themselves in right now. We have and we have been talking about our schools, students that graduate from our schools that can't afford to live here. So, this information is really going to go and give information on how people's feelings are in relationship to the Fair Housing Act and how it related to them in their communities, but in the same time think that are we going to use this to go one step forward to address the areas that are highly

concentrated by minority or were more concentrated by minorities. What is it going to be used for, because the cover of the survey is said to identify where the barriers are, but I kind of think that we know because we are living here, we are seeing them in action in communities like Pontiac and Southfield?

Presenter: Yes, so affordable housing is a tricky subject and it is not to this area, and I live in Portland, Oregon and people they are living in tents all over the place. A lot of them have a mental disorder or a drug problem, but a lot of them don't. A lot of them work and are severely cost burdened and they didn't have a paycheck. Land prices are going through the roof, so it is not a unique problem to this place. It is a problem all over and no one has a silver bullet answer. Density is an idea or mixed-use development.

Comment: It is so segregated. It is almost crystal clear where the efforts need to be concentrated and this survey is going to define certain tendons of what people understand, but I think we have an opportunity to really look at where the problems severely lie and I believe that they do live in the RCAP and ECAP.

Presenter: So, this is a part and to get federal funds you have to do four things, and this is one of the four and one of the other ones is the Consolidated Plan. That more closely looks at affordability in housing. That actually is in the Consolidated Plan, but this is part of it. You need to file a Con Plan, you need to do a CAPER, which is like and you Annual Action Plan. There are four things that go together, and affordable housing is more in the Con Plan banner, but this certainly and the Con Plan uses this data. You need this data as well.

Comment: So, one last quick question. So, the disparity in access to opportunities report is going to be specialized for each of the 61 jurisdictions within the county?

Presenter: That is the one dataset that is not variable, and I know right. I tried so hard. This data will be broken down.

Comment: But it is not broken down by community?

Presenter: This data will. Are you alluding to and from what I understand you are alluding to this chart?

Comment: Yes.

Presenter: This chart is unfortunately only available at the county level. This chart is created by HUD and only available at the county level for HUD jurisdictions and entitlements.

Comment: And the other charts...

Presenter: But this survey and all of the other data that I have shown you, excluding this data will be available at the jurisdiction/county level.

Comment: Would that chart be available knowing the City of Southfield handles their own Community Development Block Grant and is an entitlement jurisdiction?

Presenter: If they are an entitlement, they would have it.

Comment: The County for CDBG funds?

Presenter: Then yes.

Comment: Maybe.

Comment: He would have to tell me that.

Comment: I could look right now.

Comment: What good is your survey when I have been in the homes that the city has rehabbed and someone bigger than me cannot get in those homes. They cannot move around those homes. They are inadequate. They are small in size. They have bedrooms that I am looking at and how do you get the twin bed into the house or the bedroom. Once you put it in the bedroom, can you put a dresser in for the child? Is the bathroom door only 30 inches big? So, if you have a medical procedure cannot get out or go out with a wheelchair. That is not on your survey! Those are real issues and real problems, because I am looking at these homes and I am watching people fall or miss their steps because they are built improperly, and this is an entity that says no we want to build more houses. I am looking at the houses that you have built now, and you can't build them right. So, what are you even entitled to build homes? So I see that part missing on your survey, because if I buy a house and I don't recognize that before I get the furniture in the house and I can't get the furniture in the house what good does I can afford the house , but I can't get my furniture in the house? What good does that do.

Comment: (Not Discernable)

Presenter: This is the part of the AI and I am not sure when the Consolidated Plan gets up and that is different report.

Comment: I can respond to that. So, the Analysis of Impediments to fair Housing choice will be completed by the end of January/February or next year. We will be in the throes of starting our next Five-Year Consolidated Plan after the first of the year. So the two will align and in fact we will use the Fair Housing Analysis of Impediments to inform our Five-year Consolidated Plan as to what barriers may exist, fair housing issues, and what a priority might be for the county overall to address those needs identified in the AI through the Consolidated Plan, because the Consolidated Plan is really the document that identifies housing and community development needs across the county and will give us the basis on which to decide how to allocate annual funds that we receive from HUD over a period. So, we will have five years' worth of grant funds to address the needs that are identified in that Five-Year Consolidated Plan which will include this.

Comment: Okay, we have different levels of knowledge in here. What is your title and where do you work?

Comment: I am the manager of Oakland County Community and Home Improvement Division and administer on behalf of the County Executive and the County Board of Commissions the HUD grants of the Community and Development Block Grant, Home Investment Partnership Act, Emergency Solutions Grants, and Housing Council.

Comment: So, you work for Oakland County.

Comment: Yes.

Comment: With regards to your data collection it is my understanding that a lot of vulnerable populations that are being effected by disproportion housing regulations and things like that I am assuming are going to be the same people that have limited access to education and public transit and are invited to these meetings are not visiting their city halls and not visiting their schools and are not going through their mail and filling this out. So, what are you doing to access?

Presenter: The paper survey was printed out. How many paper surveys?

Comment: 10,000.

Presenter: 10,000 paper surveys were printed out and placed and there is a survey drop box here in this building throughout the entire county. So if you do not have access to the internet or computer that was a way to drop off the survey.

Comment: Just to be educated to what is the importance of this. I am thinking about 9 out of 10 people will flip through their mail and see that and put it in the junk. So how are you going to access?

Comment: There is one vehicle that is being used to access that and home health nurses. So, the home health nurses are taking the survey...

Comment: Senior centers.

Comment: Do we have social workers?

Comment: Churches.

Comment: The goal of the professional forums will be to invite those people that really serve the constituents that you are talking about to try to make sure that they are represented. They know what their needs are more than anyone. They service them all of the time.

Comment: Population that is ignored (Not Discernable) people that have had a felony and places turn them down for living spaces. That is not addressed anywhere in the survey at all. In a city like ours where we might have that because we might have a larger African American population and they experience larger rates of incarcerations because you know more of us are incarcerated for whatever reason you know that is being ignored totally. That is something that is not even being questioned on the survey. So, I think that why wouldn't that be on the survey?

Presenter: We tried to get that under (Not Discernable) we give a lot of criminal history record is a check box in the survey that is not a protected class federally or in Michigan. There are some jurisdictions throughout the country and states that do have that. It is not here, (Not Discernable) You comment now is a part of the public record as well.

Comment: Do you know how we can reach those populations, let us know, because we do have these distributed in our courts building and we were trying to really reach every market.

Comment: So, we have more surveys that others can distribute to the right people.

Comment: So at any HUD building has the right to have a tenant council so we could go officially into the complexes and ask to meet with the tenant council, because in those tenant council staff landlords are not privy to what is shared between the tenants do that would be a good place to access.

(Not Discernable)

Comment: Yesterday I would have been at a meeting with a state representative I would not have known about this meeting at all. One of the classified groups that are protected under this is disabled, but as I read your survey, I can see a ton of areas that you do or don't touch. I have seen so many years of places that have been built using HUD money and they failed with no problems because I am looking at the homes they built, and I am like who are you building these homes for? You are not building them for the abled body. You are not building them for the disabled body. Just who? Are you throwing flipper out so you yourself can become a flipper? That is all I see is that you become flipper and you become worse flipper because you do not know what you are doing.

Comment: That is exactly what is happening here. Our city government has because the flippers. They should have never, our Mayor and we complain about it all the time the we should have never got into the housing game with taxpayers money, but we called fair housing, the federal fair housing and we made some complaints and the numbers where so overwhelming where they sent me three cases of complaint forms. About literally 1,300 because we got that many people going to file federal lawsuits against the City of Southfield. Seniors who are losing their homes based on the septic tank. Veteran are losing their homes based on the septic tank and when we explained the issue to the federal fair housing, they were explaining to us that that issue never happened to new homeowners. So, there is something big for them to come down the pipe on Southfield and the Mayor, the City Manager they are not going to get out of it and our elected officials are not going to get out of it with words and it will fall tremendously on congress women Brenda Lawrence. She was a mayor when this ordinance was put into effect, she was a city council person and like I said before you cannot take me as a African American man and make me the fall guy for something that my previous white homeowner should have paid for or he should have gave me a tremendous discount on my house when I bought it. Like I said before we have cases of it, and we have lawyers right now with these comments because she told us with the federal housing that all the complaint forms have got to be done really good or they just toss them. We are going to drive them all back and we are going to turn this into a big publicity stunt. I am going to be honest with you. It is going to damage then democratic party tremendously, because this is a democratic city ripping off its democratic constituents and I think this should become where

somebody running for president should come down and answer these questions on how our elected officials can enrich themselves off the backs. Like I said I have a 30-year mortgage and I have been her 15 years but guess what with an 18-year additional loan on my house I will never own my home. I will never own my home now. That is damaging to a black person who was denied his 40 acres and I don't get anything out of this country, and I worked to buy this house. The bank and even our banking institution is going to side with us on this one. So, this is a big deal when all of our elected officials are turning their backs on us today here in Southfield, here in Oakland County while our Mayor and City Manager and certain individuals are enriching themselves and lying and saying they are not. They are using this money to get political figures elected in Lansing and Washington that run defense for them. We can prove this.

Presenter: Thank you. Like I said I am glad you are here.

Comment: I want the world to know once we get our caravan going and we file our lawsuits and more lawyers join us on this and I don't know if most people know if 20 or 30 other lawyers firm start joining us this is going to chew Southfield up. It may lead to a bankruptcy or it may bring in an emergency manager, but we are not standing down and we are not sitting idle. The Mayor thinks he has it all figured out, but he truly doesn't.

Presenter: I am glad you brought up fair housing complaints because if what you are saying this number is going to go way up.

Comment: It is going to go way up. When you find 1,300 people which we have the numbers it is going to jump on a bus and hand delivery these complaints with our attorney. They don't hire all the big boys, but I am going to tell you what all the big boys will tell the city which is make a deal with those residents. I am going to tell you because this is going to hurt the democratic structure and it is going to complete what Donald Trump is saying is, they are crooks too, which they are. Our party is just as much crooks as the republicans and people are starting to see it. Like I said you are going to take me from a house to a tent what do that who do that service putting my family on the street because I say I can't afford to connect or afford to pay the loan back. How do that help fair housing? I am at least being honest with the state. I am saying to the city right now I am Rosa Parks; I am not getting off the bus. I am not going to the back of the bus. I am not going to go into our city assessors office and be bullied into signing paper that I can't pay back. Not when the federal government told me when I bought the house that I can't be over a certain limit. So why would I take the city over that limit. Why would I let a district court judge, who we already discovered that who don't have the authority? It takes a federal judge to send me out of bankruptcy, but you tell me a district court judge can send me into bankruptcy. Not one judge in the court room has the authority to force me into bankruptcy and it is a non discharged law. You can't even file bankruptcy on the loan that they are putting on your property. So, this is a tremendous housing issue. This is a housing issue.

Presenter: Like I said I am glad you are here...

Comment: This is all democrats. All democrats doing this to us. All democrats doing, doing this to us in the city all democratic elected officials.

Presentation

Comment: Those are the ones we have race. We have disability and it is a diverse number of people black and white that are filing these complaints.

Presenter: Use the process. That is why it is here.

Presentation

Comment: I am here because of the lack of appropriate housing (Not Discernable). I live in Troy which is on the far side of the county. We are considered affluent and we have fabulous school system and we have very typical housing which are good size houses. Here I sit in a house all by myself in a good neighborhood with fabulous schools and there is no flipping place for me to go. I am single and I am of age and I am of disability. I need a place where there is ground level access in a basement would be nice. I would love a condo, but I can't really get out and do the lawn work. There is no place. There is one place in Royal Oak that is so crazy overpriced. I think sometimes I think that when cities look at their aging population, they say oh the hell with them they are going to die anyhow. It is housing not available. We have a situation in Troy where a lot of land became available, our school district very wisely back in the 70s bought segments of property so they would be able to put schools in if they needed. Well we are now stable enough and they want to see all of this property. Who is coming in and buying up all the property and you can't blame the school district too because they need the money? You can't blame people who own property for wanting to get top dollar for their property and who cares what goes on it. These builders are coming in and they are building \$500,000 homes. So, somebody complained where you have no senior citizen housing. So, they came up with farmhouses that are two floors and you have to walk up eight steps and they were 300 and something thousand dollars as an option they offered studio condos that rents started at \$1,800 a month. They said what is good about this and it will also suit the millennials who also need place. My millennial friend said \$1,800 for rent, you have got to be kidding me. That is the same thing that I said. Good god \$1,800 a month for rent I can't swing that or a house payment. That is ridiculous as is senior citizen housing that costs 300 to 500 thousand dollars. I really don't think anyone cares. They just want us to die.

Comment: They are doing the same thing in Southfield only theirs is 22.

Comment: Our Mayor is a 75-year-old man and he is a very wealthy guy. He swears by the grace of god that seniors have money!

Comment: Have you seen Detroit? Our City Manager is in federal prison.

Comment: He swears that if he builds these fabulous condos and 300,000 the seniors are going to come. They are going to flap their wings and they are going to purchase these expensive condos and he said the millennials. He is not living in the reality world of overbuilding. When you overbuild you create ghettos?

Comment: Well the thing...

Comment: When you over build and like they want to take the 9-mile golf course. The Mayor is sneaky as I don't know what, but they proposed a golf course and he think they are going to overbuild condos there. You cannot take every empty school lot and tear the school down and build condos. You will have a city full of you know, when you over build there are just ghettos everywhere. You have low-income housing, Section 8, although we need Section 8 that is not what more homeowners want into the City of Southfield.

Comment: I was targeting my question that he wanted other aspects. I am just telling you want is going on in Troy. There just isn't and there is an incredibly aging population. I came in there and moved in the 70s and I have payed taxes. I have never voted down a school request. I feel that we are not being accommodated, but like I said we are all going to be dead.

Presenter: That goes back to affordable housing and that is a difficult issue across the country.

Comment: Given this input how do you account for population of the undocumented?

Presenter: The survey is in Spanish, there is a Spanish language survey. That is a good question. Do you have any ideas?

Comment: It would require feet on the street.

Presenter: I know that the survey is going around, but it is also hard to get people to get public input. There is also not a lot of good hard data on that that I could pull from a government data base or government source. That is a tricky question especially because national origin is a protected class.

Comment: What did you say, churches?

Comment: I know a lot of outreach started.

Comment: I think more importantly if anyone knows of a language barrier with regard to the surveys Oakland County does have a contract that will allow us to hire an interpreter. So that we could interpret the survey and get better results recorded.

Comment: We turned down money for our police department. It would be nice if they would accept the federal money. So, if I am a document person, I am definitely not going to fill out anything with the president that we have now.

Comment: We don't ask any of the...

Comment: I would be scared. I would be frightened.

Comment: That is why we are trying to do outreach to professional organizations that do serve these markets so that they are comfortable.

Comment: I understand that.

Comment: Our goal is to get as many people as possible filling out the survey.

(Not Discernable)

Comment: Is that not true even when the government goes out with the Census knocking on doors that people have the right not to respond and not to complete then Census?

Presenter: The Census stuff doesn't have a citizenship question and you should take it because your federal funding is tied to that question.

Comment: The biggest fear is that the money is tied to how many federal dollars that we get. If I have to worry about (Not Discernable).

Comment: One way to help would be to take a couple of surveys when you leave tonight and share them with your friend and family.

Orion Center**10/23/2019****Presentation****Comment:** How did they get access to opportunity in the database? What fields were they looking at?**Presenter:** The access to opportunity indices that they have so low poverty, labor market engagement, transit trips, transit costs, and environmental health, and jobs.**Comment:** So, say for example assume that you are low-income you have a fair housing issue?**Presenter:** No, later in the presentation I will get into that and there is a specific thing in there that means, and they break it down.

Presentation

Comment: So, they count a living room as a room?**Presenter:** Yes, they are not just looking at bedrooms. They are looking at all rooms in the house for that metric.

Presentation

Comment: It was surprising to me when we saw Southfield area high concentrations of black/African American and they drop away from the poverty.**Presenter:** They don't have a poverty concentration down there.**Comment:** So, what really remains is Pontiac focuses for Oakland County.**Presenter:** Yes, if those areas down south had a higher and if they didn't meet this criteria of the equation. There are two parts of the equation. They certainly met this one by a large margin, but this one they didn't break the 40 percent of the three times jurisdiction average, which was 27 percent. Otherwise they would have been RCAP/ECAP, but it is just the combined of poverty and racial concentration.**Comment:** I guess my other consideration is when you talk about segregation there are various reason why people chose to live in close proximately to like culture and like race and that sort of thing. So, is HUD trying to be careful at all about defining segregation such that segregation doesn't become a negative concept when there are other forces driving clusters?**Presenter:** I do not know what goes on in HUD's head unfortunately, but this is where they came form with this AFH dataset, segregation just by saying the word immediately invokes negative connotations. So just by putting it in the paper or in here dataset obviously it is already a loaded term. So that is something that I hope that they are aware of and I wonder if that is why they reversed the

ruling because they were putting out all of these equations that were kind of might be tipping the scales a little bit. The whole idea of fair housing is fair housing choice. Where ever you choose to live is your choice as long as you can live where you want to live based on these protected classes, income is not a protected class so everyone want to live in the big nice house and just because I can't afford to live there doesn't mean that I am being discriminated against. So, it is the choice. If you want to live in your community and around your family that is your choice and that is great, but it is if you wanted to move to a different area and couldn't because of a protected class. It is kind of, and it is tricky because this down here is a loaded term.

Comment: How are you going to treat that, this in your product?

Presenter: We will report this, and we will just say what the findings are, because that is what HUD wants to see.

Comment: But it is not pros and it is not forced to be there.

Presenter: That is true, and people have said that at these meetings.

Comment: So, are you going to identify that in your product?

Presenter: These are, and your public comments are part of this so our policy analyst will listen to that and hopefully tie that in.

Comment: Because I think it is crucial going in view of what we have gone through.

Presenter: Yes, and that is why we have public input. We show the data and solicit feedback. Just form a HUDs point of view we provide additional.

Comment: Once they see the number, that is all they see.

Presenter: But if we don't show them then...

Comment: I am not saying don't show them the number, but that is all they see is a number. We got you!

Presenter: I understand that. It is funny that HUD gives you all the data and you have to support it and submit it back to them. It is an interesting process. There has been a lot of good public testimony about this and we will certainly include that in the Analysis.

Presentation

Comment: The low transportation costs and transit trips, so they are asking those people that meet the description or families that meet the description are single parents with two children to say how much their costs are and are they comparing it to an average?

Presenter: This is an I tried to do all of this, but I couldn't.

Comment: I am wondering where they get all the data?

Presenter: Same here. They have based on their CHAS dataset they have 50 percent and single parents and renters. They have that data. I don't know what other dataset they marry that too to get the actual transit costs. They might overlay just bis routes, just random bis routes. I don't know what goes on out there.

Comment: Okay, because transportation in Oakland County and many communities north of Pontiac area. It doesn't exist.

Presenter: Exactly, when we look at this apparently, they have above 50. So, like I said these were created in HUDs lab box and I couldn't recreate them I would love too. I would love to figure that out.

Presentation

Comment: So, for opportunity index meaning for what? I get lost here.

Presenter: Opportunity to move to live wherever you want to live is your opportunity index.

Comment: Is it because of their income? I mean is that what they were saying?

Presenter: It is just basically where it is based on where the population lives in the Census tracts. What are those areas. Are there opportunities around where they currently live?

Comment: It is not really getting at what the issue is which is why they don't have opportunity to higher income, or whatever. It is not really getting at that.

Presenter: I agree. Like I said I tried to remake this, and I couldn't but based on the reporting requirement of the report it has to be part of it. Looking at the map they just assign a Census tract.

Comment: Where was the opportunity we are talking about housing or transportation or. Where do they explain what opportunity means?

Comment: It is just those factors that deal with education, transit.

Presenter: You can kind of see this in Pontiac and the RCAPs/ECAPs. They are assigned a number based on their index. These and then we know by looking at other maps. So, this is the actual index number by the Census tract. We know that in these Census tracts there is a high concentration of African American populations. So that is how...

Comment: Data to be useful to a community maybe you could put on their charts that opportunity that they have a disparity in, because what good does that do to us if we don't know what that is.

Presenter: I agree. I will make sure that our policy analyst has that.

Comment: What does that mean on the chart. What is opportunity, it is just day and it doesn't mean anything unless you know and we can broadly guess it means transportation, but for someone to really

look at that and say this area there is a disparity in opportunity what is that disparity for jobs and I am assuming it is not jobs, but for housing , transportation.

Presenter: One of them is jobs. So, they get the numbers based on and they assign a Census tract.

Comment: But if it is that we are just looking at housing and so I don't even know and maybe it is jobs, but I thought we were just looking at fair housing. So, they really need a key to say what opportunity is there.

Presenter: Opportunity might and that is how they call it and they define it by this. So, low-poverty and access to opportunity and maybe in their mind. I don't think and this is HUDs mind, they give and have a Census tract based on a number based on the poverty rate in that Census tract and they know the concentration with the populations.

Comment: They know, and they want not to roll this down to communities. Communities want to know if they are trying to take actions on this not HUD.

Comment: Don't assume that they know.

Comment: That is a fact right there.

Comment: Because right now there is a major war going on internally in HUD. Okay, so don't assume. If they do know, okay and I am saying if one side agrees or disagrees with the other side.

Comment: I am worried what they may find what that means for the communities.

Comment: I think from a public perspective this document ultimately will be used by communities and if they are just presenting raw data to them and they don't have a full understanding of what the intent and the criteria are deriving the data I agree with her that it wouldn't be a value to them. My other concern might be that the results of the fair housing survey there are questions in there that give you a sense of how people are feeling about their own environment, their own community and that they have access to opportunities from their perspective, but their perspective might be a different definition from what this data chart is showing. So, I think we need to be sensitive to the reporting how we deliver that information, because they may conflict.

Comment: I feel like they are charging themselves with jobs to say that people are not doing the right thing, but there is a disconnect then. How do you get them to help and to get involved and it is not in giving them data that they don't know what it means?

Presenter: Yes, and that is probably why they scrapped the HUD AFFH thing. This data is only available at the county level so the individual jurisdiction reports this data will not be there because it does not exist, but in those smaller level jurisdictions there will be data form the Census. There will be racial concentration data form the Census. There will be all of that stuff that is actionable and understandable data.

Comment: Not to rude or anything it almost doesn't matter that to even look at these charts to even get to the point to what does it mean to us and what does it mean to the community.

Presenter: I get what you are saying. The best way to think of this is each Census tract in the jurisdiction has a number based on these definitions, low poverty is a degree of poverty in the Census tract. If you forget the word opportunity it would even be better. So, they are just looking at basically poverty and the level of poverty and they are cross tabbing it and calling it opportunity. Yes, it is kind of confusing. The opportunity word is confusing, but that is where it sits under their data structure.

Comment: So, really, she is on our advisory council and she sits on the municipality too. So, are you asking in this report if he could use more descriptive...?

Comment: I guess I am having trouble understating what we are doing right now. You guys are more involved in this and you understand it better. If we are just sitting here listening to try to understand how they do the Analysis of Impediments fine, but if we are sitting here trying to get some feedback onto the communities that makes sense and is useful then I am not understanding.

Presenter: So, like I said this isn't at the community level. There is only seven indexes. You can skip that section of the report and dive into the fair housing survey which will be down at the community level and that is a great resource and also the analysis and the transcripts of the public input meeting. So, there will be a lot of valuable information. If this is not it then that is totally fine, but for the exercise of fair housing compliance reporting these need to be in there.

Comment: I guess just to clarify too, and I don't mean to keep getting off track. I thought these meeting were all public, which they are. So, which they are I thought they would be more geared to the public. What is it? Get feedback from the public.

Comment: I think you will see when he is done with the data driven information, he wants to present the floor is open.

Comment: Okay, got you.

Presenter: The floor is open all the time. You are right it is for the public. Fair housing can be a tough sell for the public, but the more input the better actually. Just trying to get through the lens in which HUD is viewing this is...

Comment: I am just trying to understand the set up.

Presentation

Comment: Do they look at incomer when they are looking at that?

Presenter: There is an income field and we do have denial rates by income. We do have that information. Unfortunately, I do not have credit score. That would be a nice one to have and then they do have the denial reason. It is debt to income ratio, and we do have denial reason by race and ethnicity. We do have that in the data set.

Presentation

Comment: That is off our survey right now?

Presenter: Yes, this is preliminary results. We ran them a week and a half ago. I don't know if we are double this number yet, but I think this was about 560 and we are up to 800.

Comment: So, you are updating that for every presentation?

Presenter: Yes, this will be reupdated when I come back in November. I feel like, I know there will be a big preliminary dump on Friday or by Friday for this information.

Comment: Can we have a community, like for example the Village of Leonard, what happens if you don't have any survey results from them?

Presenter: You get zero. That is just how it is. There is no way to and I can't make up data. I have to report what is there and if no one takes it from a certain community then that is a real challenge. Hopefully there will be at least one.

Presentation

Comment: The observation here. Look at race and disability. Follow those numbers. Some of the areas it is very interesting to see where those two are in relationship.

Presenter: The highest was race and followed by disability. Normally we see disability as the upper one, but at the same time this is just totally filed. Here is fair housing enforcement by found with cause. So, after you file a complaint HUD looks into it and says there is something here and we define it as based on been successfully conciliate the arrangement or say go to court and do something and it is found with cause. Disability and Race again are both the highest bases for fair housing cause.

Presentation

Comment: These are complaints and not vetted complaints?

Presenter: This table is total complaints founded or the one with cause. So, 142 of the 585 so about 24 percent were found to have merit behind their complaints.

Comment: Is that consistent with national? How does 24 percent compare to the nation?

Presenter: That is a good question. That is a really good question. I will look into that. I am learning everyday too.

Presentation

Comment: I didn't see a slide on it, but it was mentioned the whole public housing thing and how is it being dumped (Not Discernable) because it is 100 percent are incorrect, because I have worked in the public housing field for years. For example, Detroit Housing they did affordability and eliminated

jurisdictional lines so you could take your housing choice voucher anywhere you want in the United States. So, for example the City of Detroit Housing Commission when I talked to them, they had 5,000 vouchers. Over 25 percent of them are in Oakland County. Livonia Housing Commission is opening their waiting list next week and I have talked to them. They can live anywhere in Oakland County. Plymouth Housing Commission also in Oakland County, they have over 400 people living in Oakland County. How are we measuring housing choice vouchers because most of the stuff I see is only, so I am just curious how we are measuring that impact that we have That is lost put there and it is always moving.

Presenter: It is a difficult metric to measure. This is from the HUD data base. It is older and I am guessing an older database, but this is currently right now all that we have. If we can get the data for all of those commissions.

Comment: Call them and they will tell you. You could call Plymouth and say how many do you have in the county and they will say we have 374. I just talked to Detroit in July and that is why I know they have 1,250. I don't know how many they have, but I talked to them yesterday and the said they can live anywhere they want in Oakland County.

Presenter: We are more than happy if we have those numbers, we are more than happy to get that data.

Comment: I think it is an important concept to make people aware of, because we often here there is an issue with housing choice vouchers but they only (Not Discernable) state of Michigan, Oakland County doesn't have a housing commission per say. So, they only quote the state quota. That is all I ever see on any report is the 1,873 that Michigan gives Oakland County. I never see the all the...

Presenter: The cross reference. If we can get that data, I would be more than happy to put that in the report. The other thing about housing choice vouchers that I have run across is they will issue more than they know they will get. They know someone with a housing choice voucher can't actually use it because it is not enough money to get a house.

Comment: That is the other thing that I think might be a common thing is that the people with a housing choice voucher can't find it because they can't find affordable housing, but they don't look at the management selection criteria that they have and a criminal background and that their credit score has to be 600, their income including their voucher has to be at least three times the rental rate. So, when you add in all the other components besides the lack of available rental housing that may be available because right now, we have seen most of these apartment complexes have 100 percent vacancies, but if they don't have a vacancy and you have 60 days to find something or they are not going to find anything strictly because of that. So, I think these are issues that are never mentioned. Also, they assume it is because nobody wants to take the voucher or they can't find something other than fair market rent, but they can go over the fair market rent and pay the extra themselves to up to 40 percent of their income. That is the rule, so they don't look at the full scope of the issues.

Comment: There are a lot of rules to get in an apartment. So, like you said, and I was trying to look at one point for my brother and you can't have like you said they require that you can't have a record. Which I thought was illegal.

Presenter: It is not a protected class.

Comment: So, they run criminal background checks and maybe they had a misdemeanor because they shoplifted a couple of years ago.

Comment: So (Crosstalk) people like that that are nonviolent criminals and they have a record so there is no housing for them?

Comment: (Crosstalk)

Comment: You are renting and so now you are telling this person they can't rent, and they can't afford to buy anything, so they are homeless.

Presenter: That issue came up yesterday as well.

Comment: So those are not necessarily fair housing issues. Those are housing needs, housing market issues.

Presenter: It would be a fair housing issue if criminal history was a protected class.

Comment: But it is not.

Presenter: Still there is a need out there for that and saying that maybe it should be a protected class.

Comment: It should be because I mean there are people who need a place to live.

Presenter: I agree.

Comment: Didn't you say that part of the AI included public housing units?

Presenter: This is public housing slide form the AFH database.

Comment: So, they said that we only have 750 and I know we have 1,300.

Presenter: I am more than happy to update this and get the most accurate information possible. If you can send me some data, I would be more than happy to put it together and put it in this document. This is forming the HUD stuff and like I said I always try to augment or replace that data.

Comment: So, they are only looking at HUD multifamily. They are not looking at low-income housing tax credits, state project based and all of those subsidized units?

Presenter: Project based is there, public housing, and housing choice vouchers.

Comment: I want to make sure that her comment gets recorded for policy issue if you believe truly that it is a problem.

Comment: It is a problem.

Comment: Somebody should study what the percentage of people are that are homeless that have some kind of a record and not just a violent record. It could be a DUI, or something nonviolent that now they are being barred from housing. If they are coming out of prison and where are they supposed to go?

Comment: Felony drunk driving, there are so many different things.

Comment: So, look at that population of people and then you look at what you are saying is people can't find housing and I know that is not their goal and their goal is fair housing, but what are they doing about it? Are they just reporting it?

Presenter: That is what are we going to do about it?

Comment: Do, let's look at how and what is this population about people who can't find housing because they have got a record and how does it correlate to people that are and can't find housing under HUD? Maybe that is not being reported right now so may it is 10 percent and maybe it is 10 percent, you know what I mean. It needs to be looked at.

Presenter: That is a great comment.

Comment: That set of 50, you said the total of the county?

Comment: I don't remember all of them off the top of my head, but I do know that we have 76 projects and 25 for the community and 13,001 multifamily units.

Presenter: I would be happy to update this.

Comment: That one I remember.

Comment: Is it ADA compliant?

Presenter: That would be under this disabled unit. This is the percentage share.

Comment: So, a disabled person could live in it.

Presenter: Yes.

Comment: So, it is ADA. Not total units, total ADA.

(Crosstalk)

Comment: The other thing I would say, and this is coming from my own experience because when my mom passed away, I had to help my brothers, I they were living with her. When I called to find and it

was the most difficult thing trying to find any information out about apartment, housing, help for my one other brother who was working, but did not make a lot of money and when I finally got somewhere and figured out there was this thing called the housing voucher I was told there wasn't any. Is that still an issue? So, then what now there is still, and I had to buy them a house to put them in housing. I had to buy them a condo. There was no housing available. They would be living on the street.

Presenter: Affordability is a ...

Comment: Even in a lower income area trying to find them somewhere safe it was more than half his income. He couldn't afford it and then my other could live with him because he has a driving record. So that was doable. So those are real problems people are facing. Now take it a step further it would never be able to figure it out on their own. U had to help them. So now you have a whole other issue of people who cannot help themselves. How do you help those people? So even if they don't have necessary those issue, they don't know the questions to ask, where to go, and how to get there. There is a lot of problems that are not being solved just by looking at data. That is what they need to start looking at.

Presenter: That is why we are here.

Comment: They need a life coach.

Comment: They have one. It is me.

Presenter: You raise a good point. I can only do so much with the data and that is why we make a huge thing of the public input process. That is why we are going all over the county.

Comment: I think this is an issue that needs to be looked at in the county there should be some kind of oversight to try to solve some of these issues with housing

Madison Heights City Hall

11/12/2019

Presentation

Comment: Definition of overcrowding?

Presenter: Overcrowding is more than one person per room and then severe overcrowding is 1.5 person per room.

Comment: How do you count a kitchen as a room?

Presentation

Comment: So, if they are demolished, they are not vacant.

Presenter: When they are gone, they are gone, but those that should be demolished that are just standing there taking up useable land. Those offer an opportunity not necessarily to rehab, but there are some areas of the country with cities that work with trying to take over those distressed properties then demolish them themselves. I have heard that before.

Comment: We have taken down over 400.

Presenter: Awesome.

Comment: Almost 900 total units.

Presenter: Is the land just...

Comment: Some of them have been resold and they are developed now.

Presentation

Comment: Is that saying that Asians have the most opportunity? Is that correct in a lot of those categories.

Presenter: Yes, that is correct.

Comment: Then whites.

Presenter: Then whites.

Comment: Native Americans.

Presenter: Native Americans is probably a small sample size. Same with we do not have Pacific Islanders on here, but you are correct.

Presentation

Comment: Can you explain the retaliation part if it is not a protected class.

Presenter: I feel like if you make a complaint and then they retaliate against you.

Comment: Who?

Presenter: The landlord. Like if I want to put a bar next to my toilet and the landlord says no and you are being evicted. That kind of thing.

Presentation

Comment: What I know about Section 8 Housing Choice Vouchers is that it was created to elevate the concentration of poverty. Do you know that.

Presenter: Yes. I am mostly a data person, but yes you can take a housing choice voucher anywhere.

Comment: So, it really did help at the beginning in the 60s and 70s to eliminate the concentration of poverty. It is actually doing the opposite right now. Especially in Oakland County with the fair market rate you have to go to specific cities to find a landlord that will accept your voucher at a fair market rate. You highlighted those.

Presenter: The RCAP and ECAP areas.

Comment: So that is where you have to go because if you get a voucher you have to go to those cities. So, it is actually doing the exact opposite of its intention is I can solve that immediately if we did not group Oakland, Macomb, and Wayne as the fair market rate. That is how they determine fair market rate they group with Macomb, and Wayne. Just in Oakland that would deconcentrate poverty immediately.

Presenter: That is great. Thank you for that comment. That is a good one.

Comment: I have a question. I have noticed that a lot of the data has the Hispanic population captured, was there a specific reason why the Arabic population wasn't.

Presenter: So, Hispanic is an ethnicity and that is a specific question on the Census. Not necessarily Arabic isn't under that. There is not a box for that. However, on the AFH dataset there is Limited English Proficiency and or place of birth data set that is not in here but will be in the report. There is a large migrant community that is Arabic, that data will show up there in those two data sets. Please of birth and English Proficiency which is part of the HUD AFH dataset that we updated. So that data is there. Is there a large population?

Comment: Yes.

Presenter: That is great.

Comment: Not necessarily in Oakland County, but in the tri-county area.

Comment: Dearborn is completely.

Presenter: Do you know if there are issues finding housing because of their national origin?

Comment: I have no idea.

Comment: I think personally that HUD contributes to a lot of the problems when they put these charts up there and they call out ethnicity in certain ways. They create that race problem; they are creating it themselves. I think they are creating the barriers that cause this. They are creating the housing problems that cause this. When they classify groups instead of people it automatically draws a line before them whether it is a lesser minority group or the majority group. However, it is the more they call them Hispanics, African Americans, and I am not saying anything about their nationalities or their ethnic background and things like that. That is not what I am saying. They more they class them like that the more they find struggles to obtain things that other races or ethnicities are able to go get or have evadible for them. I just think and I was watching some of your charts and I see how they group things and they actually I think create those barriers. The more we tell them that your being segregated because here is the issues we find with American Indians and African Americans and however you want to classify it, the more that we bring it up to them and point it out they more they feel intimidated by it. It would be so much better if we could say look, we have people and there are people who don't make as much and that need some help and people that make enough that they don't need the help. I think a lot of the terms and I think that the government and anybody in town that goes about and calls that race and you could be proud of your ethnicity, but the more you call it out the more we create a racial divide. Fair enough as it is it is you know the football players; they go out there and kneel for the police brutality. Fine, I get it. That is not right. They should not be doing that stuff, but some of them get out and protest and no offensive to anyone and they go with black lives matter. You didn't go and think about it that all live matter. You elixated that group of people to help you. I understand that efforts to them more, which is unfair, but again but how they class them and the census and everything. All of those questions need to be off the Census, either you are an American Citizen, or you are not. There is no other ethnicity. I just feel that way.

Presenter: That is why we are here. We are here to hear from you guys.

Comment: I don't mean to disrespect any groups or anybody. I am just saying wherever you come from you could be in an all-white neighborhood, but if you are not from this subdivision in the million-dollar homes, you are from this subdivision in the \$200,000 homes, but that little kid is no different than that kid. Their learning abilities, their opportunities they should be no different than any of the children. Kids never see that.

Presenter: More economic classes.

Comment: Parents and adults create that by those things right there, I think. I am sure everybody in here can tell you. When a child is born, they do not see color and they do not see race. They see loving people and we teach them this and I think it is bad.

Presenter: Thank you for the comment.

Comment: I think it is good that HUD helps everybody out like this, but I also think it is bad when they classify. It is not going to help us fix these problems.

Presenter: I appreciate you coming out.

Comment: I think another problem with HUD, and I don't know, but as far as some of the charts say access to this and that, in my field, what I do, right. I don't know how many people I run across and I run across a lot of people and sometimes the things that need to be done and we provide a service for. They are a third or more the cost of their house. They have no idea about any programs that can help them out. There is no advertisement out there. I mean we all know about Mike Morris. I am not saying we can afford television ads. You are not from here.

Presenter: Yes, I don't know.

Comment: He has a television ad that is about 3 seconds on tv and I don't care what channel you turn to, but I mean we say there is this Housing Development Block Grant, whatever they call it and I say if you can't afford what you need to be done, they may be able to help you with that. Well, we didn't have any idea. I am thinking why they are not telling them about that. You know what they do? They go without, because they didn't know. That just seems crazy to me. I am not saying that we can loan everybody in the world money.

Presenter: But people should at least be aware of it.

Comment: Sometimes I run across like it is mother with four kids or something and I mean she is doing her best to raise her kids right and has a job. She doesn't hold a masters, so she is not knocking down six digits and she does her best, right. They are faced with doing do we eat today to do we eat tomorrow. I am thinking we all would like to see them get some help however we can get that, but they have no idea how to get to that. Nobody knows.

Presenter: That comment has come up in other meetings.

Comment: I understand. None of the county or state officials and they don't have time to drive around to everybody's house, but for an example if they were to spend some of their money on some advertisement and you know the high dollar channels on Dish and your cable networks, maybe that and those people don't get those. Go with the local channels where they get a digital antenna. That might be the spot. Say there is help and reach out to us and we can help you with that. So, a lot of people do not know. I just find that. You watch them suffer and they do not have to. We run across a lot of seniors in that unfortunate position where they are no decent than health care. They are choosing food or insulin. It is crazy and that should never happen in this country, but it does. More jobs and I don't get every one of them and that is fine, but in a sense, you have to drive by and watch these people suffer and for what. It is crazy if there is help available. So, I regress in a sense we can't pay for everybody's stuff, but they probably do a pretty good job access who needs it works to a point. I can tell you I have worked on a few jobs where I thought somebody lied, but regardless.

Presenter: I appreciate you coming out and sharing your thoughts today.

Comment: I have got a pocketful. I am doing my best to stick to the subject.

Pontiac Library**12/13/2019**

Presentation

Comment: How much is the Hispanic population?**Presenter:** 25.5 to 33.7 percent in the darkest blue areas. So, these guys right here. This one is this one that's going to be hard to see. That one's a little bit. That one goes up to 25.4, 17.3 to 25.4 percent. Yeah, so. Yes.

Presentation

Comment: Do those include mobile homes are just like actual structures?**Presenter:** I think. Or maybe mobile home on a lot, something like that. I could double check that.

Presentation

Comment: What if they build them new? Next door value dollar value go up?**Presenter:** Yeah, you think so? At least Yeah. Yeah, it would be this. This is just the medium value for by your own built. So, this is the 2017, five days. I wonder what if we had another slides, you know, see if we could track that.

Presentation

Comment: Do you think that perhaps one of the reasons. I mean, I've lived in Michigan for more than 20 years now. And Michiganders don't like apartments. And so, do you think that perhaps maybe it's the part of it is, part of the reason is because of the culture of the tradition? Most Michiganders like single family homes. It's I have worked in different communities and citizens; they will come out in droves if anybody plans on putting some sort of apartment complex or anything like that.**Presenter:** So, like the NIMBYism, not in my backyard mentality.**Comment:** I suppose. I'm a native Texan. And so, I love apartments. So, I grew up in apartments maybe perhaps that's, I'm thinking...**Presenter:** That's why that's why we're here. This is good. Yeah. Yeah.**Comment:** Yeah. If you start our culture, our tradition here. I've also noticed that rarely will you find a building that's bigger than two or three stories high in the state, unless some of the so-called arts areas. Again, I don't know, that's just the culture or way of life, you know, nobody likes and again, when I work in cities, if a company comes in and says, Oh, I want to build 20 three stories up. Again. I get a lot of pushback. What are you doing? A big building, skyscrapers. Again, maybe it is just the culture.

Presenter: that's great. That's why we're here. Yeah.

Comment: Do you have the cost of the housing by Census tract?

Presenter: I do, but not in this life. But we but we do. So not that computer but I don't want to make you wait. Yes. Yes. Yeah. That that will be in the report. I try to keep it to 45 slides, but you know, I had to add two more.

Presentation

Comment: So, this is just a race, correct?

Presenter: Yes. That's correct.

Comment: I mean, I was thinking maybe age would be another.

Presenter: Yeah, yeah. This is just race. Yeah, we could.

Comment: Disparities based on income?

Presenter: Yes, and we have some of that. We certainly have that data. And I didn't include it in this one. But in the in the for the Fair Housing, professional focus groups. We use the CHAS data, Comprehensive Housing Affordability Strategy set, and we do see disparities in income and housing problems based on race and income.

Presentation

Comment: Showing a high rate of poverty online, the south part of the county. The United W demographics have that.

Presenter: Where is it down here?

Comment: Yeah.

Presenter: Yeah, we do see pockets of high sense effects 25 to 31.5. So, it's just they don't, it doesn't mean both those conditions for the are RCAPs caps. But certainly, yeah, you can see. You can see some dark blue or light blue, the blue down there. So yes, yes.

Comment: So why doesn't that pick up? So, I live in an area where there's lots of trailer park communities that certainly have economic issues, and then I don't see that popping up at all. Maybe in the northwest part of the county, there's...

Presenter: You know, I mean, these are present share household. So are there also large, you know, are there also large single-family units that are not economically disadvantaged.

Comment: There be surrounded in the surrounding area?

Presenter: Yeah. So that that's what you know, that's why we use the Census tract. So if you're looking at the more rural areas, this is a big Census tract, you know, so once you get out a little bit farther from the urban area, Census tracts get bigger because they try the census tracts try to all have roughly the same amount of people in them. That's why you have smaller ones and kind of more urban areas and larger one's in more rural areas. So that that would be why even do so if we zoom down to block groups, we might start seeing that, you know, the poverty rate pops up because it would cut the Census tracts into smaller chunks. And then you would you wouldn't have the higher income households, kind of obscuring the lower income households based on education. Does that make sense?

Comment: you said that the highlighter areas have to meet both conditions. The and what's a greater than 40% poverty?

Presenter: Yes.

Comment: Less than 50%. White?

Presenter: Yes, those are all R/CAPs and E/CAPs...

Comment: Right. So, and we wouldn't see that pop up.

Presenter: Yes, that's correct. Yeah, that's correct.

Comment: What is difference? When you're looking at racially concentrated and ethnically concentrated?

Presenter: Yes. So, yeah. So, one you know one is non you know, what, what is it like? So, in the Census you have a race and ethnicity seem to be white, Hispanic white, non-Hispanic, black, Hispanic, black, non-Hispanic. So here, you know, they take, you know, this is just not as you know, for the ECAPs is Hispanic, Hispanic/non-Hispanic in our RCAPs are nonwhites. So, I guess I guess there's another kind of equation where it's Hispanic.

Comment: Why is that the first designation? Why is that? Why is that the first differentiation that is on applications or surveys or anything? Why is the first question that you have to ask whether or not you're Hispanic?

Presenter: I'm not sure

Comment: Why you don't see first, are you black? Are you white? Are you black or not black? It's always Hispanic, non-Hispanic, and then the secondary list is always everything else. You don't mean like never have I ever seen first, you have to identify whether or not you're Asian, Asian or non-Asian. It's always it's always Hispanic first and then you get to choose with everything.

Presenter: I wonder what the 2020 Census forms, maybe they'll because I'm sure that that changes things. You know, survey design is a is its own science for template designs. And unfortunately, I don't know I just I crunched the data. Yes, So here these standout.

Presentation

Comment: What's the non-available?

Presenter: Yeah, so unfortunately, like all data is not necessarily complete. So, if someone was lazy that day or didn't fill out the application, or yeah, or you know, then they just wasn't available enough. They just left him like this to the end and they have this report to the to the government and that's the government is the form.

Comment: Does this is the first-time applications or reapplications as well?

Presenter: This data set so that's good question. We narrowed it down to only owner-occupied single-family homes. But it could not necessarily first-time homebuyers, but it's but it's for people that want to buy a house to live in, because this dataset also has refi and second, you know, purchases for investment properties, things like that. But we just wanted to look at what's happening if you want to go to buy a house and get a loan. This is what is happening.

Comment: Where did you find yourself? I mean, the reason for denial.

Presenter: Well, we'd have to have to look a little closer. Look, you know, that's, that will come. And you'll have that Yeah, like I said, I don't have that in my head. We do have that that reason by, you'd have to look at denial reason by race, and we will have that. That's good question.

Comment: Does the sample for each of the years, isn't always the same?

Presenter: No, it's based on volume. Yeah, so that that will increase, and decrease based on lending periods. There was probably relatively much lower than the volume here during the Great Recession when the housing market Collapsed then higher levels of volume here. We do have we do have the total volume as well.

Comment: You said that these numbers here include refinancing?

Presenter: No, they don't yet these are just, you know, just, you know, single family home buyers. Just like if you want to go buy a home not refi, they do have that in database, but we excluded those. So, these are just that.

Presentation

Comment: So why in fair housing why people believe that they are familiar with them?

Presenter: There, there is a there are dark public comment boxes and we do you know, we do read them and print them out as well.

Comment: So, maybe because maybe many folks are discriminated against in some fashion or their landlords are mistreating them in some fashion.

Presenter: Where they would need, they would need the Fair Housing laws.

Comment: Yeah. I am just making assumptions.

Presenter: Yeah. I mean, you guys, you live in this community. I mean, I can show all the high level of federal data and crunch all the survey results. And that's the data that's what I come this show, but you know, y'all need to fill in the story around the data. So, few, do you see that? Does anyone see that?

Comment: All kinds of places that have posters and whatnot about fair housing. I mean, you can't go get a flu shot without seeing one or bank, or, you know, there's all kinds of places that they would make you familiar that, yes, there's fair housing laws.

Presenter: Now we see the flyer, but you don't.

Comment: Right. Would you know everything about them, no? Yeah, but you know, they exist, certainly.

Comment: There's also a large amount of real estate professionals within Oakland County with a full time professional, you know, part time. So obviously, any training that's associated with those professions and my gut feeling would be that a lot of people that filled out the survey specifically because it has to do with housing and have some sort of relationship with the field.

Presenter: Yeah, so that could be there could be a survey bias.

Comment: I usually see the signs at a government building, and I've seen them at stores or at restaurants.

Comment: They are there at every bank? Yeah.

Presenter: Yeah. So yeah, I do you know, although, you know, there was a lot of outreach probably to those people in the housing industry and housing professionals which might skew this question up. But there have also been paper drop boxes around the county. And I do have a bundle of those that might change that as well. So, Oakland County tried to make it as accessible to all everyone is possible, not just housing professionals.

Comment: That is good to know. If I get a call, it's because someone is being discriminated against and they want to know why they've been displaced from their home. What can we do to stop it?

Presenter: That's not great. But I'm glad you know. I'm glad they have something to call.

Comment: When you ask the question, do you feel that the fair housing laws are adequately important? Is that something that means more on city policies and things that they put in place to enforce wrongdoing? My landlords and all that stuff?

Presenter: Yeah.

Comment: The reason why I'm asking because I know we have a shortage in our departments here in our city. So, if Pontiac is saying they are aware of it, but it's not being enforced. There is a reason

behind that we don't have the staffing to enforce. So it becomes a struggle for, I used to work for our state representative and former state rep and it was a struggle for me because then you give tenants, the landlord and tenant book, to rely on them to understand it, and just the whole fight would scare the constituent away, to even proceed when they noticed the landlords are in the wrong but when we try to report to the city it's like a shortage because our city don't have the staffing to help in the enforcement. So, I'm not surprised with that enforce and number, because we do have this struggle here in our city.

Presenter: Thank you for making that.

Comment: Yeah. And that's the only reason why and a lot of it is just our constituents is uneducated about the process. We can give them all the information in the world, but our city needs help with the funding so that they can enforce our landlords to do what they supposed to do, because that is what is the uphill battle with constituents as far as handling that type of stuff. Cuz then I want to get into the legal and the then they just deal with the landlord. So that's just a whole other department that eventually our leadership locally has to tackle once we can get funding behind it to clean all that up. But that's a major issue.

Presenter: Thank you for taking action.

Comment: Wasn't for something, conversation or something was past, I believe where there's conversation regarding the burden of proof being on the complainant, the person complaining, or they have to prove like a three prong sort of context that would support the claim and then also it would give way to the landlord, the defendant, to basically be able to just say that it wasn't intentional. And so therefore, that was the majority of the defense that was permissible. So, I don't know if that was ever passed. But I would say not only just the capacity for enforcement, but the burden of proof that you would have to be subject to something that you have to prove was malicious and intentional. And if you can't do that, this is some sort of maybe intangible experience or verbal treatment that somebody has received into a document and trace that in a tangible way, saying that it was purposeful and intentional. So not only just, just not only enforcement lives, I would say even just feasibility in terms of you seen feeling like it's even going to go anywhere, and we thought it would be a big thing.

Comment: They usually do in a situation where, you know, it's just unfortunately but the tenant they really got to follow through with everything. If they don't do it, it makes it hard for us even as elected officials, right assist them, because they have to make the first move to bring us all here to can assist with the matter way outside of that, and that's what we're running into. So, I've just been in prayers that we get our department together so we can start tightening it up with the landlords.

Comment: What are the fines for that anyways, is it significant?

Presenter: Sometimes some, it depends. The HUD we do have some fair housing data at the end of the presentation. Sometimes they say it gives you the cash amount if there is a cash amount, and I have you know, I've seen up to like \$2,500 something like that, or it's Yes, I decided to do that or you know, they just they step into conciliator to remediate between the two to get to get a reasonable

accommodation made or something, just without any cash payment, but just getting the situation dealt with.

Comment: What was your question?

Comment: What would be the penalty? What would be the fine? Is it significant for the landlord? Or would it be just kind of like a job and head to the revenue streams?

Comment: With the court? Judge man, that's like a whole, a whole process.

Presenter: That's good question.

Comment: I'm glad that we have fair housing laws. I think the good and I'm glad that people are aware of that. But as you can see here, the enforcement is, is the issue. So, while the federal government may establish all these great laws. We don't have the funds to do this. And it's not just our city. I've worked for many cities and that is always an issue. Enforcement is always an issue And I mean; I've worked for one of the largest cities in the United States and it's never enough. So, it's just one of these like, unfunded mandates. You know, I mean, I'm glad they're there, but the federal government does not provide us with sufficient monies to enforce the laws that they set for. And sometimes when I do when I used to read them, I would wonder if they'd ever come to my city to see it, not everybody fits in the same cookie cutter type situation. So, I've worked in this government too long.

Presenter: So, lack of a lack of funding for enforcement would then be a fair housing barrier issue.

Comment: I think, I think that would be one thing.

Presenter: But that's why we're here you can say you say anything, you know, great, great, but thank you.

Comment: I think this issue has another mandate and it's an it's a good one. Everybody should have the right to, you know live where they want, but when that doesn't happen, and the representative says you know, it's difficult for us to enforce because we as local officials don't have funds to go to somebody and help them, hire a lawyer and all that kind of stuff. So, it's getting better, but it is still a long ways.

Presenter: Thank you. Yes, thanks. That's why I'm here to hear this. That will go in you know, everything you said will be in the federal report.

Presentation

Comment: Yeah, I think when we fail to recognize this, that not everybody can live in a mansion, and that everybody has a different housing needs depending on where they are in life for many reasons. So as as public administrators, we're having to recognize that, you know, when we look at developing our communities that we have to provide different types of housing, diverse housing, and they will include, you know, not just houses for those, but also those that are just beginning starting life and the middle and so forth and low income as well looked at some of the other successful cities, so called

successful cities, like Grand Rapids and Lansing and their city starting to have issues of people can't live in their cities anymore because it's too expensive. So now they're getting complaints from their folks work I can live here anymore. Your taxes are too high. Where do I go? And I grew up here. And so now I gotta move because the taxes are too high. So those are the things I think some cities are having to recognize that as we develop our communities that we need to diversify our housing, availability, so that people can live depending on where they are in your life because I see a question, does that make sense?

Presenter: Yes, it does make sense and tomorrow. Tomorrow I have several slides with the comprehensive housing affordability strategy data set that actually outline, you know, need for today.

Presentation

Comment: Are you also looking at, at the size of the of the house. I mean, today's millennials, not looking for, you know, big houses. They like the small and I may have into cities and other states and like in California, everybody's outside. And well, that's because of the weather but, but they like it that way. They, you know, they congregate a little differently than we do and when you go to the homes, they're small, and it's like, Look, excuse me to sleep, or to, you know, eat or whatever, when I'm going to go out enjoy life. I'm going to go out. Go exercise, I'm going to do this and we're as we develop housing for the next generation. I'm wondering if maybe because we're not, you know, building what they're asking for. Like, for example, there's some new apartments that will be built. And I know that our planning commission had a hard time understanding that the square footage was like what 800 square feet, but to people my age it is like that is too small. I want 2,000. So, I'm wondering if maybe, you know, I would like to see, withal due respect, a little bit of an update. You know, because it's changing, the generations are changing and, and I know people when they do surveys to fill out the other and it's not their answer something else, but it's changing with the folks. Housing needs, choices. They are a lot different. So, I'm just wondering if you studied that as well decide.

Presenter: Household not well

Comment: And we are looking at building some new homes.

Comment: You said 1,000 square footage?

Comment: It was less than that it's a new apartments that are being built, are 8 to 900.

Comment: That is small, you know.

Comment: The thing. The thing about history is I think that with a, it's kind of like by default, this organically is kind of changing the rate because of the cost of construction is rising and so you only have the capacity to build something in a certain square footage, knowing that it's going to break even or no praise for less or less than what it costs to build it. But then also in that conversation that you're going to have where you say there are additional slides or it's in the professional context is that discussion about like the housing wage. And so, where Michigan would rank on the housing wage

know? Because I think it's something like, what is it for to afford a two-bedroom one-bathroom rental unit? I think the housing wage was something like we have to make 18 dollars 25 cents or whatever.

Presenter: Yeah. I mean, yeah, with that dataset can reverse that out, you know, is if you know, your costs. Yeah, it tells you the cost burden and the income that you make. Right. So yeah. Yeah. And then.

Comment: And then I think I think that there are many factors that are also I don't know how much I would also want to be interested in wondering if you could quantify it how, what percentage of people truly want smaller homes, because that's what they prefer more because again, all these factors that are happening around us. For example, lenders find it hard to qualify individuals who have a student loan debt of a significant amount. And we know that you know, the highest graduating group right now is black women, for example. So, the disparate impact of that of having an education is that you cannot take a house, or you have a very difficult time between house. And then if you can, that pre-qualification might just be the size of the studio apartment. So, but by now, by default, your access to affordable housing and choice and area and opportunities are limited, because now you have an education, but now your debt to income ratio is too high, and the lenders aren't interested in. So that's why I find it really interesting that that's very unfortunate, and interesting and thought provoking that on that table. The show black people are always the highest denial rate was very frustrated. But now, it's like now you've been given this degree now you're, you're trying to empower yourself, you're trying to access that mobility, and then in the same fashion, you know, that generational wealth and access to wonderful revenues is coming eradicated.

Comment: A lot of the mortgage companies or whatever banks is making African American when I just went through this this why not two years ago, I went to a housing first time homebuyer program. They may be taken money from my 401k and pay on stuff that we're not supposed to be paid off. So, I was misguided going through this program. And it was so bad that the counselor who was my counselor, he ended up quitting. He called me and told me when you sat in my chair, he was ready to get a house. So, they made me take my money I wish I knew the name of this company. They made me take my money out misguided me and now I'm back to square one. So now I'm back to square one. So what I'm saying too which is the issue is that we have all these want to be housing companies that want to tell not not counting that income here I was pretty good and in accounting, but I went to those are the other type of things that is negative for us in our community because we're being misguided.

Comment: Well not only that but I think disrespected to in the delivery of those seminars in the education and I recently attended something and there were the first one what was unfortunate the whole back row in the room, there was one English speaker that was talking to the row translating everything in Spanish. So, I felt bad for that initiative for the for the organization, but I know for a fact essentially there's working there should have been their facility as well to not have that fair, but anyway, the attendance were either black or Hispanic. And the two facilitators were not and what they told them is that you know, if you don't have a row like right now to be sitting in the class, if you don't have \$1,000 in your savings account, you should not be entertaining the thought of buying a house and I, I spoke up and that's really unfortunate, because if you knew you know, they say you meet people where you where they're at, so if you know who we're talking to you but notice at least 70

percent of the people in this room don't have more than 500 in their accounts. Because you don't know, the lens through which these people are looking through, you said something like that that can be harmful that that could be offensive. And then you would know, you know, if you can't qualify right away, you can't, you know, afford a home. Well, again, 80 percent of black people, especially men don't have credit score below or don't have a credit score above 620. So again, you know, that, had you read a book, you would know that that would be unfortunate to have said that would have been harmful to people that are listening, they're trying to, again, mobilize themselves and now you just said something that can be extremely offensive. So not only the misguided, you know, experience that unfortunate. But also then to hear things like that, that's very incapacitating at the length and so again between being misguided by having to borrow funds from which sometimes is the financial community of color, you are probably the first one that even has a 401k because your family does not come from access to means and wealth and retirement accounts or IRAs, all these other stuff that people have is that it's unfortunate that you can be told something and you don't know better because no one ever told you access opportunity in schools and content if you went to school, but you never learned that.

Comment: I think that question was this differences in access to housing, and then you piled in income, race and gender. You know, that's, I'd like to see that broken up because I'll tell you that me when I was starting as a single female, I could not buy a house, or I couldn't rent a house because I was single, even though I lucky that I had a job that, you know, put me at a moderate level and I could afford it. But I can still hear the landlord saying, Well, you know, lease it to you but I don't know your single female. You know, I don't know, you know, not a good thing, you know. So that was a challenge. When you have what one question it doesn't really answer the question, you know, this to make 20 reasons but I think, I think sex has been a factor to me. Where I, you know, I go to the bank and Oh, you're by yourself, you are not married? Who is going to help you? I don't want to get married; you know what I want to do. I want to buy a house. So, I think I think race for access has been in the past before I got married, but once you're married it is different. So, I think I think maybe that question needs to be separate a little bit. And I think sex is sometimes a factor. At least it was for me. When I was first starting.

Comment: To that point, I believe it was a slide ago where the question was, do you participant, maybe next back to the next slide do you participate in housing, you know, events or something like that. And so, my question is, how many of the citizens know that these events are happening? You know, what about advertisements? You know, how can we connect the clients with the resources that are available? And then we should consider the disabilities, transportation, I know that you will gather data on that. So are they able to get to these events, you know, late night kind of in the winter time, where they can be educated on their rights and how to go about, you know, landlord tenant issues and things like that, as well as on the other end, people delivering the surveys or what you were talking about living this class and things like that. That, speaking to a certain demographic and ethnicity and everything like that. So, what about the education of those facilitators to the you know, the audience? So, what why would you have a class of the majority of the people there? Would you say, you know, have some type of disparity and connecting people with resources, which are...

Comment: Just to let you know, here in the city we had, that's been a struggle as far as getting information to our constituents here. So as your county commissioner, what I would do is, if you had told me, I have a group of citizens in this building, I want to talk about fair housing. I will call this department and say, Hey, I have a group of people that needs to be educated on this. So, what I'm telling you is what I've had to tell constituents in our city is, even as your elected leaders, if y'all just tell us because that's what is happening. We're not being informed to bring the information and then I have just set up proactively to just breathe, right? Because I know that I'm, I'm in a community enough to know that the resources aren't coming here. So how do I do it? So, I've been successful and just trying to bring them here and what I can say is every department out there in the county if you ask them, they will come, they will come I have not been told no first year of mine. So even after this, I'll give you my card. if you know of any subject matter. I tell call me ask me as their resource for from a state and a startup, their first congressional I have connected there and now I'm at the county. So, for me, I'm blessed to be there resource mode where I can make the plug and get the resources and information that you may need but that is a problem. And it also is because so many ways to get the information and no more just a mailer or flyer you got social media, you got these you got that. So, you are yes, you are about to miss the posting of this event you are because there is no way the county tries hard to make sure they let everybody know about stuff, you know, but we're not perfect. The constituents is not perfect and there's so many ways to get the information now. So that's why I just go a step further to say hey, here's my card, you know who people and I usually try to encourage groups because they help. Instead of us just doing one or two people that's a waste of their time to be honest, and our time, so I'll give you my card. I'm here. She's here from the mayor's office. They they're great department as far as being resourceful. So yeah, the county government is there, and she can speak the local, but I know anytime I call any department they have waiting and talk to constituents for.

Presentation

Comment: Anyway, we can see where in the county?

Presenter: I think we have this for every place if it was filed in place, we should have the by the violation cities to the title name that HUD gives us. So Yes, this should be available.

Comment: I think it is important.

Presenter: Yeah, this should be available, like said for all 61 jurisdictions as well. will be down to that.

Presentation

Comment: We have mentioned a lot of basic stuff, like race and that sort of. So, I'm going to pull out something. Obviously, you can tell the Hispanic decide, and in my culture, we like this. So, for me growing up, nobody ever told me how I could go buy a house until I got to college and beyond. And then I learned myself. So maybe as students, as young students as young folks, you know, we don't educate our youth. So they can say, well, where, where do I go, you just go to your friend's house, you know, you know, age where you can get an apartment, you save your money get your house, or, you

know, live wherever you want. But nobody ever said that. So, I had to figure it out, obviously, by myself, so maybe perhaps the barrier would be ourselves or we know educate our youth as to a piece of what do I do to buy a house? Maybe so do you been lucky enough where your family's they teach you this. so perhaps wonder that that wasn't presented? And I think it's a very, is you know, lack of education at the beginning at the at the young stage. You know, I mean, really think about growing up, you know, that you really you know, you leave your house, you leave your parents, but where are you going to go and how did you get the house or the apartment or whatever? Or even even better still never ever thought about this house? You know? I hear I hear that now from the youth of today talk a lot about that, you know, so it makes me proud to see that that and at least in my family that's changing. And that's I think that's because they asked me. So how did you get to that until I educated those that are coming behind? This is what you do. So, I think a barrier would be ourselves as parents or family members or whatever. You know, we don't tell our youth what to do, you know, besides going to go live with your friend.

Comment: It is the same thing in the African American community, meaning the generational curses. We only know what we see and what we don't like my parents are dead. They never have my parents were hard hearing, great job both in a government, UAW worker, but they never told us about the house. Right? That was the one piece I didn't learn either and all the only way I did learn about it. When my sister became a broker in a mortgage in Detroit, so it was like, you know, we just got accustomed to it as, as we grew up, but now that's what we're. In the generational curses is what's really killing our heart in our community, because then when you can't teach your kids better, because you don't know that they just picking up the same habits and doing the same thing. Section 8 you see it as this is like a cycle. And so, until somebody do step in and teach them more which I do command a lot our high schools in the city where they're trying to partner with banks, who run these programs where they tell them okay, well what do you want to do? I want to be a nurse. Okay, well, this is your pay, according to when you graduate. and this is what you have to figure out. So they teach them independent living, and they have to like spend this monthly amount and pay their bills and all that and it actually really helps them to understand that, Oh, well, I'm aiming to be a doctor cuz nurses don't... it was good for me to see the kids literally go through it and just go through that. And I thought that was the best program because I didn't get that in high school. We didn't get taught that is a huge barrier in our communities as far as educating. So, we do have to do it is us to do better for our kids, but if we don't know, how are they supposed to know.

Comment: So, in terms of groups, like perhaps still, you know, ethnic groups perhaps are or cultures, are the concerns. And then terms of what you can do tonight to help educate and then get access, like she was saying here, you know, bring some banks together. We try to do that a lot as a as a local official to work with our local banks to say how can you help our...

Comment: We actually have to go step further from my understanding with lifestyle whatever they was doing for home first time homebuyers and stuff, but we found out that they were still making it difficult. So, we had to interject and go case by case by every person who was applying with them. But what I'm saying is why should we have to go through that. You all give a bunch of money to help give mortgages and then people apply for them, but you all are still turning them away mean and not

allowing not letting them know what they needed to do to become term ready for mortgage? So that's where a couple of our pastors stepped in to kind of help these people so they don't get discouraged like you said, and you sit in this meeting you went through these trainings to get all this and they got no no, we're not going to do this. So, we had some pastors step up and they've been helping babysit the process to make sure our people on the you know eliminated from the process. So, I guess just they're just stepping up and connecting the dots and at holding the bank's mortgages and they're buying us accountable to make sure we get the same respect and availability in other offerings. Is anybody else going through the program? So, it's unfortunate, but we still got to babysit the process. I hate it. But that's what we got to do.

Comment: Well, what's unfortunate to in terms of barriers is speaking of access to wealth for certain demographics. The Michigan is, as far as I know, we haven't gotten rid of savings penalties. And so for minorities that can be very difficult because of the fact that you're living on a week by week, check to check, only month to month basis, you can't make the rational decisions of saying let me forego my food assistance, because if I do that, and that can reallocate, some things are not worried about that particular thing to then disperse funds elsewhere. So, So When you apply for assistance, you have to write down how much you have saved. And then you have to write down how much your kids have saved in college plan; you can't make the rational decision and say I'm saving for my child's college fund. So therefore, because I am doing so, I'm not going to get food benefits, you have to make a trauma informed decision that says, I better not make college savings account because I'm not going to be able to eat that month. And then what am I, like I can't invest in college 18 to 20 years from now, because right now my child is two and I have no food. And so that because there are no penalty there, because there's not the removal of those penalties. As a community we're not, we're not able to make those investment type of decisions. And again, you know, you just don't have the means to be able to make decisions that would mobilize you to not to put yourself in a position to not be dependent on the Section 8, on the food stamps, on a daycare, and things like that, because if there's a certain degree in pain or an opportunity, it can you know, you can be ineligible for those for those benefits but then it goes from receiving 95 percent of the subsidy to now you make 50 cents more. And now by the time you calculate it with what you're missing out which are paying out of pocket you may be averaging now 8 or 9 dollars an hour and so then you're back to the housing issue without the food without the daycare. So the savings barrier I think is huge is huge for members of our community because I think you would know that I'm sure that you know, with the stats, it takes a black and Hispanic person twice the amount of time decades to save for 20 percent down on a conventional their does their white counterparts. So that access is huge.

Comment: So maybe the barrier is many of our social assistance programs they sometimes I wonder how it's like they're supposed to be there to help and like you were saying, you know, if you can't say to whatever it is that you're applying for, I have a little bit of savings here, because they will use that against you or even if you're married, you know, you want to keep families together. I think under the barriers, perhaps maybe some of these social programs that are working. One of the things as a public administrator, and this is the question that we're asking administrators, all of the United States is how do we deal with the homeless? And so that means housing and, and it's no one has an answer no, I've

searched it. God, I went to Nashville to attend a conference on homeless people on city manager, and you know, what do we address and that was what issues how do we deal with the homeless issue and another barrier besides our (Crosstalk) Another barrier would be our many folks are coming out of the jail. And so, it's hard for them reentry, reentry to go back and reenter into the normal system talking about the folks that are coming out of prison.

Comment: They won't rent to somebody.

(Crosstalk)

Comment: They didn't even address that.

Comment: It should be addressed through legislation. Legislation for employment and housing too.

Presenter: At a protected class for priors that has come up, several in a couple other public meetings.

Comment: On the homeless issue, the availability. So, I represent another community and the other they have housing vouchers that they can't use because they can't get there aren't units and so just the numbers at which are...

Comment: We try to assist somebody in closing on a house a Section 8. So basically, what would happen is the person would have to be eligible. So, for certain part of the mortgage, and then a subsidy, essentially would cover a certain part of the mortgage payment. So, you know, if you qualify for an average of the \$700 month mortgage payment, a principal interest taxes, and you have a Section 8, Section 8 will pay \$500 you would pay \$200, but the and I get that the purpose is to promote the quality of living standard and promote you know, an area of space that's desirable and equitable for the applicant. But really what ended up happening was they wanted to individually to have a and if I remember correctly, I think that it was on the three bedrooms. This was in Southfield with taxes are crazy. Three bedrooms, a bathroom, the basement was there, I think it had to be an area that could possibly be finished, they had to have a garage. And it had to have all of these things, all these amenities. But I had to it had to appraise at a certain value. And there's no way with all those features, again, that she had to have a garage, because that's an equitable that she should have to have a high-quality life she should be a garage. So how do you have a garage with the basement three bedrooms, one bathroom in Southfield for \$80,000. No way. But that's what you had to have to be able to use Section 8 voucher to either sort of either she gets that, or she gets nothing.

Comment: So, the barrier would be the lack of developers are building developers willing to build. I mean, actually we're trying to do that some of them and what I said to the developers, it would be nice if you could fill the homes that are affordable. And I think some of these individuals might be able to qualify for some of these and it was like, why nobody wants to that they're all there to make money.

Comment: We did have one investor, but we had a group of investors but when they started saying we don't have a concentration camp on the south side of the city and that shot that whole project down where these people just all it was it was horrible.

Comment: It was horrible.

Comment: The Syrian, of group of Syrian, which was doctors and businessmen and women, 10 of them, I was working with them with this project. They bought 106 lots on the south side, where they was planning to put 1,200 square footage, single family homes on each lot, and it all went south and all they wanted they had already worked it up where the houses I don't think we're going to be no more than 90 they just wanted switch off. That was a in a way it was, I mean, they had it on. I mean, it was, I was so excited that, you know, (Crosstalk) It went south because of the people. They didn't, that refugee thing when the refugees was coming over and all of them member that big blow up of, we had and even at our Google concentration camp, we are never going to have those type of things in that city. So yeah, that was the big issue of why that project failed project. But again, that's just individuals not knowing and not waiting to hear from the horse's mouth. So our city went through a lesson with that, and I don't think they'll ever run a project away like that again, because you can hear a pin drop when they found out the value of the home, the size of the home, and these people are about quality. Again, before we signed off and I helped them with this project. We had them lay out everything and make sure that's what it was going to be. And yeah, and that that project went right out the door.

Comment: They were concerned that they were going to bring in a lot of terrorists.

Comment: And in the crazy thing, refugees get to pick where they want to live. Like it wasn't even sealed that they were moving here. It was just the option to give them a new home when it came. So, it was just a lot. I mean, that's the type of ignorance kind of things we go through with this misinformation and just people not knowing. So, we do not clean up here in our state unnecessary.

Presenter: That was a great conversation. I don't know we were told that we had to be out by...

Comment: The last thing working, and kind of help eliminate. Just call us and let us know. That will eliminate a lot of barriers because you need facts first. Our housing department sorry, I'm giving you a lot of shout out to you all. The people have been getting home. So, yeah, come to us or call us we have come to you.

Comment: Education, finding ways to communicate and communicate, I think you mentioned has to be some relationship where we understand, you know, people communicate a little differently. Because one thing that I learned are interested in the other city that I lived in. The Asian population for example, there was a certain way they preferred to be addressed. I know but the Asian population and I am not trying to make them stick out as an example, and then there's also Religion and there is the Jewish belief and touch and she can't look at them right in the face. It's not that they're being disrespectful that is their culture and it has nothing to do with the, you know...

Comment: I'm a big supporter of those communities in their comfort or their culture. And I'm just a big part of that. we as Americans, we just go and just, yeah, shake hands. And that doesn't always apply everywhere. So, we need to communicate and learn. It's not to say that they're not American, they are American, have different beliefs and that's okay. So just respect, trust, you know, work together. And I think I think some of those are some barriers that that the county can do to learn to

communicate. You can't, not everything fits in the square peg or whatever it is, and there's different ways of communicating. And then of course, the youth, you know, they like social media, for kinds of things. And I think education is still key.

Presenter: Thank you. That was a very productive meeting. So, thank you for coming and spending your evening with us.

Oakland County Health Network**11/13/2019****Presentation****Comment:** Will the report break out how many by tenure are occupied by low income folks?**Presenter:** Yes, it will. And I'll do I'll show you later today, I mean probably five minutes from now. Yes. Yeah, that's so um, it won't come from the straight Census and won't be this five-year ACS. But if you know, once you start talking about income, low income, we have to use the CHAS data, the Comprehensive Housing Affordability Strategy data set. And yes, we have a big bunch of tables. And I'll get into some of that, and that is broken down by tenure. So yes, we do include that.

Presentation

Comment: Could you go back, please?**Presenter:** Yes, absolutely. Yes. This is households by Yes. Home build.**Comment:** So, this is this is occupied.**Presenter:** So, it's not necessarily just this is this is.**Comment:** My point is...**Presenter:** It is both owner/renter? Yes, that's correct. Yeah. Yes.**Comment:** Do you have a slide somewhere with single family owner occupied...**Presenter:** By year built? Yeah, I think so.**Comment:** At some point, yeah.**Presenter:** I can check that. If not, I'm sure the Census has it.

Presentation

Presenter: Is anyone a developer? Yes. Do you have?**Comment:** Mostly subsidy and public tax credits. So, you basically invert the economics of it so that it becomes viable to build affordable units.**Presenter:** Yeah, yeah. Low Income Housing Tax Credits is a big is a big tool in the industry. How do you feel about inclusionary zoning?**Comment:** I'd like to see more of it, but....**Presenter:** Again, there has to be some sort of incentive. Right. There has to be a swap to meet it.**Comment:** At the end of it all. It's the economics. You know, so I mean, definitely getting, you know, getting land use under control so that it's feasible to build in some places is absolutely a big part of it. You know, you have places that are like a need maker to build on. That's, that's ridiculous.

Presenter: Yes, density requirements.

Comment: You know, I mean, that that gives you the transportation questions, because like you said, land use and transportation, of course, they're intertwined. The access to jobs. I mean, it's it's all, it's all very combined and economics drive it all.

Presenter: Yeah, yeah. You know, when you think about when you think about the equation, you know, if you multiply if you change something on this side, you know, you'll get a different change on that side.

Comment: Do you ever, I know the President commented once that maybe cost burden should be the level should be raised to maybe not 30% of your income spent on housing to maybe 40%. Do you have any statistical on that?

Presenter: Well, I mean, I'm just looking at, you know, I mean cost burden so that that would decrease this number for sure. But it wouldn't decrease the severe cost burden. You know what I mean? So, you know, if you rate if you change, if you change this number, you get a decrease in that, but the severe cost burden would still remain the same.

Comment: So, if wages change, perhaps, you know.

Presenter: Yeah, if you if you increase wages, that that would certainly decrease the amount of cost burden, because people would have, you know, because right there, you'd have, you know, more income, so your income share spent on housing would go down. So yeah, if you had increasing wages, that would certainly decrease the number of cost burden households.

Comment: Is there historically a link between increasing wages and income and then also increasing the housing market value and cost?

Presenter: Yeah, because you know, everything is connected. So, if people have more, you know, wages they can bid up. Housing, housing cost. I don't, I don't know if the top of my head if there's like this statistical value if you if you, you know everyone gets and then it's like is if everyone gets an increasing wage, yeah, that that would be as more strongly correlated event, but it's like small pockets of people get more income that might drive up wages or drive up housing costs in other directions. Yes, but good question. Yes.

Comment: So, when you have communities that have a large percentage of properties still on wells and septic as opposed to sewer systems that requires larger lot sizes to accommodate all of that. Oakland County has that high issue and I don't know if any of the data that will be presented takes into account?

Presenter: No, I mean, so that that's, you know, that's why public hearings are important because like that data isn't available in any federal database. However, I know Community Development Block Grant funds can be used and, you know, use it effectively for infrastructure improvements, and being you know, sewer lines. And you know, that, across my travels, people have been talking, you know, people have successfully use these funds to, you know, to take houses off, you know, to build up, you know, sewer and water infrastructure to increase density and lower housing costs, because if you increase density repair, if you decrease density requirements, you allow more housing built on fewer land, you have more supply, and you increase the supply, housing prices fall. So yeah, yes. That that could be that could be, you know, you know, just making it easier to build more housing would help

this would help decrease the amount of cost burden and severe costs burden housing. So it's really it's really a supply/demand issue. You have to figure out how to increase supply because demand will always be increasing, especially if you saw that the remember the first line of how we population. Population trend is very high. It's up. So, if you would can increase supply.

Comment: And you had mentioned as far as housing problems, one criteria being one person per room in the home. For many of our housing programs, we follow two heartbeats per room. So, I could see where that would, by HUDs definition be housing problem if we have a two-bedroom home and a kitchen and we have four people here, you know. I'm just wondering where that discrepancy is or...

Presenter: So, you have two, sorry explain it one more time.

Comment: I'm not sure if it's Michigan or HUD?

(Crosstalk)

Comment: So if you have six in a family, you would get a two bedroom, because two could stay in the living room.

(Crosstalk)

Comment: They don't count the kitchen or the bathroom.

Presenter: Okay, so yes, so that is a Michigan thing. Yeah, that's good.

Comment: I can see where that could translate for HUD to like that's a housing problem, but for us...

Comment: That's a requirement.

Comment: Yeah.

Presenter: Yeah. Okay. So thanks for saying that now. Now we know we know that.

Comment: Well, in even more importantly, to come out of being a renter into your first home, I think that's a barrier.

Presenter: Yeah and if that first time, you know, the rental stock for you know, first-time homebuyers, you know that that's a certain portion of the market. If first-time homebuyers in those homes aren't moving up to their second homes like that kind of freezes out all the renters that want to move into those first-time homes. So that's that's the problem that, you know, we've been seeing across country.

Comment: Because I see, as a housing counselor, pre purchase counseling probably at least 75 to 80% of the time they paid less mortgage payment than they would for rent. A very similar unit or maybe a larger unit, their payment is less than their rental payment.

Presenter: Yeah, yes. Yes. I absolutely agree. And just, you know, giving education to make the make that case and making sure people are aware of that it's a big part of it a big part of that getting people from rental housing stock into single family housing stock.

Comment: So when you look at HMDA data, and it didn't list the reasons everything you said the reason and if it's primarily because they are not credit ready to get a mortgage. That's where programs

like housing counseling become real important to help people cross that barrier from renter into homeownership, which might be more affordable to the market.

Presenter: Yes, I mean, and you know, when you look at the percent share of renters, you know, they're, you know, 42.6% of them have a housing problem, getting mostly cost burdened. But if you shift into a lower cost, you know, if owning your home is slightly less expensive, that would also bring down that number. You know, I can see you're about to say something.

Comment: That gets you into a down payment question then, because if your cost burdened, you're not going to have the resources to put it aside to have the down payment and requisite to be able to purchase the first house, and then you get into this catch 22 .

Presenter Where you will never be able to get that down payment, even though if you have that you can essentially buy into a lower ownership lower...

Comment: In Michigan, you know, with, with so many of the FHA and VA loans require one to 3% down your security deposit to a unit is almost the same cost.

Presenter: That's true. That's a good point. I know Housing Authorities, statewide housing authorities, several of them have down payment assistance programs where there's, you know, they will, they will, you know, give you that loan on top of your loan. So that that's a, that's a great resource Housing Authority, statewide Housing Authorities are a great resource to tap into, you know, they administered all sorts of special funds. But again, with, you know, Housing Authority is also for first-time homebuyers. The way that they operate is they sell bonds on the market, housing bonds, and they use that for those proceeds to offer below market interest rates to first-time homebuyers. However, with the interest rates being so low for so long, that kind of that tool has been, you know, marginalized because interest rates are already low, even if you sell bonds in the market and you try to offer, you know, a quarter percent the going rate, there's additional strings and things. So, a lot of people just go up to the market rate loans. However, if you see interest rates rising, you know, 5, 6, 7 percent, then Housing Authority below market interest rate loans are very attractive. And there are great tool for first-time homebuyers. So again, that's something that I've been seen as well.

Presenter: Personal income has not made a substantial increase since 1977. Personal experience, we bought a house in Royal Oak, starter house in the late 70s, 27,000, today that house is worth 200 over 200,000 Okay, so what's happened is housing costs geometrically gone up; personal income has remained virtually stable. You can't make those numbers work.

Presenter: That's true. Yeah. Yeah.

Comment: So we're, we're doing this.

Presenter: Yeah. And it's, that's why it's like, you know, like I said, like, I travel around the country every week. I mean, I'm in a different part of the country. We're talking about housing affordability; this is an issue everywhere. And no one has a silver bullet solution, or, you know, we can we can, we can chip at it with low-income housing has tax credits. You know, all sorts of there are tools to get at it Community Development Block Grant funds can be used like to, you know, increase or fix up infrastructure to increase densities but yes.

Comment: We're getting this we're getting less money today for Community Development Block Grants than we were in 1977.

Presenter: Also, yes. So that also, and that was addressed yesterday.

Comment: Okay, so that's, that doesn't...

Presenter: That doesn't help either. I know. Yeah.

Comment: What am I missing here? I mean, I mean...

Comment: We're nationally speaking we're short, about 7 million units of affordable housing, according to the most recent data I've seen, so, yeah, you're right on point. That is a problem.

Presenter: And, you know, you know, all my travels are through the lens of Community Development Block Grant groups or grants and, you know, so that's the lens in the problems, solution-oriented approach that I have to deal with. The largest solution is outside of my scope. Okay.

Comment: So voices need to be heard. The regulations and the complexities regarding rental housing development under the HOME program need to be modified. Yes, great because it keeps people from wanting to put dollars and efforts and energy into developing affordable rental housing. It's a nightmare. You know the regulatory barriers.

Presenter: Do you have any specifics we can type it in so they can read them?

Comment: The monitoring, the high rents/low rents. Manage monitoring for 30 years.

Comment: Yeah, affordability to make sure that the developers keeping low income tax people in those units you as a home they have to actually go out and inspect the units to make sure there's...

Presenter: For 30 years?

Comment: For 30 years, yeah.

Comment: The administrative burden for HOME is just astronomical. I mean, like very, limited funds. We don't even have the staff to be able to do that. To go out and monitor X amount of houses or rental apartments.

Presenter: And that's money you could be spending building more housing or driving around.

Comment: And then how do you get a developer for a landlord to fix something up? Well, some communities have landlord licensing. You can have that on the books, but if you don't fund it, and operate it properly, it's ineffective okay, but even so, unless you have some judges that are very intense on making those laws work, again, slum landlords are all over the country. I mean, that's not that's not a new thing.

Presenter: And, you know, on that track, you know, if you have slum landlords, and then you do inspections, and you find, you know, infractions and make them fix it, it's sometimes often easier, cheaper or more economical just to evict the those tenants and sell the units, just because they don't want to they don't put the money back into rehab, or it's just they can't make it back.

Comment: Or they raise the rent so high.

Presenter: Exactly. So, even with monitoring, you create a different problem. So that you know the, the equation is so complex change one little, you know, variable over here, the whole thing changes

and totally, totally different thing, but the solution, again, is trying to is trying to modify free market forces to producing more housing. And that's a difficult thing to do.

Comment: I think you know, developing new properties is important, but also incentivizing our current landlords to provide affordable units still integrate the population across our county. I think that's something that we're struggling with because we do have that segregation in Pontiac, and Southfield.

Comment: But Southfields not economic.

Comment: Sure.

Comment: Southfield is a whole different arena.

Comment: Sure, sure, but you still have these pockets...

Comment: Of what?

Comment: Of low-income individuals.

Comment: But not in Southfield, Lathrup Village. That's what we're finding in Pontiac it is a whole different arena and I will...

Comment: Sure and I and I can only speak up my experience working with the homeless population of people who want to live in Beverly Hills want to live in Novi want to live in these communities, but then they're stuck living in Pontiac, stuck living in Madison Heights, stuck living in a horrible complex in Southfield, but being able to integrate...

Presenter: Do you have any specific recommendations to do that, like if you know how would you go about an ideal world?

Comment: So, when we have talked in our CFC as far as providing like, like mitigation funds to help landlords if there's damages the properties because there's a stigma against people who are low-income that they're going to damage the property, that they're going to bring drugs into the complexes, whatever. So as a community, we're trying to provide our own funds like, okay, how can we encourage landlords to rent to our clients, but that's coming out of our own organizational pockets that are to be used towards rent or towards other things that our clients need that the community is providing.

Presenter: So, there's a price tag to a stigma.

Comment: Right, right. So I think having support from them from HUD to incentivize and put those dollars to our current landlords might be helpful.

Presenter: To have a reserve fund.

Comment: I don't know. Like, I know, it's not that easy, but to say like, okay, 5% of your property should be reserved for low-income housing. So that's two, two units for 64-unit property, maybe that's reasonable, you know.

Presenter: Yeah, yeah, exactly. You know that, that that changes the profit motive, but then you can address that, but then Michigan has home rules. So it's like, you know, if one town does that, the other

towns might not and then guess where the developers gonna build them? You know what I mean? So that's the end of the Home Rule thing. It's also adds a layer of complexity. So then, yeah.

Comment: You know, City of Detroit recently implemented, I believe it's 50 units development, 15% of them, maybe it's 20%. I agree, but particulars now. But they haven't recently as of a year ago implemented this where it's like, okay, if you're doing a large-scale development, you have to set aside some percentage of the units for affordable housing. You know, in Detroit, I mean, there's there's a little trouble about the the redevelopment is happening in Detroit so it can't be done. It's, you know, in the case of, you know, places like Ferndale and Southfield some of the inner ring suburbs where there are bigger transit connections, and there's still a lot of shopping and amenities, something like that could be a viable, viable proposition because you do have enough market demand for those places to offset that other piece of it.

Presenter: Yeah, but that wouldn't necessarily work in Pontiac? Just because there's not that there's not the market demand from Detroit isn't moving up that high.

Comment: The I mean, Pontiacs its own, Pontiac, Pontiacs its own beautiful environment. Yeah, I mean, we've so built 67 single family, least own home to Unity Park using dollars and the math that still works in a lot of places in Pontiac where you do need the subsidy in order to carry something like that through to completion. You don't have buyers coming and beating down the doors wanting to buy housing in Pontiac, which then if you don't have the premium from, you know, again, in a Detroit scenario where they're like, okay, you've got a 50 unit development, you have to set 27/28% aside for low, low to moderate income folks. There's not enough gap in the rents there for landlord to be able to offset that just using private market forces.

Comment: If I told you, if I said to you, the Pontiac school district is number one in the State of Michigan.

Comment: In what metric?

Comment: Graduation rates, what any metric you want.

Comment: Great scores.

Comment: Number one in the state. Pontiac be the same state that it is in now?

Comment: Wait, what?

Comment: If it was a better...

Comment: An attraction.

Comment: Yes.

Comment: If it had better public facilities.

Comment: Of course.

Comment: But if you look at Pontiac, it's like 50% right off 2% home ownership. So there of course are more rental units. If you go to the northern section, let's pick on Ortonville where it's got like a 98% ownership rate. It's a lot harder. Even if I want to live there because my parents live there is where I

want to rent and to just to find a rental unit, other than perhaps a mobile home is extremely difficult. They don't have the apartment complexes.

Comment: Well, and even if you're looking to develop these using subsidy dollars that are in places further revealed like that, LIHTC is just completely not viable out there because the place-based criteria for competitive LIHTC funding pretty much precludes development further afield. You know, even using HOME dollars and things like that if you're doing built out there that gets you into infrastructure costs and things like that, that you may not have to bear in somewhere like Pontiac or somewhere for closer in. So that's, that's one of those catch 22 sorts of things again.

Comment: So, state policy trends impact, the ability to build, oftentimes using leverage dollars.

Comment: Oh, but we've, yeah, I've commented several times now about the so LIHTC, the Low-Income Housing Tax Credit, specifically the 9% program, which is the big competitive one bit of a lot of multifamily developments getting funded with them. They have a series of place-based criteria and they're like, okay, you have to be, if you want these points, you have to be within third of a mile of somewhere that has at least an 80-block score. Well, that puts you in downtown Ferndale, basically. There's nowhere in Pontiac that can meet that criteria, you're not going to get those 12 points let alone or below or somewhere like that, you know, there. If you're within a quarter mile of a transit line, then you get 10 points, which 10 points on 100-point application is that's massive. You know, and we all know the transit difficulties of this entire region faces especially Oakland County, you know, so you get into those sorts of bigger questions and that limits the viability of some of those subsidy sources.

Presenter: And then so the subsidy sources just get concentrated in specific areas based on those based on the bureaucratic criteria.

Comment: A lot of the professionals in Oakland County working with lower income people are facing affordability issues. Maybe not so much impediment issues for fair housing and there, they're two different issues.

Presenter: They are. They are sorry. And you know, with, you know, that this is an AI plus. So it's an Analysis of Impediments, plus some additional housing, specifically for the Consolidated Plan. Yes, housing affordability, strictly speaking is not a fair housing issue. There's a lot of feedback between the two, obviously, what, you know, if you can only build Low-Income Housing Tax Credits in certain areas, you're going to create concentrations of, you know, our RCAPs and ECAPs. And, you know, that's a feedback loop from, you know, you know, subsidy requirements, but it's not technically a you know, a fair housing issue, you know. Yes.

Comment: Yeah, I mean, I'm with Habitat for Humanity and I have a wait list of qualified applicants, low-income applicants, predominantly minority applicants. I don't have housing for them that falls within their range. So, you know, I have had qualified people, I'm ready. But they're not able to buy \$150,000 house. You know, so, for us, it's an affordability issue and it's at, you know, housing stock issue.

Comment: We saw the most recent round of home acquisition, rehab/resale homes that we did with Oakland County. We bumped into we bumped into that same affordability issue where we had we had a couple snags with getting through one of the paperwork sayings, whatnot. We had to reappraise house and the house appraisal jumped \$37,000 over the course of six months. So, and then all sudden, the math worked out that in order for them to qualify as a low- to moderate income person, you know, 80% area median income and below, they would have a family of seven living in a three-bedroom ranch

in Oak Park. It's like, this doesn't work. It took us a lot of tap dancing to get through that and get that home occupied. That's so I echoing the the affordability question.

Presenter: Yeah, and that's a very difficult question to solve, unfortunately. Good discussion. Yeah. No, I wish there was, like I said, I wish there was a, you know, an easy solution, but if there was, we wouldn't be having this issue. And building additional stock, you know, if, if land values are increasing that automatically just jumps up everything you know.

Comment: In the crisis is really occurring where a lot of the rental properties that are subsidized by the federal government now are going to be sold in that housing won't be available to the tenants that are currently in them. And so will the funding shift? Will the policy shift to preserving the existing housing that potentially come offline and leave people homeless or searching for more affordable housing occur? Or will we not being able to meet the increase in affordable new affordable housing, at the expense of just preserving what's coming offline through HUD?

Presenter: You certainly don't want to if you lose the stock that you already have, yeah, not just, you know,

Comment: Look at public housing units that may have like 230 or 40 people in number households. And if it that comes offline, where are those folks going to go? In addition to how professionals are struggling right now to get their clients into affordable housing, and the policy really was going to be create new affordable housing. But now are we forced to take limited funding and preserve existing houses that are subsidized in large developments for public housing? That's that's going to be a dilemma for limited federal funding being used countywide there will be shifting policies.

Presenter: Thank you. Yeah, nothing about this is easy. Yeah. And talking about that we have one of the HUD CHAS data, C stands for Comprehensive and it is it's got a lot of things.

Presentation

Comment: You got a total of six?

Presenter: These are found with cause. Yeah, 39.

Comment: 39 that's pretty low.

Presenter: Yeah. I mean, you can see like, you know, things are trailing off. Yeah, it's pretty low. Yeah. I would agree with that. Yes, you kind of see a cluster here 2014/2016. Again, you know, this was this is the Great Recession and kind of coming out of it. And then you know, now, yeah, six is pretty low.

Presentation

Comment: So, Michigan, residential building codes for one to two family residences do not require any sort of accessibility even for new construction. If you build a brand new house, you can build it with a forage threshold to get inside you can build it with 30 inch Norway's going into the bedrooms, you can build it in the same manner, give or take some materials choices, that you could build it in 1950, in 1900, for that matter, like I said differently confused premise few specifics. That sets up a condition where modification then becomes quite a lot more expensive. And that sets of sets up a massive barrier, quite literally, to folks with disabilities, especially folks with mobility concerns, being able to even find housing, let alone having it be affordable to them in a place where they want to live in all the other particulars of housing choice. Then you get into the question of landlords, especially of multifamily

developments that are unaware of their legal requirements to be able to, to make a comment about reasonable accommodations, you know, allowing the placement of a ramp for things like this. You know, which then sets up another barrier to housing for folks that desperately need housing. So, I think I think our building codes are something that we need to collectively, at the state level, try and get modified so that we don't have to try to get modified so we do not have to and go through this modification rigmarole with new models. We can just build it with wider hallways and wider doorways and things like this.

Presenter: Great, thank you. Anyone else? That's, that's, that's why we're here. Thank you so much for that. Thank you any other barrier these ticking the boxes in your brain?

Presentation

Comment: Yeah, I think that last point you made on the previous slide about regarding folks that just don't know they can ask for reasonable modification, reasonable accommodation. You know, pretty much anytime you do anything with a property made before 1978 you have to distribute that pamphlet on the lead base paint hazards. Why couldn't we distribute a pamphlet explaining reasonable modifications as part of that, you know, just have it be mandated that you know, your whatever, and I don't know what the threshold is to have to distribute that pamphlet, how many units or whatever, but just make that into that literature. And then people know that hey, you know what, I have the right to ask for this that you know, there I know what fair housing looks like, I know what reasonable accommodation looks like and if I need that, I can ask for it.

Presenter: Great, that's great. Thank you. If you're if you're having if you're handing out flyers anyway when you know the information is power. So that that's good. Anyone else?

Comment: Think barriers. I know that a big barrier besides income is things like credit and the fact that they Don't consider for example if you have a voucher your vouchers payment as income, they say they want three times the rent income, but they just mean income, they don't look at some of your food assistance for example, or, or other types of income that you have that someone who is to say, working nine to five job, they pay everything out about my food, my utility systems, you know, and they don't consider the public mainstream benefits as income. So, I think that's a huge barrier. And I think if more people consider it, and are and then there's the whole issue with credit and criminal background checks and other...

Comment: Consistency because it costs the landlord up front so they don't pay the \$20...

Comment: Application fee when they know that they are not going to run it.

Comment: Well, because when I talk about consistency, there are times where I'll be working with the landlord and I know one person with certain criminal background check or credit score and can remember approved. And so I sent another person to that same landlord. And maybe they have, you know, similar racial backgrounds, whatever, but then they're denied two weeks later and said, okay, well, you know, what does that look like that a protected, you know, protected class? Sure. Yeah. That's difficult. And then, as far as barriers, I think you touched on like the education a fair housing accessibility or making those reports because I would, you know, I would assume there are more than what was it nine, that were found as a fair housing case. But it's difficult to go in as case managers people on the front line, work with somebody in crisis trying to find housing, case managers, and the clients are like, okay, well, I think that's fair housing. So, we're going to take time to file a report and do this one of them and the day this person is going to be on the street. We need to move on and find

another affordable housing option for this person. So, I think accessibility and reporting and education and what that looks like as far as reporting and what is covered, I think is important too.

Presenter: Great thinking. Oh, yes.

Comment: I think this whole thing is such a layered and intertwined issue with so many other like industries, if you will, so it would be nice to see if there could be some sort of broader focus group not just focus on us housing professionals but things that affect housing that we know of so can we get someone who represents transportation to come join this conversation? Can we get someone who represents you know, the school district or some you know, I don't know maybe it's related to the to wages, I don't know but all these things are affecting our outcome and our ability to be able to affordably house people. You know, we can't get the LIHTC scoring because of transportation because of these other things. Can we bring some of these other players together to just have this this is a more complex collaborative conversation, because it's almost like someone else in another industry needs to do something that will then trickle over that will allow us to do something. And I don't know what that is. I don't have any answer that maybe as a collective group we might.

Presenter: That is why we're here, you know.

Comment: If there are opportunities at the conclusion of this whole study, there will be a fair housing plan developed. And part of, you know, recommendations that will come out of this could be something like that, more collaboration, more education, outreach to communities to educate you, you touched upon several of them today.

Comment: Talk about a point that she made before she just took off. You know, so there are a lot of landlords that to the point don't know I'll hand wave it's been given so many of them to base the benefit of the doubt that I think there's a lot of landlords out there don't know how to treat subsidy, your clients that come with some subsidy here with some some assistance backing them. I think there's a lot of landlords out there that just even if they have the intention and can get past some of the stigma questions, I think we all like the food assistance. It's like okay, how do you calculate that in as income? Is it how you treat your development is you know, okay, well, we have we need three times your income to qualify you because we need to be sure you can pay your rent. How do you know how do you treat section eight sort of assistance in that? You know, we all know what it's like okay, well, it's actually a it's a check from the government. It's, it's good. But how many landlords know that? How many landlords really get the okay the subsidy dollars are real dollars and you're going to get a check that's probably more guaranteed than the check that the three times the monthly income equal that right yep. So there might be some opportunity versus some education or something in that regard to I don't know what that looks like but seems like it's got to be something.

Presenter: Total compensation instead of just income total. Yeah.

Comment: Something, something to help the landlords understand what it is that they're looking at so that they can at least make a better decision instead of just well, you don't have three times the income. Good, good luck, but good luck, folks.

Presenter: Second, that side. Yes, it's so big and so complex. But thank you so much for coming and sharing your time with us and offering your public comments. Give the survey one more. They get pass it on. It's good. Really, really illuminating and helpful.

Presentation

L. Brooks Patterson Building

11/13/2019

Presentation

Comment: I'm assuming that stands out more you look at you're looking at all the household's verses.

Presenter: Yeah, yes. Yeah. This is all

Comment: Could you break it down any further?

Presenter: Yeah. You could, you could, I mean, we could do we could do this by 10 year. You know, we could do that. That's a good question. Good point. Yeah, that could be a fun one. We can put more bars. Yes. Yes, you're right. Any other questions?

Presentation

Comment: So, you're saying that is, again, data from a period of time we were in a recession?

Presenter: Yes, yeah. Yes, this is from the AFH data set. So that's not the most current stuff that we can get. But that's from their stuff. Yes.

Presentation

Comment: When you talk about the disability and how they were grouped could people be in different categories?

Presenter: Yes, that's why Yeah, that's why I couldn't you can't put a total here because you can have multiple disabilities. That's correct. But if you're in this one if you have one of these, exactly, yeah, you can have multiple disabilities.

Presentation

Comment: So, is the main focus to the community to see what can be done as far as increasing, housing?

Presenter: Not necessarily. Well, yeah, like I said, affordable housing and fair housing. connected but separate issues. The grand purpose of this report is to find, you know, what's happening, countywide county wide report and then you know come up with strategies to address those issues, outreach education, and if any specific barriers come up, there is a comment box. So, the 139 people that said yes will hopefully tell us what they were thinking about when they said yes and develop hopefully strategies to alleviate these barriers countywide. But as you said, we will we will give this to all the loaded you know, all the jurisdictions within the county, so they will have this information, but, you know, Michigan's home rural state, so, if even if Oakland County sets their own policies, other places might not choose to follow them. That makes sense.

Comment: So interesting that the highest concentration is in two Cities.

Presenter: Oh, yeah. Okay. Yeah. I haven't looked at that. That County, but...

Comment: It's special.

Presentation

Comment: can you go back one slide, because I was looking at this like, well, if What if it does not apply?

Presenter: Yes.

Comment: So, how come they didn't have an answer like this not apply?

Presenter: I guess would fall under don't know.

Comment: It is not like you don't know. It does not apply.

Presenter: Yeah. Maybe they are they just left it missing. Yes. I can see what you're saying. Yeah.

Comment: That is not even like a fair comment. Yeah. Yes.

Presenter: Yeah, you just assumed that they'd leave it blank or something. But you're right. Oh, no. Sorry. Number six, this table might be incorrect. Number six actually says have you made a request for reasonable accommodation? Yes. No, not applicable. Were you satisfied with your outcome request? Yes. No, not applicable. So, the survey did say not ethical. This table.

Comment: Didn't say that on a lot of them. A lot of Okay. Some of them did not even apply to me. So, it didn't really give me a choice, so it was not a fair outcome.

Presenter: Well, thank you for that. Yes, we try survey designs, tricky work. So wherever possible we try to give all the possible answers but you're right, you know? Yes, you don't know, not applicable.

Comment: Does missing mean they just didn't answer that?

Presenter: Yeah, they, yeah, they got it's a long survey. When you when you tabulate the results of the survey, the questions in the front are and then people close out.

Comment: So, this is an aside it related to this part of it, like maybe not directly correlated. We have noticed for a long-time homeless service provider realm, that the fair market rent that HUD is proposing is not equitable. There's a disparity with what the actual rental rates are in the communities. And then when you show those Census tract maps, we actually took some raw data, someone that knows how to do that way better than I do, and overlaid our vouchers, arguments for housing programs and even our short term programs and we had a big concentration in Pontiac that was not a surprise to us and a concentration. maybe not necessarily in Southfield, but more like a little Township of Hazel Park and those so people are getting squeezed out to they wouldn't necessarily

show up like as a cost burden, or some of those other criteria you have because they have nowhere to live right now and are homeless.

Presenter: Oh.

Comment: So, how are they they're in one direct funded programs a little renters with a subsidy been provided with some because of that, even though you're showing that correlation, the overlay with Pontiac, there are people that cannot find housing in our community. We have the dollars to help them but there's such a disparity. So how would that get put into this final?

Presenter: Yeah, we had some comments about of vouchers. Is the is the voucher rate type or three County? It's not just open County, three counties?

Comment: It is actually for four counties. It is Oakland, Macomb, Wayne, and Lapeer. So, obviously rates are going up in a lot of places. But Lapeer is very, very different than Oakland, Macomb and Wayne and Oakland is the highest rental demand in terms of you know, how much people are priced out the last given that price down.

Presenter: They can only live in concentrated areas because of you know.

Comment: If they can even find and we are finding out that there isn't enough housing stock even in those communities. Are there people that say, you know, I want to live rightfully so when I work, play, or my natural supports are, and they don't want to go to those areas. Like if your whole family was in Rochester, let's say there might not be any place in Rochester that would take that right. So, we have a couple things going on and then you know, walkable communities and all those things, transportation. So, if they end up in a car and they can't get to their job across the county, that would be an issue too. So, it's, there's a lot of factors as to why but while we have those vouchers, we know that in our community, anecdotally one in three vouchers actually successfully leases up. So, the other people are not able to find units even use a voucher

Presenter: Would changing the voucher limits, just to Oakland County help?

Comment: Yes, we, I think it would be part of it. There's probably a lot of other competing factors. And I think other communities would probably have similar concerns that we have, but we did send a letter to HUD with the Census tract data and overlay and we know that there was a public comment period to change how it's calculated, but we still don't think it will necessarily take care of that Metropolitan rain or that it's quick enough. What happens is when we, right now we're working on grants are considered fiscal year eight 2018 because it was that was when the funding was but depending on when that grant was allocated awarded by HUD, we're using old numbers from previous years. So not everything is the same in our community as what actual programming going to the voucher rates a little higher. Some of the high Rapid Rehousing programs are lower and those are less assistance like it will be for maybe six to 12 months.

Comment: Then the other issue with that is finding places that will actually accept them. So, you find more people more amenable vouchers in this Pontiac area versus if you're venturing outside of Pontiac

it is no. Regardless of say some of them look like a two bedroom for 9 something. I mean 940, I remember finding like places that the rental rate outside of Pontiac, yes, it will work but however, they will not accept them.

Comment: There is a stigma.

Comment: And then the list of I got a list a match list for multiple counties from a Housing Commission. I started calling those I would say out of the 60 or 70 places on there, maybe 15 now, except vouchers and that list went out earlier this year. So, more people are pulling out about your programs. I get it is the stigma around it. Sometimes people don't always take care of their things, but it's to the point to where we have vouchers, but we can't find anyone that will accept it.

Presenter: Yes.

Comment: National, nationally. Nationally, nationally, HUD recognizes that President Trump came out a couple months ago to Michigan to figure out how to better promote acceptance of vouchers. So, at the federal level as to how locally perhaps be required to assist that where we're taking action. We're going to do that as well. Send notices to all of our landlords to let them know they can't discriminate and that we have a local ordinance that will assist with that.

Comment: Is the income thing so they don't want to SSI is viable.

Comment: And there's something that's going to have a press conference. And one of the legislative branches I don't have the information on me right now. We're Burke and a couple other representatives are trying to pass something about income source discrimination too, but we don't think it'll pass this time. But it started to get that word out where you can't say, well, it's only to be earned income right and you have to have three times the rent like a voucher should count you were able to afford it.

Comment: Right because that's another issue and come into Oh, you have a voucher will wait a minute, the same criteria that a normal person who offers three times the rental rate, right, like the reason why they have a voucher is because they are low-income with a disability. So, are you looking at their income based on they have to pay rent? Why can't it be okay? If they're rent is paid and that they get say 75 of this is that why would they not qualify when you're factoring out the fact, they're paying rent and sometimes utilities are not paid for.

Presenter: Yes, source of income is a protected class and some other areas of the country. Not yet Michigan, but that would work. Yes, that would certainly help. Yeah. That that's exciting that, that that's on the docket. Do I hear some whispers now?

Comment: So, will some of that data and end up in this report or is it going to be on these areas?

Comment: Are you able to help us reach these two groups to make sure they're filling out the survey?

Comment: Yeah, Kathy has a couple of times.

Comment: That's how they get in sneakers report if they are filling out the survey.

(Crosstalk)

Comment: Yeah. And you know how we're really depending on the professional groups to help us reach some of the populations that we don't have lists for, and we don't know how to reach.

Comment: the survey outreach, you know,

(Crosstalk)

Presenter: And if you do remember back to that median value by home, you know, build slide we see newer construction being higher value construction, my price goes up cost material, yeah, astronomical. So, if you don't have enough health globe, you know, the housing stock being created isn't for lower income.

Comment: Yeah, exactly.

Comment: I was asked a question just in general, all of your slides here will be in the final report are some variance of?

Presenter: Oh, yeah. Oh, yeah. Oh my gosh, you don't even know. The final report...

Comment: 1,200 pages.

Presenter: Yeah, it would probably top 1,500 pages or something that is going to be. we used to print these things out. Why? Yeah. So, it'll be available digitally. We will probably have a nice little download page for you guys. Yes, yes.

Comment: Is it the statistics about percentage of homes built by a year and their costs their value? Or do you have that broken down for rent for a renter?

Presenter: By tenure? No, and that was asked early, I mean, I don't have this slide here. I just need to build it and look at it and get that in there.

Comment: Not only are we going to see new construction of single-family homes at very high dollar amounts apartments are...

Presenter: We do have permit data and permit data the Census permitted we do have, and we will have that in the report. I don't have it here, but that does show you per unit value for single family and multifamily units. So, you can see, you know, like, is one unit one apartment unit, what's the value of that the average value of that? So, we will have that. If that if that makes sense.

Comment: And is the um, the...

Comment: HMDA, yes, yeah.

Comment: Is that for just single-family homes or anything for a four-unit building?

Presenter: That one we just have single family homes.

Comment: Are you able to get

Presenter: One to four? I could check Yeah.

Comment: So, you could see burdens for your race and ethnicity for single family homes I'd be interested to know if that existed for taking over apartment complex and it has renters in it and now it become a condo ownership and what are the statistics for that?

Presenter: Okay. Yes, Good question. I'll take a look at that because that's how you put more rental stock more rental market or sorry, or there's going away.

Comment: It is nine pounds anecdotally in the community I work for we tend to have higher owner-occupied statistics for African Americans or Asian Americans not in single family housing stock but in condominium housing stock. It's much higher and then to look into why is that?

Presenter: Good comment, thank you.

Comment: My example was taking an older apartment building and converting it to just a different form of ownership and becomes now you provide a place to live that you own \$80,000 versus spending for \$425,000 for a single-family home if you want to be in the community. So, it's a way for a variety of people to live in a community and have ownership.

Presenter: Yeah, that'd be great and there were other comments earlier today about, you know, often, you know, if you can get into owner of your own place, some, you know, the rents like the mortgage is actually lower than a rent. You know, it's just getting over that down payment burden. That came up earlier today.

Comment: Do they have a program where you can take your voucher and turn it into the ability to purchase your home?

Comment: It is still there.

Comment: It is just we don't hear about it.

Comment: You have to be able to sustain a mortgage and many people aren't able to sustain a mortgage.

Comment: Get used to be like a 1700 dollars in income and there's certain things.

Comment: You still need the credit score.

Comment: I have been trying to like, promote that a little bit, you're going to have it for a while. See what...

Comment: It only for 15 years we had to be able to sustain yourself. So that's the way the program is designed.

Comment: It seems like it is designed for failure.

Comment: Well, it does work for some people, like when someone gets a voucher, they can start taking those classes and start to crack their glass of course to do it is just not an immediate thing. People think they're going to get their voucher be able to convert it to ownership.

Comment: And I've seen people who are like in nursing school that even nursing can afford it, you know, after a couple years are people who are working their way up; a single mom who gets her education. It knows that program is such a good, you know, especially if they come back with family self-sufficiency, get the escrow the down payment is a really great way to go. Like they always had Michigan only set aside a certain percentage, like a very few percentage of vouchers for the program and they have been requested on a waiting list. There's really intensive education requirements with it.

Presenter: It sounds like works with where it works, it works well. Not always.

Oakland County Service Center**12/14/2019****Presentation**

Comment: One of those tables where you had, what was it the challenges of the housing where people live in the renters and the housing problems housing problem?

Presenter: Yeah. The CHAS data, housing problems.

Comment: Housing problems. It was like 49 percent.

Presenter: Yeah. 49 percent of renters have a housing problem.

Comment: You know, can't you contribute that to the community? Like if they have a rental licensing program or a rental inspection program they should be picking up on?

Presenter: Yes, um, they should be picking up on some of the lacking complete kitchen or lacking plumbing facilities, that those are housing problems, but the majority of housing problems are cost burden. So that's that that wouldn't necessarily be picked up in a physical inspection. Yes, the cost.

Presenter: It's just a four. Yeah. Number four. That's the big one.

Comment: The last one was cost burden. Okay, it was typically.

Presenter: Yeah, like 75 percent of housing problems are cost burdened, followed by overcrowding, and then only like, 3 percent is actually a physical unit problem. Yeah, it's pretty small. But the majority, the majority, when you see housing problems, the majority is cost burden. So, they just can't.

Comment: So, I had a question yesterday. Me the extra elderly over 80?

Presenter: I think it's 75 plus.

Comment: Okay. Yeah. I don't understand what?

Presenter: Yeah, I think it's 75 and older,

Comment: Elderly. I thought it was over.

Presenter: Yeah, no, I'm pretty sure it's either 72 or 75. I'm pretty sure it's 75 Yeah, define that. Yeah, for sure. We try to do that, wherever possible. So, do you just maybe want to speak a little bit about what you do and if you see any barriers that relate to fair housing issues?

Comment: Well, sure I'm in you already heard a little bit, I think from one of my colleagues, who was it yesterday sessions, yesterday, late afternoon. And, you know, she, her experience is much more firsthand than mine. Community Housing Network does a pretty broad array of housing related services and everything from we operate, HUD funded, permanent supportive housing, program for

people with disabilities, we serve cross open the common Wayne County We have over 500 people in those programs. We do have funded Rapid Rehousing. Oakland County provides us with some funding to do well, most recently. Prevention homeless prevention, but we do housing counseling, we do affordable housing development, and we just completed a 60-unit apartment development, which was an adaptive reuse of a school in Oak Park. And for 60 units before we were anywhere near completion of a development, we had 2,300 applications. Yeah, it was incredible demand and that was funded using low income housing tax credits which is for people and there are exceptions but for people and are below 60 percent of median. So, in that market segment we found a huge, huge demand. She is directly responsible for wall for many things and homeless outreach. And she operates a call center Housing Resource Center we call it; it's staffed principally by people who experienced disability or homelessness or domestic violence. And we tend we find that the people who call into the Housing Resource Center tend to respond better to someone who's had a similar life experience. Last year we had, give or take 20,000 calls to the Housing Resource Center, from people experiencing every kind of housing, challenge everything from foreclosure to inability to find affordable housing or inability to afford the housing that they're in and facing eviction. Two people live in a car I mean, every channel. And as you can imagine, you know, the best were able to do for some of those folks is to is to just tell them where the nearest shelter is. There's a shortage of shelter beds. Shelters are turning people away daily. But beyond that, what we find is a lot of the people who contact us report, an inability to find a place that they can afford. And even to the extent that even when somebody gets a there's a we've been doing pretty well lately in recent years at getting what's called moving up vouchers from Michigan State Housing Finance Agency. And a lot of those vouchers wind up getting it's not all that certainly but a lot of those vouchers wind up getting sent back to Lansing and reallocated to another community because of people who've received the vouchers or who become eligible for the vouchers can find a place where they can use it.

Presenter: Is that due to the fair, the fair market rent as well?

Comment: Yeah, rents are due into a large extent market driven. And you know, Oakland County is very prosperous community and I you know, you can't blame landlords for charging going market rate rents and there's a low supply of landlords and housing units in the rental market that will accept, accept what vouchers can to pay is probably what, you know, the HUD established rates that they allow. And beyond that a lot of what is affordable in the county tends to be concentrated in the small pockets.

Presenter: I can pull that map up for you.

Comment: I have seen that map.

Presenter: The RCAP/ECAP map. Yeah, so these are the pockets you are talking about.

Comment: Exactly. So yeah, and even, you know, even within, within that, I mean, there's, there's a relatively short supply and we have people looking in Pontiac even all the time and unable to find units. That's desirable. All that's in decent shape. We're working with somebody under the federally funded programs were required to do what's called a housing quality standards, HQS inspection on the on the

property and landlords don't want to be bothered with it. And if you ask me, you know, if you've got a window that won't open properly, it's not going to pass.

Presenter: Oh, wow.

Comment: Okay, so well because it's a safety issue. So, but the landlords are like, okay, that's am I gonna mess with you or am I gonna take rent from this guy?

Comment: Do you in all of the inquiries, and all of the services you provide to clients. Do you have people who feel they've been discriminated against in their attempt to find or locate housing with disabilities or because of the protected classes at all?

Comment: It's really, yes, I do. Yeah, it's really difficult to triangulate it. Because, you know, in our supportive housing programs, everybody has a disability. So, and the landlord won't come out and say, I'm not gonna rent to you because you have a disability. So, do I think that there's kind of a de facto discriminatory effect out there? Probably. But in it, but it's hard to say whether that's because, you know, the person's only source of income is SSI, or because they have a disability. You know, so it's a confluence of factors. So, to be able to say, No, you were discriminated against because your head you have a disability. I can't. I couldn't prove that.

Comment: Do you think that most housing providers will accommodate needs and the units?

Comment: Some, some better than others. We've got some great landlords, but among housing providers in Oakland County, I won't go on and say we fight over.

Comment: Vacancies but I think your point is that the as a housing counselor the education of landlords are so important because the tenants say we temporary rent on the 16th because I get paid the third Wednesday of every month for my Social Security they say no, but when you talk about reasonable accommodation to the landlord, they don't view it as that, but once are educated then there may be more likely. I had just recently a person who was blind and they didn't want to come her income as a bench. They said she wasn't disabled because her Social Security said B, eyes are blind individuals and for disabled individual, we're talking way type thing and it was a flight till we got it corrected. And then it was corrected, and it was okay. But, you know, it's just I think education is so huge, both in the landlord field. But we offer workshops every year and how many people we get the same providers, you know, that are the non-profits.

Comment: Yeah, it's a one off kind of thing where, you know, on an individual basis, but a lot of landlords are willing to be accommodating and once especially once they find out that no, this is a legitimate, you know, disability and, you know, a reasonable accommodation means this. So, you know, but way more education is huge. Some of the leases that we see

Comment: 45 pages of stuff I've seen that are...

Comment: 80 percent of it is unenforceable.

Comment: Well, I know that in Michigan, there is a state law that says if a senior has lived in the unit, at least one year, is accepted into senior housing after being on the waiting list for however many years, the landlord has to allow them to break the lease with a 60 day notice. And I don't know how many of those warrants I give, I have a law word for word, the actual my ordinance in my office that I send to landlords all the time, because people call and say, I, you know, I can't get out of my lease and what am I going to do, because now I'm accepted into this program that I've been waiting for since 1996. And I can't use it now. So, I think that the education I know age is in Michigan.

Presenter: In Michigan. Yes.

Comment: It is a fair housing issue. But so often and we're talking federal programs here, people quote, federal laws, but they forget there's also Michigan law. So, you know, I think education and several phone calls.

Comment: So, as a developer over the years, you've done everything from group homes now to the Jefferson Oaks projects to single buyer.

Comment: We have done homeownership, rental...

Comment: Section 811 11.

Comment: So, have you experienced struggles working with municipalities or have seen barriers or Sure, obstructions there?

Comment: Oh, yeah, absolutely. I mean, there's a fair amount that go that goes on. We've experienced that to some degree in almost every community and you know that our local elected officials have a lot to do with whether they help you or not. To get a low-income housing tax credit allocation, you pretty much have to have a willing partner with elected officials. And did you almost have to have a pilot workman's payment in lieu of taxes in order to get a tax credit allocation. So, for local officials aren't on board, then you're going nowhere, and you're operating in tight timeframes and the elected officials are subject to public pressure, right. So, if people are getting up screaming at them and threatening not to elect them again in two years, then you know, we we've experienced, we expect not in Oakland County but an East Point, we experienced that where the elected officials shaky and we had to hire. We spent a been a ton of money to hire some attorneys to come in and say, you know, there is such a thing as housing discrimination and inside of these meetings could create a problem for you.

Comment: How many vouchers get returned?

Comment: Well, how much is a per person?

Comment: Well, the vouchers that go well, there's different kinds of vouchers. But when we do at low income housing tax credit development, our philosophy is not to concentrate anyone population. So, we stratify the income levels within the development, and we do normally 30% or less of the units are for people with "special needs" and special needs includes everything from a person with a disability;

a person who's been homeless; a person who's been a victim of domestic violence. So that's a very broad bandwidth. But still, we don't want to concentrate all those units within one development. So, about a third units are set aside for special needs and those units come with their own vouchers. So those are a lot like the traditional Section 8 vouchers.

Comment: They are project based.

Comment: So, they ride with the project. This has been pretty good though about like person moves out, they'll give them money, they'll give them a voucher that they take with them.

Comment: And the voucher depends on the family size. So, like if you're a mother with one child, it may be a two-bedroom voucher. But then there's a maximum rent. Michigan is currently at 1.15 of the fair market rent as the voucher payment standard, so the tenant pays 30% of their monthly income. The voucher pays the balance, and then the tenant pays anything over that, but never more than 40% of their income.

Comment: Right? To look for affordable really is.

Comment: It depends on the program.

Comment: It depends on the program, it depends on your family size. And so, we begin with the second. The (Crosstalk) that is the most liberal of all, because that one, we have a lot of people who pay zero rent and HUD just makes up the difference.

Comment: Michigan currently has a minimum tenant payment of \$50. So that tenant has paid at least \$50 even if they have zero income, but then you take the \$50 you deduct a utility allowance. So, every total rent that we're talking about isn't just rent, the total rent is the contract rent, plus, depending upon what utilities they pay for a

Comment: What expenses, right?

Comment: So, there's a whole giant calculation

Comment: And HUD is forever changing,

Comment: Right and then the tenant they get an allowances if they're over 62, or disabled, or if they have children or they don't care, or they pay medical and are disabled or over 620, you know over a certain percentage of their rent. So, it's just gigantic.

Comment: So, zero income doesn't necessarily mean rent. It means 0 income after you take out those allowances.

Comment: So, if you're trying to develop, you went to an Oak Park who was welcoming your project with open arms, and they are a progressive community.

Comment: Very much so.

Comment: Yeah. And we heard from the City of Brotherly Love. And they said they developed a local ordinance.

Comment: Yeah. A source of income ordinance. Which is, and a lot of cities are starting to do things like that. I think Ferndale really led the way in terms of inclusive zoning and we did a couple of houses in Ferndale many years ago. Well, 10 years ago, and under the 11 Program, and there were a few neighbors that were very happy about it. We were somebody who's different than they are. They were a little apprehensiveness they phoned the elected officials and at the time reporter, Gilda Jacobson, actually and they came out and said no this is the right thing to do. We're behind it and the opposition is melted. But you have to have elected officials that are willing to stand up to that political pressure.

Comment: So, do you think, you know, role the county can play would be to conduct educational opportunities for local officials?

Comment: I think that would be one of the things. Yeah. If, if, if there were strong leadership at the county level that said, look we value affordable housing and that's not to say that we do value homeownership, but as we've seen in the last recession, homeownership isn't for everybody. So if there were somebody at the county level that said, look, we want to help every community address its affordability because every community has affordability needs and we can show you how and those solutions are going to look different Rose Township than they do in Ferndale but you know, when we see these concentrations of homeless people, you know, they started, they didn't necessarily start out. They just came here because that's the only place where they could get a roof. So, the you know, I think in most elected officials, when you talk to a one on one and when you say in Oak Park, what the way we got into that piece of property and I think that stories were sharing. It was part of the Ferndale School District. It was owned by the Ferndale schools. It was an old building. Enrollment in Ferndale schools, as in many, many years was declining. They went from like 7,000 3,000, don't quote me. And so, they needed to get rid of this building was costing them \$200,000 a year to keep it up. And they didn't have any need for it. So, and, but they didn't want it. The community and the school district didn't want it to go to this anything. So, it was a win for the school district and the school district was a strong advocate for us with the city of Oak Park. And because Ferndale schools serves the city of Oak Park. So, the school district was on board. The Superintendent was excellent. He was a great advocate for us really, and it helped them out because we put housing units in there that increase their enrollment.

Comment: So now on ...

Comment: The tax base, totally.

Comment: Well It's a win for the city from a financial perspective, because now they're, they mapped to the pilot ordinance, but still, they're collecting property taxes on it where they weren't before. And you know, many of you, some of you have met in there. They're gorgeous. I mean, nobody can say that and brings down the neighborhood. I mean, that's housing that we developed is nicer than some of the stuff around it. As matter of fact, we got criticized, when people were complaining and I'm not saying that was a mob scene or something. But there are a few people that said, you know, we don't

want those people living here, but there were others that say, well, it's going to be too nice. Look at those drawings made the thing is going to be beautiful. My house is going to look like junk next.

Presenter: So, we have a new entrance. We're just having a little discussion here. Since we're the small, small meeting. So, if you have been, do you have anything to say? We'd love to hear it.

Comment: I am just trying to absorb.

Presenter: Okay, yeah, great. Okay. Yeah, we're just kind of having a free forum discussion. If you have any specific questions or anything about data, that'd be happy to address that.

Comment: So, when we talk about the opportunities that people should have to live in a place of their choice, their place of choice may not be Pontiac, it may not be, you know where they can right now afford to be.

Comment: So that's a story that we hear often.

Comment: Yeah.

Comment: So how do you solve that?

Comment: Well, I think there's no one single thread. There's also... Yeah, like I think, I think getting the communities on board with in using county resources to incentivize communities to leverage resources. So because every communities got a school building that they don't use anymore, or the, you know, the abandoned strip mall or you know, whatever, that might be a desirable location to do some housing and there's, you know, low income housing tax credits are these the single biggest tool that's available, by far, but to develop affordable rental, and you can turn it into ownership after 15 years. So that's a strategy that we've used with Pontiac, with our Unity Park rentals. I mean, those are all going to convert ownership after the end of affordability period and they're going to convert to affordable because the prices are on the predetermines the sale price. But in addition to that, I think that you know, if more communities viewed affordable housing like Ferndale does, it take a balanced approach like even for homeownership is a you know that if you're going to put a subdivision in our community, then a certain percentage of houses in there have to be affordable to people at or below 80% of every median. So, there are there's a pretty good size toolbox. It's just getting people to buy in

Comment: Maybe we this is thinking way outside of the box, maybe we could look at if Pontiac is the place for affordable housing is and people don't want to live in Pontiac. Why can't we work with other entities to make Pontiac a place where people wanted to live? So, you know, honey, it has a poor school district, or you know, lack of attractive employment opportunities. You know, again, I don't know all the ins and outs of those things work, but could be somehow and again, maybe this is kind of pie in the sky thinking, but could we partner with those other kind of government agencies and say, this is where the house is. Instead of just building housing, and people don't want to go there, how about making it attractive so that people do want to go there. So building up the school district, building up the jobs, building up things that will take people there and make them want, it's almost like, you know, we keep spinning our wheels in, you know, kind of chipping at this wall, per se, and

trying to get into these neighborhoods where people don't necessarily want those people Put them in places where people would expect them and then make those places attractive.

Comment: I made the comment that if Pontiac had the best school district in the State of Michigan. Hypothetically, Pontiac would not be in the position that it is. Would you buy that?

Comment: Would I buy what?

Comment: If Pontiac had the resources to make the school district, the best school district had 99.9% graduation rates, fourth grade, do unique stats, we're all we're all you know, off the charts and all that. All that kind of statistics, okay. For example, the Berkeley School Districts, as I understand it, a highly desirable School District. Okay. People want their children to go to the school district. And they'll pay whatever they can pay to get into it. So, are you alluding to the fact that it's that same kind of resources and so forth, where they're Pontiac would be in a much better position?

Comment: I guess what I'm saying is, if the housing if what we have with the housing that's available is in Pontiac, but people don't want to live in Pontiac, they want to live someplace else, but there is not available housing someplace else, and we have these resources. Then can we somehow take those financial resources and build up where we already have housing to make people desire to live in Pontiac?

Comment: Anyway, we're talking about a combination of resources that with agencies working together to

Comment: Agencies and systems for together to make where we are ready have housing more attractive for people to live. So, we've already got a concentration of people living in Pontiac, who say, you know, I don't want to live here, or I don't want to move here. For a number of reasons. There are not enough job opportunities. The school district isn't great. I think crime is bad. Whatever the litany of reasons are, and I want to move to Berkeley because the school district is great. I want to move to Birmingham because I think it's safe, or I want to move blah, blah, blah. Well, those places don't have affordable housing, or they don't want those people moving in. So instead of again, banging our head against the wall and trying to build affordable housing there, we've already got affordable housing in Pontiac, and a concentration of people are already living in Pontiac. So, is it possible then to take a different approach? And instead of trying to keep building affordable housing someplace where people don't necessarily want those people moving in, can we take those dollars and improve the areas where they are already living? And we're there we can may be build more affordable housing and make that area better for them. It's just a different approach.

Comment: Might an example of that...

Comment: And it might be cheaper.

Comment: Offering a home improvement assistance where people can improve the house the affordable home that they currently live in. Improve that, such as the streets and little by little, you

know, brick by brick, you start improving the environment that people live in to demonstrate that it is an attractive, more attractive, desirable place to live. And...

Comment: Clean up the blight. Yeah, we've taken out 438 houses, 900 total over the last ...

Comment: And you're seeing slowly the face of Pontiac changing over. I mean, it's not happening overnight, slowly, the face is changing. So just, I mean, again, I don't know how all of those systems work, you know, but could you say to HUD instead of it or in order to house people, we need to do something different with this money. I don't know if they will go for it. But again, it's just a thought.

Comment: Well, I think it's going to take a number of approaches, right. I mean, what our experience with Pontiac was we've done a lot of work in community Park neighborhood. Some of that was made possible by demolition of blighted houses. One of the mistakes we made is we didn't do a before and after, you know, training in that neighborhood, it would turn to blow my own horn or anything, but it was truly transformative. That neighborhood was on the steep decline pattern. And now it's going back up, you wouldn't recognize it. We built over; I don't remember how many over 70 houses in that neighborhood. And others took the pauses in there too. And it's, it's nice. It's a nice neighborhood and the people who live next door who didn't want to stay there and managed to stay there are now starting to do what she was talking about and fixing up their own place because now all of a sudden they live next door to something that is nice.

Comment: And then we had the development before the crash where they tried to put in more expensive homes like around our office, you know, those are over \$200,000 and most of them were... They never sold they were just they were just vacant; they're destroyed. Now there's all these lots that are empty, but those people who actually bought the homes have a nice home in Pontiac for \$200,000. Their house value fell, because to \$30 \$40,000 investors were buying those houses for like \$30,000 that somebody had for 200 and they were very nice homes.

Comment: One argument I've heard from elected officials in the City of Pontiac, as we don't need more rental, we're already we already have too high of a portion. And there's truth to that. But my response to that is, yeah, but the quality of the rental that you have a lot of it is isn't very good. So, how about if we, you know, yes, promote homeownership for desirable homes, but at the same time, why don't why don't we replace some of your current rental inventory with desirable housing?

Comment: When the women leave Lighthouse it's a transition house.

Comment: So, when the women leave Lighthouse, are they do you are they staying in the Pontiac area are they do you know where they seem to be?

Comment: Independence

Comment: Transitioning to this and all the county?

Comment: It is kind of all over the county and it's kind of because most of the great majority the with those vouchers, so it's kind of because they're on the timetable with the voucher. It's kind of I'm going

where I can use my voucher quickly. And so sometimes, you know, within the county, so sometimes it is in Pontiac and sometimes it is in another county, but I will say is to kind of echo mark is that they're not usually great rentals. They are places that often barely passed an inspection. But because they have this voucher that they don't want to expire, if it passes the inspection and you know, those are kind of basic inspections. They need move into those units, this and again, they're kind of all over the county. And I think some of that is because the landlords that, but landlords see them as a vulnerable population. So, they will do again and then to pass the instruction. And then they see that as almost a guaranteed income if you will. And then they don't do often a lot to make it nice. Nice rentals again, as you were saying, so good placement or rentals and things like that is often what happens to that. So, in terms of data and data compliance, yes, they wanted to have a positive destination and move someplace permanent. They sometimes again stay in Pontiac, sometimes out of Pontiac. Some the data says good things, but when you really look at the quality of where they move, even sometimes again at this in maybe a more desirable area, they're not it's not desirable quality house. And again, this because they've got that time limited kind of voucher and they're working with people who see them as those people in a vulnerable population and that's what happens.

Comment: There's a low-income housing tax credit development fund and there forever and vacancies. So, they really want to work with us. The problem is and that I won't say which one it is, but people don't want to live there. I mean, in a lot of cases, they'd rather lose their voucher and then move into that place because it's a mom with kids and they don't feel safe living there, because the neighborhood is not especially well policed. And they, they would rather, you know, go back to the shelter or start over again.

Comment: So, throughout Oakland County there may not be a strong landlord licensing presence across every community, right?

Comment: No, there isn't.

Comment: Some have them some don't. And like you say, Ferndale may be up and coming and Oak Park and that sort of thing. So, is one of the initiatives that Oakland County can help communities do is help them develop good landlord licensing program models?

Comment: I think that that would be one aspect. I think we; I think it's really going to take a broad approach. But that includes multiple strategies, no single strategy to get this done.

Comment: So sometimes, your landlord licensing program can be a hammer to beat somebody up. But if there's education behind it to the property owner of the value that could add to the community, there's some positive to go, you know, the character step.

Comment: Well, and then it'll maybe drive some of the you know, less cooperative landlords out of the business. Yeah, I am just going to sell this. So then, you know, if we replace those lost units with better units and...

Comment: There were a couple of units in Ferndale that were really bad, but through the licensing ordinances, they slowly got rid of them. But since it's kind of a fair housing focus, since you deal with single moms with kids, do you find that they have issues because they are single mom, with children finding it, are they feeling any type of discriminatory? Or is it pretty well accepted?

Comment: And we don't really get that kind of report. for them. That's not something that we've really kind of run into and again, I think it's because who they are attempting to break from. And because most of them are utilizing that voucher, and they see that as, like the guaranteed payment, most of them don't. Most of them aren't. It doesn't appear to what feels like discrimination.

Comment: One thing that I can say is that we've seen among people with mental health issues. I've seen pretty widespread reluctance on the part of landlords to accept people who have support services needs in that respect, because, you know, for a lot of reasons, and it's, I don't know if it's overt discrimination or not, but it's, you know, perhaps a mistrust of the support services system in which people are going to say like, you know, this guy is getting noisy and nobody's, you know, coming up to do anything about it. Okay. So now it's my problem.

Presenter: Some maybe not rent to those with mental illnesses.

Comment: Can you put that chart up about price of building a house?

Presenter: Yeah. This is the permit chart department one or the other one.

Comment: The other one. Your question. Was, your point was the low-income housing tax credits. How much money is there to the state?

Comment: Well, it's allocated by Congress on a per capita basis across the country. So, it's the Michigan gets its, and I forget how many dollars in credits per person \$2 and change in credits, but I will say this, but Oakland County has been underrepresented in terms of low-income housing allegations for years. And I'm not saying we have gotten any but and there are a lot of reasons for that. It's not just one thing but it's not like initiatives necessarily discriminating against Oakland County, but in a way they do because there's this perception that we're a wealthy county and you know, we can do for ourselves and they need to you know, allocate credits to Detroit because they've got a big homeless problem or they want to handle allocate. You know, Grand Rapids was making off pretty good for a long time.

Comment: There focuses rural areas.

Comment: So, there are a lot of competing interest in order to try and get tax credit allocations and it is extraordinarily competitive

Comment: How much is an application cost before you even apply?

Comment: Before we before we got Jefferson and the project on Park under way, we had a million dollars of our money in it.

Comment: So that chart shows what? Explain what that is.

Presenter: Yeah, this is a year of structure built by median value for owner occupied housing. So, we can see the majority of housing stock in the Oakland County was built in 1970 and 1979. From the slide before, with a median value of \$204,000, but we can see as the you know, newer homes commands significantly higher values within newest homes are built after 2014 year the median home value was \$464,000. Yeah, yeah.

(Crosstalk)

Comment: So, my thought is that, you know, housing values, right, whether it's ownership or rentals, or market driven, right? So, the markets going to do what the market is going to do. And so, in some ways we're victims of our own prosperity. So, the purpose of like the tax credit program, for example, is to somewhat artificially manipulate the market to incentivize development of affordable housing and sold because the market is proven won't do that. On the top, because there's no incentive to do so the taxpayer program creates an incentive to develop housing for our lower income. So essentially Congress use the tax code to manipulate the market. And I'm not saying that in a negative sense at all. But just know that the tax credits are still a very scarce resource. And there's a prevailing thought as with homeless programs, it's with the tax credits as you know, dedicate the resources to those most in need, which I understand, you know, 30,000 foot level but like when you get to okay, prioritizing homeless dollars for example to then, okay, those most in need are people who are homeless longest, we have disability disabilities compounding their homeless status, health issues, whatever. So, into and I get it it's a scarce resource and it has. But what you're doing then is manufacturing homelessness.

Comment: You are making people become homeless before you will set up preventing them from becoming homeless in the first place, right.

Comment: I mean, I don't, that's not far afield from fair housing.

Presenter: Well, you know the AI report is bundled in with a Consolidated Plan, kind of, so that's how you get to that sell the planning dollars or you know, you need to file this report with your complaints. But that's okay. Any comment? It's great.

Comment: So, it's a lack of money?

Comment: Not money not necessarily my money but availability. For example, if you go into Macomb County, you have a lot of people who are out years, let's say from Detroit, so Detroit Housing Commission allows your vouchers to go up which is half of Oakland half of Macomb County. You can find more affordable housing in Macomb County just right across, then you can... introduce are you're Detroit or Sterling Heights. You know when my when people are looking for housing, a lot of times we'll just cross the river same school district from Troy because they're both Warren, so that they can get significant, I mean you're talking to purchase a home even 30/40,000 dollars now, but that the exact same house built by the exact same builder across the road? You know, half a mile away.

Comment: Well we see that even among our staff. It happens all of the time. We try and be a little closer the office or I can live in Sterling Heights or Shelby Township, get the same house for 25/30% less, same school.

Comment: That's right. Yeah.

Comment: So, what is that barrier? What's the root of that barrier?

Comment: The appraisals?

Comment: Well, it is affordability.

Comment: The appraisal comes up higher because Oakland County is a good place to live.

(Crosstalk)

Comment: tell me these things. If they're saying if they're saying I'm in the same school district, but one road is the demarcation line between the affordable and not affordable, or 20% or 30. You know, I'm saying, are you telling me that a line, a road? What is this magic road?

Comment: Why does that drive value?

Comment: So, what is this? Because I'd like to know what that was because I'm going to build a road, okay somewhere and I'm going to reap the benefit of the 30%.

Comment: Same demarcation may exist around the boundaries of Pontiac or Royal Township.

Comment: You are exactly right.

Comment: On this side. Telegraph is Pontiac, on this side is Bloomfield Township, right. And what separates them is, you know, Crystal Lake golf course and whatever they do, and on this side, it's Pontiac, I mean, and in that subdivision, there are judges, the Assistant, the, whatever the mayor's is, you know, vice mayor is called, I don't know who's calling, but, you know, I'm sorry.

Comment: Pro Term.

Comment: Whatever. Yeah, the mayor person, you know, lawyers, people, executives at GM, but it's still Pontiac, and then on this side is Bloomfield Township, you know, and all the shops and things like that. But it's still Pontiac, and then on this side is Bloomfield township, one road Telegraph. It is always the same thing.

Comment: I learned yesterday; I was part of it an experience that they set up at the for leadership. And this statistic came out in the life expectancy of the average life expectancy of someone who lives in Pontiac is 10 years less than someone who was lives in Troy. I remembered it because it is so stunning.

Comment: What did they attributed that to?

Comment: They didn't they get into, you know, speculating on it, but I think it has a lot of things because health was related to income, it is related to education, to access to health care,

Comment: And I can understand that when all of the active plants were operating in Pontiac, what does you know? Could be a lot of contamination, pollution.

Comment: Yeah, I mean a contributing factors, but what's interesting, you know, Pontiac is always referred to is Oakland County's diamond in the rough. And my vision for Pontiac one day is that it will become as desirable as a Bloomfield Hills in their own community.

Comment: In the day it was. I blame political gridlock for that quite honestly, because there was no reason why Pontiac couldn't rebound like other communities

Comment: Together with Amazon. That is a 1,00 jobs right there.

Comment: It is huge, yeah. Yeah. Like 5000

Comment: It is a lot of jobs.

Comment: Going where?

(Crosstalk)

Comment: Yeah, that's the first time I heard

Comment: They are talking about a distribution center. I heard that a few weeks ago.

Comment: So, companies are coming back.

Comment: That's not 5000 but it's a couple thousand jobs. And they're meant there's minimum starting salaries if 15 bucks an hour.

Comment: You're going to need affordable housing.

Presenter: Okay, you're gonna have to finish in a couple years.

Comment: But again, let's face facts, you know, the crime rate in Pontiac, Pontiac and I agree with her that it's a diamond in the rough but historically after the automobile situation went kaput in Pontiac so now you have high crime, terrible school district.

Comment: Almost non-existent school.

Comment: Well, that was my point to this lady. When I said if you turn the school district around, okay, and because I know hey, When I when we were trying to buy a house in Royal Oak Berkeley School District where people were dying to get it. I mean...

Comment: The same house in Madison Heights goes for 70,000 less and just because of the school district, same house.

Comment: Exactly.

Comment: Well, back in the day, when I did appraisals and the number one variable and determine the terms of the value of a house and what school district it is in, but that's not the only variable.

Comment: But what, what you said when you were doing the primary? I'm not saying...

Comment: That is that related to taxes to because the number of Bills they invest in the schools. Okay, so let's look at Township their millage rate is huge, but the values of the home are so low, so people aren't paying 5,000 dollars in taxes for not so great schools, if you put that, you know, Lamphere, which is a good school district, their millage rate is a lot less but because they have the mall and they all have this industry in, in their schools. You know, I lived in Madison Heights there was a dividing line 13 which was 11 and a half mile. I live three houses from 11 and a half mile and the Madison side and then the amount of funding per child in the school district because Lamphere which beg Madison to merged with them way back when it was all farmland and Madison said no. And so, then they got Oakland mall and then they got all the industry, that whole industrial center there. They spent \$5/\$6,000 per child more than Madison so while Madison has a leaky roof and no books, Lamphere was offering four years of language, advanced sciences, and everything. And we're talking a across the street same house, same developers, and same everything, but you process. It's literally a street like, Yeah, so it's all about...

Comment: It's been interesting to watch the county's investment in homebuyer programs, including NSP programs, not just federal programs. You know, we're agencies have chosen to build because it was affordable to build there as opposed to other places. We're seeing and I'll take Royal Township as an example, because it's based on a lot of times comparable, the values of those affordable homes have gone up to the point where now people can't A. sustain them long term and they end up losing them or they have sold them because the property values have gone up so much. And then when the next person comes in, it's not so affordable anymore. So, you know, it's like we're spinning our wheels over time and some of that investment because of those reasons.

Comment: Well, the last four houses that we did in Oak Park, it was exactly that trying to find somebody at or below 80% area media and so qualify for the home funds. Who can still buy a house for \$160,000 because that's what it's worth now? That is what is appraises for and still get a mortgage. That's a small window to get through.

Comment: So, you know, the definition of affordability in and of itself is could be barrier is defined by HUD. Maybe and I know you guys have been trying to get fair market rents raised for Oakland County because they're holding you down.

Comment: That's a big barrier.

Comment: Yeah.

Comment: I think that that's one of the things that we have them too long trying to place people not just for, you know, the transitional housing and some of our other programs...

Comment: Tried to get them nice. Oh, yeah. Yeah, we can the Alliance actually has taken the lead. And, you know, submitted to HUD asked for a request from us. You know, we turned it in and then the line goes dead.

Comment: It is spinning around somewhere in Washington.

Comment: But, you know, one of the barriers I expressed really was, it may not be fair housing so much, but it still is a regulatory barrier that prevents administrators of federal grants from expediting programs quickly.

Comment: Well, yeah, that's the thing, is when you're in a competitive market, whether it's ownership or rental, and you've got all these regulatory barriers that are that impede and I can understand why it is there to prevent abuse of the federal funds and all that but I'm not saying that you don't need regulations but they make it almost impossible in some cases to do what you need to do to get a person house either ownership or rental.

Comment: Maybe we should sue HUD through the FHA, because they're creating this barrier for affordable housing.

Comment: When you compound the level of criteria that you have to meet and the use of federal funds, the administrative overhead that it takes to make sure ensure compliance without paybacks, all so much of that money could go into project development. You know, as opposed to administrative overhead. And then when you look at why people choose not to implement certain programs, given the full scope of things you can choose from, I'm going to use a couple examples, lead based paint. There are communities that dropped away from housing rehab, because the lead-based paint regulations were so complicated. They didn't want to deal with it anymore. So, and even though local county chose to, to embrace that, and because we felt rehab was important. Now you look at the HOME program, and the HOME program regulations for rental changed in 2012 and became an obstruction to people wanting to embrace rental. And because of the long-term monitoring associated with it, digging through the complexities of monitoring. So, HUD's hurting themselves from serving really the clientele they're trying to serve expediently.

Comment: Well, and the problem is this that no one affordable housing funding program really can work as a standalone, not anymore. So even with the tax credits, for example, there's always a gap between the cost, what it cost you to develop a project, which is huge because of the regulation, just giant percentage on to it. So, you need other resources to, to get into the development in order to maintain the affordability and to get it done. So, whether you can afford the projects can't afford to have debt or they can't afford that much debt, because we're paying interest on debt that's going to drive up the cost of operating the project and it's going to pull up your affordability. So, you know, we need the scarce resources, like HOME funds like that. homeowning grants like you know, there's a number of sources, but they're all extremely, some they're scarce, and they're extremely competitive.

Presenter: And you need them all to make the project work.

Comment: Yes, sir.

Presenter: Combination of. Yeah.

Comment: So, when you're looking at a layering a subsidy layering issue, you have regulations cross cutting one grant that are totally different from another grant that are totally different from another grant.

(Crosstalk)

Comment: compliance.

Comment: But yeah, it really it makes you shy away from Okay, who's going to be the lead entity in this particular project and who's taking the liability, and you can't really abrogate your responsibility because you're providing gap financing in a project of low level, you still can't abrogate your responsibility to another agency or higher level because you're not sure that they are in full compliance. So, you're putting yourself at risk and...

Comment: Yeah, advocacy in that regard would be helpful and Federal Home Loan Bank is starting to recognize that. So, they're saying, look, we understand that for tax credit development, for example, your monitoring compliance for tax credit is way more than we needed it. So, if you can demonstrate the compliance with your monitoring on that will accept it, but HUD will not do that.

Presenter: That'll be fun for them to read barriers, fair housing, HUD requirements.

Comment: Well, it's true.

Presenter: Yeah. Oh, no, I mean, we will. That's what came out of the meeting. So, we will certainly mention that.

Comment: And so, you know, I understand that the need for regulations as he stated, because there could be abuse but when you compound cross cutting regulations across grants, I would rather see all of these small programs put into one mega block grant for housing with one set of regulations, but there has to be some sort of a balance because if you are doing an Analysis of Impediments to Fair Housing Choice, if you're complying with Davis Bacon, if you're doing everything right in terms of environmental, there's, there's all these regulatory barriers that prevent us from if we have integrity behind us as a community, and as administrators of federal grant monies as we all should be.

Comment: And then you've got the ongoing monitoring. So even if Congress decides to eliminate the HOME program. You're still on the hook to the federal government to have staff monitor those grants.

Comment: For however long.

Comment: Yeah.

Comment: Well, the HOME program is for compliance. They're not like, couple of weeks or anything but with the, the issue I have with Block Grants is

Comment: Bureaucrats get in the way of themselves.

Comment: Well, yeah. Well, but with Block Grants like, Okay, we'll, we're going to turn all this money into a Block Grant and we're going to get rid of half of a regulatory barriers for you. Yeah, but because of that, we're going to get into 20% less money. Yeah.

(Crosstalk)

Comment: Let's face facts Congress, Congress talks a good story, but they don't fund it. They never have funded it.

Comment: No, a lot of cases that's true. I mean, look at HMIS that's basically a very expensive very burdensome, centrally unfunded mandate.

Comment: Right? It is there a lot of unfunded mandates built into all these programs, broadband. You know, you're supposed to provide everybody that you help to make sure they have technical literacy into their home, you know, an opportunity and we didn't have a color TV for a long time, but everybody's got a computer. So, I'm just saying their unfunded mandates that really get ridiculous.

Comment: But if any politician says Guess what, I'm gonna raise your taxes two times because we have all these unfunded mandates. We're now going to fund them. But what's the potential for him, he or she getting elected? Zero. Less than zero.

Comment: If you take a community and you give them an allocation of funding, they're going to choose the activity of the least resistance. And they're going to not maybe do a Davis Bacon type public facility project because they don't like having to go through everything, they think goes with Davis Bacon and all that. Yes, prevailing wages are important, but it prevents people from making decisions to the best.

Comment: Well, it goes back to something I was saying earlier though, that's, that's why I like the countywide level I think we need to explore okay, what can we do to take a lead role to help educate and incentivize communities to do kinds of things together that we like to see done across the country?

Comment: With priority set.

Comment: Yeah.

Comment: Even that even the development of affordable housing in and of itself creates tension from the perspective do you help renters, or do you help homebuyers? Do you do single family? Do you do multifamily? Do you know all the housing options with the limited resources? How you prioritize which program you're going to do? Or can you do some of everything, which is administrative burdens.

Comment: Yeah, right. I understand it. My only argument in terms of affordable multifamily leverage is the most resources.

Comment: Right. And yet the state sets priorities that preclude people from obtaining those resources because they set their own local priorities. Either geographically we're putting money here or putting money there or you have to develop housing where it's walkable within a community. I mean, there's criteria set that lowers your chance to obtain, like a low-income housing tax credit.

Comment: Oakland County is hard to develop.

Comment: And to me, that's a barrier for people to access housing, or they choose to look or feel because we can't get there.

Comment: And what that does is we're gonna have affordable housing developer and developments all over the state.

Comment: Yet, you choose to go elsewhere to develop because you're in the business of developing and you go where you can.

Comment: Is that because of land costs?

Comment: Land cost as part of it, but you know, you can be like what we could do, I'm just throwing this out. All we could do is use HOME funds to offset the land costs because it's an eligible use for HOME funds, but it's not part of the eligible basis for the calculation of the tax credit. So, using a relatively small amount of money to offset your land costs, then help you to achieve your affordability goal in a location that would score okay in a tax application, but you have to get pretty creative.

Comment: I know, and you said there are solutions that would differ from community to community ending their environment and who they are and who they become.

Comment: Right.

Comment: But how do you put an affordable tax credit in Hazel Park, Ferndale?

Comment: We did one in Oak Park; you know Ferndale schools but...

Comment: Lighthouses shelters is doing one in Oak Park.

Comment: Are we taking off the affordable housing sticking in one community...

Comment: Because there will be money.

Comment: And then we are creating more low-income neighborhoods rather than just person.

Comment: And this the solution to affordable housing is going to get worse with worse with expiring projects. And they're going to come offline, people are selling their investments and so we're all the people going to go to afford housing who are typically subsidized in a large development or units that is going to come offline.

Comment: And those particular units can skew data, because I'll pick on Troy across from Oakland Mall. There's three senior housing complexes and a bunch of industry. So, when you look at block groups, you like, wow, that's one of the poorest sections of Oakland County, Troy, but it's because it's all it's all it's a huge senior housing complexes plus industry in that particular block group. So, you know the neighborhood, you know, needs an explanation. But if you were from are HUD looking at data and like poverty right there in the middle of...

Comment: And so, when you set priorities for housing, do you choose to preserve what's there now versus putting new online because only have so many resources.

Comment: You're right, and the preservation argument and there is a separate set aside within the tax credit for funding for presentation so that at least you've got that but it's extremely competitive. There's 13,000 units in the city of Detroit that are coming offline. So, we're competing with that

Comment: Yeah.

Comment: And some of those developments maybe should get...

Comment: But where do the people go?

Comment: Well, you can work at so that if you're strategic about it, you can make it so that you know when one of these units come offline other units are coming online and you can preference to people who are already in them.

Comment: So, is that what the RAD program does?

Comment: Yeah.

Presenter: Thanks so much for your comments. Very, very useful. If you have any other comments. We'll see if she has comments. Hi. Do you have any comments? We're kind of just doing a free flowing.

Comment: Oh.

Comment: And when you're developing and finding available units, one of the cool things they did is they had the schools build a house. And they have a lot in Pontiac.

Comment: Yeah, yeah.

Comment: Yeah, say one of the barriers that we see, in the City of Pontiac, we don't have any problems, getting lots donated to us from Oakland County Treasurer's Office. And so, in the City, I don't really see it too much. But the problem is that we're not able to afford really to build affordable housing outside of like low-income communities. So, you know, so I think that's true barrier of Fair Housing Choice because of the finances. We get money from the county to build the houses and so you know, so we spend you know, 200 some thousand dollars to build a house that we might sell for \$100,000 and that's in the City of Pontiac. We're not able our financials, performer can't work outside of low-income areas where the land is really cheap, and the houses are not appreciated as high. So,

people who truly want Fair Housing Choice out, you know, in Auburn Hills or Rochester or anywhere else does not low income, it's kind of hard for us to do it far as homeownership. So...

Presenter: Then you get a concentration of just kind of lower income, it's a feedback loop.

Comment: Yeah.

Comment: And so, um, the places where we can develop housing is oftentimes not the most desirable places so we can build the houses at affordable price for people who are low to moderate income, but oftentimes, unless they already live there, they don't want to move there. Where they live there, they might not even have an income to sustain this cheaper homeownership supply. So basically, income and price, you know, is constant barrier.

Presenter: We definitely heard that. Oh, yeah, that's been that's been commented on a lot.

Comment: And I think, I know Habitat for Humanity was able to move into Auburn Hills and Lake Orion, but a lot of times I was at the height of the recession. So, they were given houses, you know, then they can redevelop. So, when the housing market as bad as some like as a better time for us.

Presenter: But boom.

Comment: Yeah, yeah. What other barriers that people mentioned?

Comment: I mean, you don't find any issues with people running the Light. They can't get a loan, for example, because they're a single mom or disabled.

Comment: I mean, no, I haven't heard that.

Comment: You haven't had any really...

Comment: No, only time I hear people, that might be the background issue, but when I hear people say that they can't get alone is primarily due to, you know, their credit score, but those might be the mitigating factors you know, maybe that's why their credit score is lower. Yeah, things like you know, not having a down payment assistance. Definitely credit is a barrier, but I don't know how you deal there. See what else?

Presenter: Sorry to put you on the spot.

Comment: That's okay. I'm just trying to try to think of think of other things besides just income, because what we know but I know in other communities definitely want to say to come represent Pontiac, but also represent myself. I live in Auburn Hills in a subdivision that's primarily homeowner, but I know that there's a lot of NIMBYism in my community. Auburn Hills, people not wanting renters in the neighborhood being very derogatory, you know, towards renters and you know, wanting, wanting more homeownership. So, I think definitely is maybe a little bit more affluent communities, NIMBYism is running rampant. So, I think that's an issue too. And I think too the you know, there's two more things and then in the City of Pontiac, even though we can build affordable housing,

homeownership opportunities, I know that the market rate apart the rentals are super high for people. And so, you know, only a small majority people can afford you know, can get a Section 8. So, all the people that are low to moderate income or even middle income will have to pay market rate for rental housing is extremely high. So, People are very much cost burden. I hear that all time and then not only trying to find rental property being high, but also the quality of the rental stock available is subpar. So not only are you paying exorbitant prices for the monthly rent, the quality is not good. And I know in Pontiac specifically the slumlords are everywhere. So, I think another fair housing obstacle is the lack of quality, affordable rental housing. I was gonna say something else? Oh, yeah, I mean, the same thing like in other communities outside of Pontiac an issue is like, you know, a family if they do want to move to a different city or community because the school district, they're not able to afford rental housing over there either. So, so basically, lack of rental housing is a big barrier that's affordable and not even just for low-income, I'm talking about middle income people. People are paying so much more like in my neighborhood, you know, the mortgage might be, you know, 6, 7, 8 hundred dollars or whatever, but the rent is 1,200 dollars. They are paying like much more than the homeowners. And I want to say I do think when as far as the people who are disabled, they do have a difficult time too, because many times they may be on SSI or something and that is just not enough money for them to afford anything decent. So, they would definitely need some kind of Section 8 voucher or something, or some kind of massive subsidy to make it affordable on the amount of money they get with social security and to make sure that the place is accessible to their needs.

Comment: Do you find for those who are disabled, there's a huge need for accessibility, medications, or senior?

Comment: Yeah, you know, that's like you because now we're doing some owner-occupied home repairs, and we're getting a lot of elderly people who are now disabled. So, they've been living in a house for 40 years, you know, and now they are disabled or have difficulty getting around, but they don't have a lot of income. So, then they can't modify their homes to be okay for them. So, then they may have to move into, you know, senior living facility or something like that, but they didn't want to, they want to stay in their own homes. And if they had the modifications available, they will be able to do that. And I think also not only just elderly people, I guess because I work for where we partner with them, and their community action agency. And I know from our Headstart families, the other flip are young families who have a child who are disabled, and very difficult for them a lot of times, especially because they're younger family, they're just starting out. They might not have the income to find someplace that's going to be accessible for the child and meet their child's needs as they grow. And I know that is a big that's a big, a big issue for those families as well. Well, I don't know. I don't know how this plays into it, but I also will say like the real estate market as well. I find like, the houses that were selling. I mean, we haven't listed with the realtor, but I'm not sure if the realtors are marketing these affordable house. I don't know if they're equally marketing all the homes the same way, like you know, so the houses that are subsidized, like the ones we build in our low-income communities. I don't know if they're getting as much foot traffic as other houses and more affluent communities. And I think that might be I mean; I know the realtors are trying to make money and stuff. But I think that might have something to do with it as well, because there might be some people in other communities

who would like to buy a house. Such a great price, but they're never hearing about it because the real estate market isn't, you know, the realtors are not talking about these houses. So, I think that might be a barrier to people outside of the community moving in to even know about these opportunities, because I'm sure there's some young people who are just starting out who will love to buy a brand-new house for \$100,000. You know, but they never hear about it. And then, you know, the negative perception that some low-income communities have is a barrier as well. And some of these perceptions are unfounded. They're not true. So those are barriers for you know, millennials and Gen Z people to start, you know, accumulating wealth because they're not taking advantage of these opportunities because they don't hear about it. So, I will say the NIMBYism, negative stereotypes are is really blocking your housing.

Comment: What's Gen Z?

Comment: These are kind of like they're actually like 20 years old, like the oldest ones are like 21. So yeah, so the oldest millennials are like 38/39 now.

Comment: There's a microgeneration called zenennial.

Comment: That was like, a little in between?

Comment: In between like, I remember the internet, you know being created. Yeah. Like millennials, you know.

Comment: Yeah, my kids, they're, they're gonna be 10 so they're considered Gen Z. So, the Gen Z is like the full out, checking out they've never known a world without the internet.

Presenter: Yeah, it's crazy.

Comment: I'm trying to think about any other barriers, but I do think the real estate market should be addressed. I do think they are a barrier.

Presenter: Thank you. Did you take the survey?

Comment: Yeah.

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STATE OF MICHIGAN,
COUNTY OF OAKLAND

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NOTICE OF PUBLIC HEARING

Notice is hereby given that the Oakland County Community & Home Improvement Division (OCCHID) Citizens Advisory Council will host a presentation and public hearing to receive comments on the preliminary results of the Analysis of Impediments to Fair Housing Choice.

The hearing is Wednesday, Jan. 22, 2020 (9:30 – 11:30 a.m.) at the L. Brooks Patterson Building, Conference Center, 2100 Pontiac Lake Road, Waterford, MI 48328.

All interested citizens are invited to attend the hearing.

Comments will also be received in writing or in person at OCCHID, 250 Elizabeth Lake Road, Suite 1900, Pontiac, MI 48341-0414 until 5:00 p.m., Friday, Feb. 21, 2020.

Arrangements to reasonably accommodate special needs, including handicap accessibility or an interpreter, will be made upon receiving 72-hour notice.

For more information, contact OCCHID at (248) 858-5312.



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EQUAL HOUSING
OPPORTUNITY



DAVID COULTER
OAKLAND COUNTY EXECUTIVE



Analysis of Impediments to Fair Housing Choice

Hear the Preliminary Results and

Let Your Voice be Heard

Presentation and Public Hearing
January 22, 2020
 9:30-11:30 a.m.

L. Brooks Patterson Building – 41W
 Conference Center
 2100 Pontiac Lake Road
 Waterford, MI 48328

Presented by: Timothy Gottgetreu,
Director of Research, Western Economic Services, LLC, Portland, Oregon

From October through November 2019, Western Economic Services, LLC (Portland, Oregon) conducted a county-wide analysis to identify the barriers to fair housing choice in Oakland County. The community provided input by taking a printed or online survey or attending a public forum or professional focus group.

Fair housing laws apply to rental housing, homes for sale, advertising, home loans and home insurance. Federal and state fair housing acts prohibit discrimination in housing based on race, color, national origin, religion, sex, family status, disability, age, height, weight and marital status.

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Hosted by the Citizens Advisory Council for Community & Home Improvement



COMMUNITY &
HOME IMPROVEMENT

OAKLAND COUNTY EXECUTIVE DAVID COULTER

Karry L. Rieth, Manager
(248) 858-0493

**Oakland County Community & Home Improvement
Citizens Advisory Council (CAC) Special Meeting and Public Hearing**
L. Brooks Patterson Conference Center
2100 Pontiac Lake Road, Waterford, MI 48328
9:00 a.m. Wednesday, January 22, 2020

AGENDA

1. Roll Call
2. Public Hearing
 - Presentation and Public Hearing on the preliminary "Analysis of Impediments to Fair Housing Choice"
 - Introduction – Karry Rieth, Manager
 - Presentation – Timothy Gottgetreu, Director of Research, Western Economic Services, LLC, Portland, Oregon
 - Open Public Hearing, Commissioner Helaine Zack, Chairwoman, Citizens Advisory Council
 - Citizen Comments
 - Close Public Hearing, Commissioner Helaine Zack
3. Approval of Minutes Dated November 19, 2019
4. General Public Comments
5. Next steps in the Analysis of Impediments to Fair Housing Choice Process – Karry Rieth (Information)
6. CAC Members Comments/Recommendations
7. Other Business/Adjournment
 - Next CAC Meeting April 15, 2020 at the L. Brooks Conference Center

Oakland Pointe, Ste. 1900 | 250 Elizabeth Lake Road | Pontiac, MI 48341-0414 | Fax (248) 858-5311 | AdvantageOakland.com

**COMMUNITY & HOME IMPROVEMENT
CITIZENS ADVISORY COUNCIL MEETING
January 22, 2020**

ROLL CALL

CITIZENS

Present: Sam Anderson Jr
Autumn Butler
Renee Cortright
Marc Craig
Elizabeth Kelly
Chester Koop
Adam Loomis
Stephanie Osterland
Absent: Claudia Brady
Elysia Khalil
Adrienne Ziegler

LOCAL OFFICIALS

Present: Donald Green
Betty Oliver
Absent: Terri Darnall
Deanna Magee
Trish Pergament
Paul Zelenak

COMMISSIONERS

Present: Angela Powell
Helaine Zack
Absent: Penny Luebs
Tom Middleton

STAFF PRESENT:

Denise Chambers, OCCHI
Joe Del Morone, OCCHI
Melissa Felice, OCCHI
Kirsten Hoffman, OCCHI
Gordon Lambert, OCCHI
Karry Rieth, OCCHI

Steven O'Donnell, OCCHI
Shaneka Pierce, OCCHI
Mike Pucher, OCCHI
Carla Spradlin, OCCHI
Katie Tierney, OCCHI
Kathy Williams, OCCHI

PUBLIC PRESENT:

See Attached List

Commissioner Zack called the meeting to order at 9:31 a.m.

Presentation and Public Hearing on the preliminary "Analysis of Impediments to Fair Housing Choice" Introduction – Karry Rieth, Manager gave a brief overview of what Citizens Advisory Council duties are and how people can inquire about serving of the council in the future. Rieth explained that this public hearing was for comments from the public on the preliminary "Analysis of Impediments to Fair Housing Choice". Rieth then introduced Timothy Gottgetreu, Director of Research, Western Economic Services, LLC who then conducted the presentation. Commission Zack opened the Public Hearing at 10:30 a.m. Public Comments can be found in the final draft of "Analysis of Impediments to Fair Housing Choice". Commissioner Zack closed the Public Hearing at 11:10 a.m.

Approval of Minutes - A motion was made by Marc Craig and supported by Elizabeth Kelly to approve the minutes from November 19, 2019. The motion passed unanimously.

General Public Comments - None

Next Steps in the Analysis of Impediments to Fair Housing Choice Process – Rieth stated everything from today's presentation is a preliminary state, and Timothy Gottgetreu will be including all of today's public comments in the final document. Rieth added that the county executive, OCCHI staff, and the Board of Commissioners will be putting together a final fair housing plan. Rieth

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explained the final plan will be used to inform the Oakland County's 5-year Consolidated Plan, which all should be done by the end of April 2020.

CAC Members Comments/Recommendations – Autumn Butler inquired where to submit additional public comments to. Timothy Gottgetreu stated that the email to submit additional comments will on the county's website.

Other Business/Adjournment – Commissioner Zack adjourned the meeting at 11:14 a.m.

Respectfully submitted by
Denise Chambers, Community & Home Improvement Division

Public Review Meeting

L. Brooks Patterson Building

1/22/2020

Presentation

Comment: So, my question back to the other side, was the source of income discrimination.

Presenter: A source of income is not a protected class Michigan. I know Yeah. source of income. Yes. Yeah. Unfortunately. Good question.

Presentation

Comment: You mentioned Southfield and you just said housing problem, biggest problem we have in the upper minorities is we have moved into a city that was a septic tank. And so now the hook up to sewer line, the price will cost us \$50,000 to minimum \$100,000 might be price of your home. So automatically now you're putting into...

Presenter: A housing problem issue. Yes. And I remember we do have that in Yes, yeah, I remember, which is great. I'm glad you're here. But we do have a public comment period after this. And I would definitely, use that use that space. But you're right. And I would, I wouldn't, you know, encourage you to download the Southfield you know, individual jurisdiction report and look at this data set. Because then you could you could bring that up that hard number.

Presentation

(Not Discernible)

Presenter: It was displayed on the website, there were flyers, the Fair Housing survey was posted throughout was hard copy paper throughout the entire county and there are actual physical flyers as well as mailers and everything,

Comment: Press releases, most newspapers covered. It was really a lot of media attention.

Comment: Facebook.

Comment: All over the place.

Presentation

Comment: On that last slide, are you aware of fair housing testing? It's going to be huge question in my opinion, because if you I'm aware the testing goes on, but I'm not aware of the testing. Okay. If you see, so how do I interpret and act so I can answer yes or no?

Presenter: Yeah. Yeah, yeah. You know, you know, a bit test but you know, isn't being done?

Comment: Well, I know it's being done. I'm not personally going, Oh, this this was a test.

Presenter: Yeah. Okay. That's the pitfalls of survey everywhere, is unfortunate. But we do have, you know, comment boxes throughout the survey. So, when, you know, when we run into those ambiguities, hopefully, folks, you know, express their concerns.

Presentation

Comment: So, we see septic tank, which most people don't understand, that falls into the concerns of health and safety, because that's an air quality problem and soil problem at the same time, so it's three different areas. So, it's one of the biggest problems that we do have. And it's overlooked, and it's something that's been looked at the state level, but it's city of level on everything else. As you talk my ear, septic tanks do have a smell and if they're not working right now in that operating right, so by them not doing inspection by them doing special. The first time I had one down 20 years ago in my house, and then they waited another 20 years where they did another one.

Presenter: Yeah. So that's what we're talking about, you know, updating those how to how to do that correctly and how to do that safety safely. So yes, so please, during the public comment period, absolutely, yes. Yeah, absolutely. Absolutely. There it is on the agenda.

Presentation

Comment: None of those recommendations address the fact that housing that's in those concentrated areas of poverty is substandard, and often run by absentee landlords.

Presenter: Yeah, that's what you know, that's what we're trying to get out with ensuring minimum standard housing quality.

Comment: Okay, but who's going to ensure that?

Presenter: Yeah, it should be there should be a code and you know, but it's home rule. So, you want to like write...

Comment: But the cities that have those particular issues also have their own economic challenges? So, how is the county or what's the recommendation for the county to support that?

Presenter: We do have, let's see if we get that to the outcomes. Yeah, this is a, the what we're going to the next stage of what's the next the next the next thing this is kind of just the findings, but and then we also have the public comment period. So that would be great to comment on that so in the appendix. Yes, absolutely. Yes, but you're right, I understand what you're saying.

Presentation

Comment: Speaking and you may be covering this later or may belong in the public comment. Earlier you mentioned a lack of landlords who are willing to rent to people without your and is that going to be covered again later or because you just mentioned landlords now?

Presenter: Yeah, I didn't think it's here. Publicly supported. Yes, I mean that that that the, the voucher thing is a big...

Comment: Well, the reason I was mentioning is this that one of the initiatives that we've been discussing locally has been a creation of a landlord mitigation risk mitigation fund today, which you are, I'm sure familiar with being from Portland because they have one. So, it's a way of, you know, enticing landlords to rent to lower income people, people with disabilities, that sort of thing. So, I was just gonna throw that out. Something that maybe perhaps to consider, including in the conclusions or recommendations.

Presenter: That would be great. Yes, thank you for the comment.

Comment: One of the things that I see that is missing is returning citizens. In Pontiac that is a large population we have a large population of homeless that are returning citizens with felony records and a lot of discrimination. Very difficult to find housing.

Comment: I think we should address these comments during the public hearing.

Presenter: Okay, yeah. So yeah, we'll have the public comment. I'm just going to finish this and then we'll get that because everyone's clearly took time out of their busy schedule and you have something to say and I want you all to have the space to say it.

Comment: Thank you for a wonderful presentation. And now I'm going to officially open up the public hearing process. And some of the wonderful questions. We are recording them now and they will be transcribed into this whole report. So please, you know, make your comments, ask your questions so we can add to what we've already collected, so and speak up loudly when you want to be addressed. And with that, before we begin, I do want to introduce county commissioner Angela Powell and she serves on the advisory committee as well, and she's from the wonderful City of Pontiac. Okay. Please state your name where you're from and your comments

Comment: And my question relates to what I like to call the elephant in the room. You spoke a lot about the statistics related to African Americans. And you know, we see this you know, all the time that across the board, and particularly across the board African Americans experience just some of the most disproportionate outcomes with housing issues, affordability, even living in particularly as it relates to the HMDA data on when it comes to living. I mean, whether it's refinancing for a home, you know, trying to get improvements or even first-time homebuyers, African Americans are denied at you know, two and three times the rate of white people and you know, other races. And, you know, for me in particular when I'm looking at this data sometimes and this is no dis to the hard work that you guys do, it often feels lazy when you only just put on the homebuyers. You know, your recommendations include things like education for the homebuyer. And so my question to you is, you know, do you guys really think that the solution to get to increase homeownership for African Americans, especially in a county, like Oakland County where the home values are higher than a lot of the surrounding counties, do you really think the solution is on the homebuyers? Or is that one of the banks and the lenders and people like you guys that create the policies? And so you know, I don't know if that's a question that you can answer today. But I just hope that that's something that you guys consider as you're wrapping up this process. Thank you.

Comment: Hearing presentations like this is difficult to hear being aa resident and see my city is one of the main ones as affected by the data that's been collected here. But I'd like to propose a different spin on education. I appreciate what the young lady said before me. I think that people who are able to have access to the loans, to the to the things that a lot of us have been denied, need to have a different education around equity. I'm not talking about equality. I'm talking about equity. And when you develop a county that that's equitable, and this is one of the key areas that we have to address because wealth within families is generated through home ownership. And you set the course of a family for generations when that family is able to purchase a home and build equity getting that home because it frees that family to do a lot of things that you can't do otherwise. So instead of looking at people and saying pull yourself up by your bootstraps and equality says when I help you, I help me. When I help you, we all rise instead of looking at people like myself living in a city where I live, having the problems that I have, well, we worked hard, we got what we got. That's why we where we are

that's not all together true because you have access to learn. I was becoming you have access to quality education that I was denied. So then to look at me and say, well, you just need to work harder and do more. That is just not fair. It is insane, because I do work hard. I am a homeowner. I do try to do the right things, but when the way that the system is designed, is designed to make sure that my way is harder than some of the other people's way. And I'm not here to jump on anybody. I love everybody. I really do. And I appreciate having forums like this and being able to speak, but my heart is really in people who have affluence and who have had the ability to succeed, not to look at others and think you can do what I did because historically, it has not been possible. And until we look at that, we won't be able to encourage lenders to do the right thing, landlords to do the right thing, communities to do the right thing, because you think about I did it, you can do it too. But look at the bigger picture. If you help Pontiac, Oakland County rises. And I'm not talking about a handout. We don't want a handout. We want an opportunity. We want the education. We want to be treated with dignity and respect, regardless of whether we're on a Housing Choice Voucher or not, don't put me down because I'm in the situation I'm in. There are situations that might have been on my own doing. But some of them have not been of my own doing. So, before you judge, or before you shut the door on this conversation, because this was a critical conversation. We're going into a new decade, will we continue decades and years of disparities, or will we look at the problem objectively, take the race issue out of it, take the discrimination out of it. I'm a mother. I'm a wife. I'm a husband. We all have similar needs, what can we do to level the playing field for everybody? Because, again, if you help me, you're really helping you.

Comment: I want to thank you, but I also encourage you to read the letter from our Oakland County Exec, who talks about equity is one of his core principles for leadership in our County. And we are doing a lot of actionable pieces. So, thank you.

Comment: I am the Executive Director of HOPE. And we operate shelters here in Pontiac. So I've worked in Pontiac, and one of the things that I didn't see addressed here was, were some things that are kind of poor in that pocket of poverty, when it showed how Pontiac was aging housing stock, absentee landlords, but also taking a look at ways that those cities that are those pockets of poverty need maybe some assistance through the County and a plan for that, because I saw out of this, the thing that struck me was that there's going to be a position that's going to look at ways to develop more affordable housing. But I think that the plan needs to have something bigger than that, because if that's really the only, only new thing comes out of it, we need to make sure that we've got something that's addressing like in those areas that are pockets of poverty, the high concentration of renters, and things like this, that continue to perpetuate that poverty. We need to look at opportunities for people and how we might be able as a county to make that happen. Thank you.

Comment: I'm going to go to this side, this gentleman here Introduce yourself, please.

Comment: I'm with the organization All Raised in Life Matter. I live in Southfield. First of all I would like to say I love our new County Exec. He totally agreed with Southfield residents with a septic tank issue in Southfield it was an ordinance created 25 years ago that they did not enforce. And what happened was they allowed homeowners to sell the houses to dominantly African American people. And then after all, the African American people bought these houses at a high costs, like myself for \$200,000 then you come along and tell me you're going to enforce the ordinance 20 years later, and tell me I gotta spend \$80,000 to connect to the city? What if you would have told me that before then, it which takes me totally out of my debt ratio. First of all, the bank wouldn't lend me the money if they would have known this ordinance existed. And then our Mayor, he's totally opposed to low-income housing. Now I don't know if you familiar with their group is called a Neighborhood Nonprofit. The

Mayor, the City Manager, and people on our City Council started a 501c3, which they inherit every empty home in Southfield for their 5013. The taxpayers of Southfield buy the houses back from the county and then sell them to the Mayor for \$1. I got a bag full of proof right here. They've been using code enforcement. One lady they told her house was uninhabitable, took her house it was a tear down after they forced a particular African American lady out of her house. The city bought the house and then sold it. Took another old lady saying her house was uninhabitable. The Mayor say okay, we're going to give you \$5,000 but we just don't think you should live in your house. Four-bedroom house sold house almost \$300,000. What's going on here in Southfield is criminal. This is criminal. And I hate to say this. Brenda Lawrence is a part of it. Our city is in is running a Rico operation. We just had five school empty school buildings bought by the Mayor of Southfield, five, and he wants to build condos there. We need new schools. We got 20,000 empty units in our city. Why are you building more before you build us new schools? Now your statistics say schools is what build neighborhoods. Why are we building more condos to enrich the City Manager, the Mayor and certain other people on the City Council, and there's no such thing as a nonprofit when it comes down to real estate. We all know real estate is a very profitable market. So how are they even pulling this off on the residents and, and the taxpayer. The Mayor always got this saying, I'm not giving a handout I'm giving a hand up, a hand up. What he is doing is giving himself a hand up. We must pay attention what's going on in Southfield because it's basically hurting the African American community. I've watched young black men and women walk away from their homes when they found out they had to pay a mortgage and then had to have this other bill put on to their water bill. And the way they receive these homes when I get a new septic when they take me in for forced me into connecting. Even though I can't afford it, they forced me into a loan that they know I can't pay back. And I refuse, and I'm one of the very few people that tell the Mayor and I will tell the County, you're going to have to murder me to take me out my house because I'm not gonna sign a loan, that I know that I cannot pay back. And then you get my house. This is criminal. The federal government needs to get involved. And I like to say one other thing. I'm a Democrat, but we had a man lost his house for \$8 and 47 cents. It's right now as in the United States Supreme Court. Who would ever think that a Republican like the Koch Brothers would come in and defend Southfield residents, the Koch Brothers put the attorneys coming in and helping Southfield residents defend themselves from the Democrats. We are a democratic city and here Republicans helping us fight Democrats. Something is wrong here. But I can tell you one thing, our new County Executive, he's a good man. He's got a good year. He's tried to talk to them. And he told me they His ears are not all. He's a good man. He just came to our Democratic Labor Village gathering. He's a good man. He's real and Janet Jackson, and people with the County are trying to work with us. And he's trying to find money to help us but the Mayor keeps saying give us the money so we can lend to them. The County Exec will help us find a cheaper way to do this to make the connection. But for some reason, our Mayor, our City Manager and certain people on our Council will not work with us. And I'm talking about hundreds of people are losing their homes. And if you look, our Mayor's neighborhood nonprofit is worth about \$30 million. How did he come up with \$30 million? This is crazy What's going on?

Comment: Thank you very much. So, we have a lot of people that want to speak. I'm going to ask you to try and limit your comments. And I appreciate you know, when we're at the County Commission, we say three minutes with a timer. I don't want to do that. And I also don't want this to be a political forum. It's an issue forum, please. Okay, we're back to the side of the room.

Comment: Last year, I was Emma Jones Memorial Award winner being a model renter, and due to my felony record, at the end of the year, I was unable to find a new place to live. So, I spent four months homeless with the housing award. The returning citizens are a group of people that I didn't hear

mentioned in any of your any of your text. And I know here in Pontiac, we have a very large population of homeless felons, almost returning citizens. These are people that have served their time that have come home to zero resources. Michigan Liberation just did some data analysis on the criminal justice system here in Oakland County and we spent \$500 million a year on criminal justice, on convicting and housing people and they come home to zero resources, unable to find housing. This is creating a culture of desperate people. Desperate people are dangerous people. We're creating a public safety issue by not making sure that this group of people have affordable and sustainable housing. So, what we plan to do here at Michigan, Michigan Liberation is form a task force on fair and affordable housing. And we do that with stakeholders, we know that people closest to the problem are closest to the solution. So we propose that you consider working with us on this task force not just employing a full time person to make sure that we're staying on task, but that we take people from the community and form a task force with stakeholders, people that are in have interest that are closest to the problem. So, I just I would recommend and ask that you consider, consider that.

Comment: Thank you so much. Commissioner Powell.

Comment: My status is towards affordable housing. I know that this is an issue nationally, even across the state of Michigan. And I know that in order for affordable housing to be a little successful, some of our surrounding areas, I represent Pontiac, but some are surrounding areas and cities, villages and township will have to probably build and expand on being that we don't have certain sites in our cities are ready for more housing availability for people. If some of this stuff has already been done, so statistically, I was just trying to see how the outcome has been. And how has the other cities outside of like an urban city like Pontiac been involving or accepting of it? Has it been a process because we all know the racial issue is still there? And a lot of the cities outside of say those people mean to minorities, they really don't want us in their cities. So now I know that you're trying to say okay, people you know, we trying to expand and not have it so tight knit in a certain location? What are the processes to try to break them? And if not, then what is the plan because that means that we'll still be in our cities where we're wanted. And that's just things that I want to kind of look at and see or get information about just how you know the other cities are reacting to that because that's what I've seen in my own eyes of them not wanting us in their cities. So, you know, that's what I want to talk about before getting some information.

Comment: I've gone back to this side of the room, there was a woman here, okay. No, okay. Let me go here and then I'll go there.

Comment: On the housing problems severe cost burden is defined as gross housing costs exceed 50% of gross household income. I would like to talk about this briefly. FHA mortgages, which tend to be a lot of the first-time homebuyers will use an FHA mortgage. People with little more marginal credit will use an FHA mortgage. Did you know that FHA will allow us to go over 50% gross debt to income ratio, and they'll approve it? That is disgusting. That scares me as a lender, when I can get an approved eligible finding and my debt to income ratio, my back end is 52 that FHA will allow. So, I will tell my customers, my borrowers, you know, this means this is not taking into consideration 401k, your medical expenses that come out of your paycheck, this is gross income. I lose sleep over this. Why is FHA allowing this? Who is talking about?

Comment: Thank you, right here. Wait this woman and then I'll get you

Comment: We have the good fortune in Lakewood Village to be highly diverse with very low poverty and high homeownership, but what I have encountered very frequently lately and last month two

residents who own their homes are in the process of losing their home. What is happening is when they purchase a homes

The taxes become uncapped. They are not apprised of this by either that one mortgage company or their realtors, and they are experiencing in our community and increasing their annual taxes of \$2,000 a year or more which impacts their ability for their homes. We have to have a way in which the realtors and the mortgage companies are informed and informed the residents, because most people when they find out what they can't and have been allowed to purchase, they will max that out. Not understanding there is going to be increased costs and a significant cost relative to the property taxes and interest in about a year and a half to two years following. The other one, I was hoping that you were looking into the implications and the aspects relative to rental registration and certification relative to affordable housing, and what are those impacts?

Comment: Thank you. Next. Speak up, please. Everybody can hear you.

Comment: I'm the regional housing navigator. So our role is to find affordable housing for all seven counties that we service. So, one thing I would like to see addressed in all this and you did a great presentation I love the nerdiness. Is about Housing Choice vouchers and different programs. So, lots of my clients that I see that come across my desk I get referrals from. The issue is that you have people vouchers who cannot even get them to get housing because I know that lots of people are renting now because the fact is, housing and whatever is going on, or more of the issue that I get is why do I give you a voucher person who might have no income or have other barriers and I can rent this property for a whole lot more than what you are offering me. So, granted it is great, but you people these vouchers. We have some off the street and homelessness, that then it comes to, no one will accept it that because how much the vouchers aren't based on what the real rates are in Oakland County, don't match up. So here it is all of our jobs here. I'm all these people that I see are running into. We're trying to get people off the streets and help and How can I do this? You have a voucher and you can't even spend it. And if you go for so long, you can't use it, you lose it. So, then you got people that are stuck in the cycle of poverty, not that they're not trying to get out after there are more people with resources, but simply because landlords saying no, there's an element of stigma associated with people that use vouchers. They're low income with their brains, and they're going to have kids or destroy my property. They told me the reason why they say no and overall, my falls back down to the almighty dollar. I don't want to, you know, pull up work for someone else, and there's no respect that was totally over there said, if you return citizens, (Not Discernible) just wanting to get people of off the streets. Give people a better quality of life. We need to kind of work with it. And I know that you all mentioned it over, okay, we are going work with voucher programs, things like that. But I'm really like ethics County to really considered by not having landlords that won't accept them and if effects peoples quality of life, because you don't go in the housing and you go to home. We got lots of people out here who don't can't tell you what that feels like to go to a home. So, I would like you to consider giving it some effort and finding ways (Not Discernible), it does exactly what I do, because that's what I do. But there's more to it than just finding affordable solutions. It's not just the person I love what she said about world homebuyers. Y'all focus on what we just talked about what the landlords need to be doing. What we need to do to get them to understand that what you're doing is keeping folks trapped in a cycle of poverty.

Comment: Thank you.

Comment: My comment goes really well with hers. So I've been working with landlords for several months and one of the things that I try and remind them all the time is that they're working with

people, not properties. And just to kind of reinforce that, like there is a lease and there is an agreement, but we're all working with people. And I find through yeah, through vouchers, through returning citizens, just so much stigma, right, so much stigma. So my recommendation would be through any kind of education that city or the county does that they involve both parties and they don't segment like renters and landlords but they try and bring those groups together because I think that the more we do that, maybe we can help try and destigmatize those things.

Comment: Well, this is along the same vein, and I mentioned that before, I think we, I would really appreciate it if they report to include the specific, this specific notion that you identified already that there's a lack of landlords who are available to rent, particularly to low income people, particularly to voucher holders and FMR certainly contributes to that. But there are known proven strategies for addressing it as well like the Landlord Mitigation Fund that's been used in other communities very successfully. I know it can't be done out of HOME or CDBG funds, but there are other possible resources and it wouldn't really take that large of an investment to help address the issue.

Comment: Other questions or comments? Okay, right here.

Comment: I would like to address two things. One was the disability access and then the second thing housing specialist. When you are in the City of Southfield, I mentioned the great City of Southfield resident, the municipality building itself is a non ADA compliant building, I would've told you at that point, when you walk around the building, you will see more yellow tape around and then you would see at a crime scene. So, my question is, how is a handicapped person supposed to be able to get into a building to find out anything that's going on, or to get anything corrected that they have a problem with, if you do not have access to get into your own local government? So that's the first problem. Second problem was then we have a person that's quote unquote, a housing specialist. I was with him as we toured some of the new houses that they had built and reconstructed in the City of Southfield. He fell in the house three times, because the floor levels kept going up and down, up and down, up and down. Now in an age friendly communities, which Southfield is designated as, if you have homes that are built that they go up and down, up and down a handicapped person making it in there and if the person that is inspecting the houses or looking at him fell and does not even see that there is a problem. How's the specialist going to help me at all? And does not recognize the problem. So, I hear what you're saying but what we are putting in there does us no good.

Comment: I'm a habitat homeowner lives in Auburn Hills, Project Manager for Ventures, which is a nonprofit housing developer. And I'm a Regional Director for Oakland Action, which is a civic engagement and policy nonprofit organization. So, I say all of that to say and I've been homebuyer counselor, foreclosure counselor, and now I'm building affordable housing. So, I'm saying all that to say that rental, rental housing is a priority. We need to combat substandard housing and help those tenants who are cost burdened. But at the same time, affordable homeownership opportunities needs to maintain a priority in Oakland County, because particularly for African American families, oftentimes homeownership is significantly cheaper than being a renter in Pontiac, they may be paying \$800 or \$900 a month and for fair market value, but when they become homeowners, especially through the portals like Habitat, Venture and in their mortgage payments with everything included making \$600 or \$500. So, when we're talking about generational opportunity, and generational wealth, I think we need to maintain a fine focus on affordable housing as we still seek to increase you know, livable rental units as well.

Comment: I'm also with Professional Planning Consultants. And I understand that the recommendations in this report are trying to be within the scope of what the County can do. But I

recently moved back from the east coast where regional agencies are really going beyond education as their primary type of action and starting to provide direct technical assistance resources to communities directly. You know, unlocking federal funds that we can be using in our communities is also really important function in the county. But what about using a county contract for on call services to represent tenants important? That's something that people are doing that's actually providing a direct service and you're using the leverage of the county as a larger organization to negotiate a better price with those consultants to make it for most people to use. And the other comment I have is we represent a lot of communities across Oakland County, and, you know, their goals on affordable housing are all over the place, right? Some don't want to deal with it. Some want to know right now what can we need to be doing about it in our communities? And maybe it doesn't come out of this process because it's an assessment but I'd like to see moving forward some sort of shared playbook, best practices and model ordinance language for inclusionary zoning that we can take back to people and say, you know, Troy, Rochester, Birmingham, Royal Oak, they're all doing the same thing. It's not just one municipality here they are taking action.

Comment: This gentleman over here.

Comment: Member of the Northern Border Villagers Education, Technology and Diversity committee and also (Not Discernable) believe in the complete elimination of all forms of prejudice, whether it's racial, religious, class, whatever. There's a Race Amity Forum meeting in Detroit, if you're interested in to come Friday night, the point that I want to make is that I love the idea of fair housing and combating and bringing about justice and equity for all peoples, all of our citizens, and trying to level the playing field, trying to create equal opportunities, but all of this floats around on a level of intellectual legalize stuff. And we really also need to assist one another at the level of the human heart and changing hearts will change all this other stuff. And so I've been involved in fair housing education programs as realtor for many, many years. And I'm always feeling like we're up here, where we're not really getting you know, I've seen so many realtors when you say, we're going to have another fair housing continuing education is required for realtors. And they say, Oh, they roll their eyes, I got to take that, again. They miss the point is that we want to keep up on the legalities simply so that we can remove liability issues, we really want to go that step further to excuse me, and sorry. We really want to go that step further, where we are able to change the very atmosphere in which we live. And so I would encourage every one of you because I know you're here because you have the good hearts. So, make that contagious. invite people who are not like you into your home, into your family, out to dinner, to go to the movies together, whatever it is, let's start mixing it up more. Because as you come in contact with other people that are supposedly unlike you, you find out you're more alike than different. And you find out what their issues are. It's, it's really easy for me, I live in one of those blue areas, but I was born and raised in Six Mile and Woodward in Highland Park. So, I transcend these areas. I would love to attend this meeting, as its presented for the Detroit community because as a realtor, I have a license to sell everywhere in Michigan. And so I'm getting a real great view of Oakland County. But I also want to know what's going on in Wayne County and in Macomb county and in Livingston County, at this same level of detail. So that's a whole other layer from my personal growth. But the challenge is to transcend the groups that you're in to break down those barriers on a personal level and become that virus that spreads. I know it sounds airy, fairy, love, and peace and all that. But we really have to do that at a personal level in order to be able to get all of these institutions to melt away and change into what we want. Thank you.

Comment: I work at Community Housing Effort and I also serve or work with the Address Advocacy Community. So, I know that this has kind of come out of a ruling from HUD. I just want to make people aware that HUD is now calling into question that 2015 proposal. And so they're actually opening up

that proposal for comments at this point to get feedback on whether they want to continue with this rule when it comes to having the tool that they that you guys use, and also making the findings that brought about this conversation today. So, this is just like a side note for everybody to please consider adding a public comment to HUDs also kind of redacting a point of the 2015 rule

Comment: I work with Oakland County Community Corrections, and obviously work with offender populations. And so I would just ask that if the county is able or capable to work with state or federal legislators to change rules for those that have been convicted as far as being able to rent, that would be something I think would be fantastic for our community. Thank you.

Comment: I am with Jewish Family Service-Metro Detroit and I work in the Older Adult Services Division. And we get so many calls about older adults who are at risk of homelessness, who are being evicted, who are currently homeless, and we struggle, my team struggles daily with where we put them. Any subsidized housing to older adults, there's a waiting list for six months a year minimum. There's no way for them to get into affordable housing. They have 1,100 dollars and Social Security a month. And the average market rate rent in the area is like \$700. So that's just an issue we've seen across the board. And we have no solutions right now. But it's something that I feel very strongly about.

Comment: Thank you. Other comments?

Comment: I'm with Lakeshore Legal Aid. So, I just had two questions. The first being that in the materials presented, this is supposed to be an Analysis of Impediments to Fair Housing Choice. I had seen material on foreclosures, how people are removed from homeownership, either through mortgage foreclosure or the tax foreclosure, or on evictions. And those are two massive data sets that will really inform our discussion of impediments to Fair Housing Choice. It looks like that wasn't part of the analysis presented, but that'd be a major blind spot. So, I'd ask for consideration of those two factors. Its how people are removed from the housing that they currently have and it's a massive widespread part of the housing landscape. And the second is looking at the kind of policy recommendations and just asking the question of whether this shifts power. And so, when I was looking at those policy recommendations, I didn't see too much in terms of actually genuinely shifting the power. And so that goes to more of the question of whether you're educating a local municipality about the options available to them, as opposed to try to shift the local municipalities mindset, whether it's through, you know, specific proposals or model legislation or something like that. So just in terms of asking the question, how do we shift power in this landscape, which, again, looking at the policy recommendations. I'm just asked you to ask that question.

Comment: Do I have any other comments or questions right now? I want to thank everybody for all of your time and energy. Seeing no further comments or questions. I'm going to close public comments. And thank you all.

D. FAIR HOUSING FLYERS AND FAIR HOUSING SURVEY



Fair Housing Analysis of Impediments Public Forums

Let Your
Voice Be
Heard!



Oakland County
is committed
to affirmatively
furthering fair
housing.

Did you know that you have a right to choose housing – free from discrimination?

In October, help us identify whether barriers to fair housing choice exist in Oakland County. Your input is very important.

Fair housing laws apply to rental housing, homes for sale, advertising, home loans and home insurance.

Federal and state fair housing acts prohibit discrimination in housing based on race, color, national origin, religion, sex, family status, disability, age, height, weight and marital status.

There are several ways you can participate:

1 Attend a Public Forum

If you would like to share your housing experiences along with fellow residents in an interactive environment, attend one of the public forums:

October 22 | 10:30 a.m. – 12:30 p.m.

Springfield Township Library
1200 Davisburg Road, Davisburg

October 22 | 6 – 8 p.m.

Southfield Parks & Recreation Building
Room 223, 26000 Evergreen Road, Southfield
Sponsored by City of Southfield

October 23 | 9 – 11 a.m.

Wixom City Hall | 49045 Pontiac Trail, Wixom

October 23 | 1 – 3 p.m.

Orion Center | 1335 Joslyn Road, Lake Orion

November 12 | 6 – 8 p.m.

Madison Heights City Hall
300 W 13 Mile Road, Madison Heights

November 13 | 6 – 8 p.m.

Pontiac Library, Room 2225
60 E Pike Street, Pontiac

2 Complete and Return the Survey by November 22, 2019

Share your experiences on getting access to housing. Your answers are anonymous. The survey should take less than 10 minutes to complete.

OakGov.com/FairHousingSurvey

3 Hear the Results

Plan to attend the public presentation of the “Draft Analysis of Impediments to Fair Housing Choice” hosted by the Citizens Advisory Council for Community & Home Improvement.

January 22 | 9:30 – 11:30 a.m.

L. Brooks Patterson Building
Conference Center, Building 41 West
2100 Pontiac Lake Road, Waterford

For more info, visit:

[OakGov.com/
FairHousingSurvey](http://OakGov.com/FairHousingSurvey)

Questions?

(888) 350-0900. ext. 80493
chi@oakgov.com



Fair Housing Analysis of Impediments

Professional Focus Groups

Let Your
Voice Be
Heard!



Oakland County
is committed
to affirmatively
furthering fair
housing.

Help Us Identify Any Barriers to Fair Housing Choice in Oakland County

Your expertise is very important to us.

There are several ways you can participate in this analysis of impediments:

1 Attend a Focus Group

Share your thoughts and experiences in a more interactive environment, attend one of the focus groups:

November 13 | 9:00 – 11:00 a.m.

Oakland Community Health Network
Superior Room
5505 Corporate Drive #2614, Troy

November 13 | 2 – 4 p.m.

L. Brooks Patterson Building
Conference Center, Building 41 West
2100 Pontiac Lake Road, Waterford

November 14 | 9 a.m. – Noon

Oakland County Service Center
Medical Examiner Bldg #28 East
1200 N Telegraph Road, Pontiac

2 Complete and Return the Survey by November 22, 2019

Your answers are anonymous. The survey should take less than 10 minutes to complete.

OakGov.com/FairHousingSurvey

3 Hear the Results

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For more info, visit:

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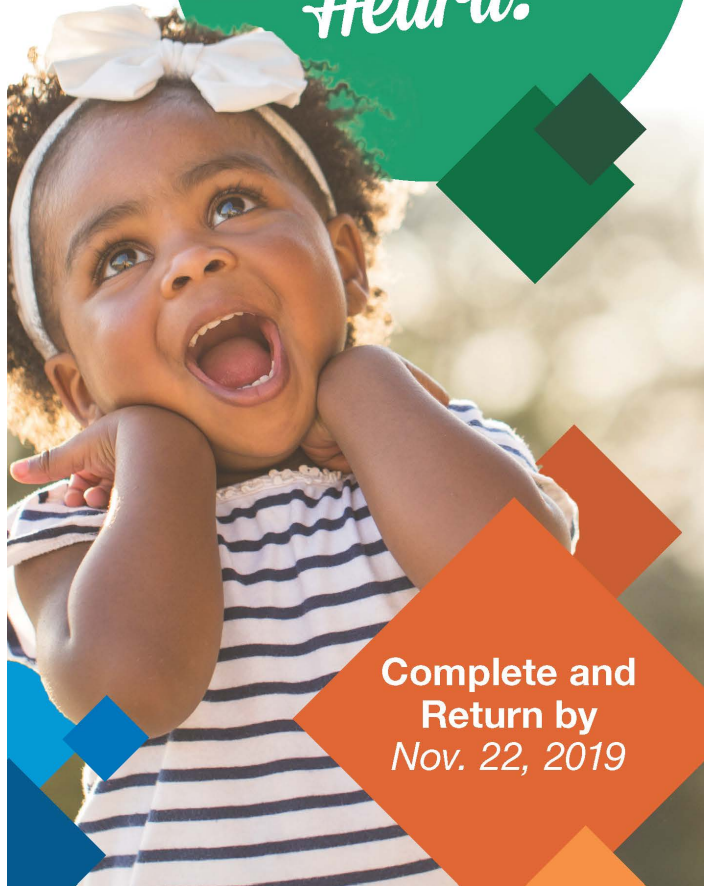
Questions?

(888) 350-0900. ext. 80493
chi@oakgov.com



Fair Housing Survey

Let Your Voice Be Heard!



Complete and Return by
Nov. 22, 2019

Did you know that you have a right to choose housing – free from discrimination?

The goal of this study is to identify whether barriers to fair housing choice exist in Oakland County; so, your input is very important.

In order to ensure fair housing for all Oakland County residents, please share your experiences on getting access to housing. Your answers are anonymous. The survey should take less than 10 minutes to complete.

Fair housing laws apply to rental housing, homes for sale, advertising, home loans and home insurance.

Federal and state fair housing acts prohibit discrimination in housing based on race, color, national origin, religion, sex, family status, disability, age, height, weight and marital status.

Thank you for your time.
Oakland County Community & Home Improvement Team

If you would like to share your housing experiences along with fellow residents in an interactive environment, attend one of the Public Fair Housing Forums:

October 22 | 10:30 a.m. – 12:30 p.m.

Springfield Township Library
1200 Davisburg Road, Davisburg

October 22 | 6 – 8:00 p.m.

Southfield Parks & Recreation Building
Room 223, 26000 Evergreen Road, Southfield
Sponsored by City of Southfield

October 23 | 9 – 11:00 a.m.

Wixom City Hall | 49045 Pontiac Trail, Wixom

October 23 | 1 – 3:00 p.m.

Orion Center | 1335 Joslyn Road, Lake Orion

November 12 | 6:00 – 8:00 p.m.

Madison Heights City Hall
300 W 13 Mile Road, Madison Heights

November 13 | 6:00 – 8:00 p.m.

Pontiac Library, Room 2225
60 E Pike Street, Pontiac

For more information, please visit:
OakGov.com/FairHousingSurvey

Oakland County is committed to affirmatively furthering fair housing.





COMMUNITY & HOME IMPROVEMENT Fair Housing Survey

A. Fair Housing in Oakland County

1. If you work/reside in Oakland County:

- Do you live in Oakland County, but work in a different county?
- Do you work in Oakland County, but live in a different county?
- Do you live and work in Oakland County?

2. What community do you live in?

3. Are you:

- Homeowner
- Renter/Tenant
- Homeless
- Other (Please Specify)

4. If you work in the housing industry what is your primary role?

- Housing Provider/Landlord/Property Manager
- Appraiser
- Contractor/Developer
- Insurance Provider
- Law/Legal Services Provider
- Lending/Mortgage Provider
- Government Employee
- Service Provider
- N/A
- Other (Please Specify)

5. Which of the following best describes the type of housing you currently live in? (Choose only one)

- Single-Family Home (Detached)
- Duplex
- Condo/Townhouse
- Apartment Building With 1-4 Floors
- Apartment Building With 5 or More Floors
- Mobile Home
- Homeless Shelter
- Other (Please Specify)

6. Do you currently receive some form of rental assistance?

- Yes No Not Sure Does Not Apply

7. If you answered Yes to Question 6, what type of assisted housing do you live in?

- Assisted/Low-Income/Senior Housing Complex
- Permanent Supportive Housing
- Housing Choice Voucher (Section 8)
- Don't Know
- Other (Please Specify)

B. Your Neighborhood

1. How long have you lived in your neighborhood?

- | | |
|--|--|
| <input type="radio"/> Less Than 1 Year | <input type="radio"/> 11-20 Years |
| <input type="radio"/> 1-5 Years | <input type="radio"/> 21-30 Years |
| <input type="radio"/> 6-10 Years | <input type="radio"/> More Than 30 Years |



2. If you had a choice would you continue to live in your neighborhood?

- Yes No Not Sure

Please describe why you feel this way:

Let Your Voice Be Heard!

3. Which of the following were the most important reasons you decided to live in your neighborhood?
(Check all that apply)

- To Live Near Family and Friends
 - To be Close to Work
 - Access to Goods and Services
 - To be Near Public Transportation
 - Physical Accessibility of the Building
 - Nearby Schools for my Children/Grandchildren
 - Access to Job Opportunities
 - Neighborhood Safety
 - Affordability of Housing
 - I Grew up Here
 - No Choice
 - Nowhere Else to go
 - Other (Please Specify)
-

4. How would you rate each of the following aspects of your neighborhood?

	Excellent	Very Good	Good	Fair	Poor	Don't know
Cleanliness	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Condition of the buildings (including homes)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Condition of streets and sidewalks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Condition of the public spaces (parks, libraries, and recreation centers)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Schools in the neighborhood	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Access to public transportation, like buses or trains	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Availability of affordable housing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Availability of job opportunities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

5. Please indicate how easy it would be for you to get to each of the following places.

	Easy	Moderately Difficult	Difficult	Don't know
Parks, playgrounds, or other green spaces	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Public libraries	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Supermarkets or grocery stores	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Pharmacies	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Banks and credit unions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Churches, mosques, synagogues, or other religious or cultural centers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Community centers or recreational facilities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Places with jobs that I/my household would want to have	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
If household with a disability, ease of getting around your neighborhood/housing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

C. New Housing

1. During the past five years, have you looked for a different place to live?

- Yes, Looked for a Home to Rent
- Yes, Looked for a Home to Buy
- No

2. If you answered Yes to Question 1, did you have trouble finding safe, quality housing that you could afford in a neighborhood you would like to live in?

- Yes No Not Sure

3. If you answered Yes to Question 2, do you think it was because of any of the following: (Check all That Apply)

- Race/Ethnicity
- Color
- Religion
- Disability
- Sexual Orientation
- Pregnant or Having Children
- Sex/Gender
- Other (Please Specify)
- Age
- Martial Status
- National Origin
- Ancestry
- Familial status
- Criminal History/ Record
- Source of income

4. If you have ever been discriminated by your landlord, did you complain?

- Yes No Not Sure Does Not Apply

5. Were you satisfied with the outcome?

- Yes No Not Sure Does Not Apply

6. During the past five years, have you applied for a loan to purchase a home, to refinance your mortgage, or taken cash/equity out of your home?

- Yes No Not Sure

7. Was the application(s) you made during the past five years approved?

- Yes No Not Sure Does Not Apply

What reason were you given if your application was not approved?

D. Fair Housing

1. Are you familiar with fair housing laws?

	Yes	No	Don't Know
Are you familiar with fair housing laws?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Do you think fair housing laws are difficult to understand or follow?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Do you think fair housing laws serve a useful purpose?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Do you feel that fair housing laws are adequately enforced?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Are you aware of any fair housing testing of any sort?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Are you aware of any educational activities or training opportunities available to you to learn about fair housing laws?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Have you participated in fair housing activities or training?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

3 FAIR HOUSING SURVEY

2. Are you aware of any of these fair housing barriers in your community?

	Yes	No	Don't Know
The rental housing market? <i>Example: Refusing to rent based on religion or color.</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The real estate industry? <i>Example: Only showing properties in certain areas to families with children.</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The mortgage and home lending industry? <i>Example: Offering higher interest rates only to women or racial minorities.</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The housing construction or housing design field? <i>Example: New rental complexes built with narrow doorways that do not allow wheelchair accessibility.</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The home insurance industry? <i>Example: Limiting policies and coverage for racial minorities.</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The home appraisal industry? <i>Example: Basing home values on the ethnic composition of neighborhoods.</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Any other housing services?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Land use policies and zoning laws? <i>Example: Policies that concentrate multi-family housing in limited areas or restrict placement of group homes.</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Occupancy standards or health and safety codes? <i>Example: Codes being inconsistently enforced within your community.</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Property assessment and tax policies? <i>Example: Lack of poverty exemptions in your community.</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The permitting process? <i>Example: Not offering written documents on procedures in alternate languages.</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Housing construction standards? <i>Example: Lack of or confusing guidelines for construction of accessible housing.</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Neighborhood or community development policies? <i>Example: Policies that encourage development in narrowly defined areas of the community.</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>



3. Are you and/or your community affected by lack of access to any of these factors listed below?

	Not At All	Slightly	Moderately	Significantly	Don't Know
Access to public transportation to schools, work, health care, services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Access to good nutrition, healthy food, fresh vegetables, etc	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Access to school choice	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Access to highly rated Public Schools	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Access to parks, libraries, other public facilities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Access to health care	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Access to mental health care	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Access for seniors and/or people with disabilities to public transportation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Access to affordable housing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Access for acceptance of housing choice vouchers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Access to education about fair housing laws	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Collaboration between agencies	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

If you selected "Other" above, what other factors are you considering?

4. Do you believe these issues are happening in your community? If so, how much are the issues impacting your community?

	Not At All	Slightly	Moderately	Significantly	Don't Know
Concentrations of racial or ethnic minorities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Concentrations of poverty	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Differences in access to housing opportunities for people of various incomes, races, ethnicity, gender, or familial status	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Is there a greater share of housing problems for those at lower incomes	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Challenges for persons with disabilities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Lack of housing discrimination enforcement	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Lack of affordable single-family houses	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Lack of affordable rental housing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Lack of acceptance of housing choice vouchers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
No or limited education about fair housing laws	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Rising property values and displacement due to economic pressures	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

If you selected "Other" above, what other factors are you considering?

5 FAIR HOUSING SURVEY

E. About You and Your Household

1. What is your age?

- Under 18
- 18-24
- 25-34
- 35-44
- 44-54
- 55-64
- 65 and Older

2. How many people live in your household? (Please respond with a whole number)

3. How many people under 18 years of age live in your household? (Please respond with a whole number)

4. Are you, or someone else in your household, living with a disability?

- Yes No Don't Know

5. Are you aware of your right to request from your landlord, a change in rules or policies and your right to request a physical change to your housing to make your home more accessible if necessary due to a disability (called reasonable accommodation)?

- Yes No Don't Know/Not Applicable

6. Have you made a request for reasonable accommodation?

- Yes No Not Applicable

If yes, what type of accommodation and/or modification did you request?

7. Were you satisfied with the outcome of your accommodation and/or modification request?

- Yes No Not Applicable

If you answered "No," why were you not satisfied?

8. What is the highest level of school that you have completed?

- Grade School or Some High School
- High School Degree or Equivalent (e.g., GED)
- Completed Vocational/Technical School
- Some College but no Degree
- Bachelor's Degree
- Master's Degree or Higher

9. Which of the following describes your current status? (Choose one)

- Employed Full-Time
- Employed Part-Time
- Unemployed and Looking for Work
- Unemployed and not Looking for Work
- Unable to Work Due to a Disability
- Stay-at-home Caregiver or Parent
- Retired
- Student
- Other (Please Specify)

10. Do you consider yourself Hispanic, Latino, Latina, or of Spanish origin?

- Yes No

11. What is your race? (Check all that apply)

- | | |
|---|--|
| <input type="checkbox"/> American Indian/
Native Alaskan | <input type="checkbox"/> Asian/White |
| <input type="checkbox"/> Asian | <input type="checkbox"/> Black/African American/
White |
| <input type="checkbox"/> Black/African American | <input type="checkbox"/> American Indian/
Native Alaskan/
Black/African American |
| <input type="checkbox"/> Native Hawaiian/
Pacific Islander | <input type="checkbox"/> Other Multi-Racial |
| <input type="checkbox"/> White | <input type="checkbox"/> Other (Please Specify) |
| <input type="checkbox"/> American Indian/
Native Alaskan/White | |

12. What is your gender?

- Male Transgender Other
 Female Non-Binary Prefer not to Answer

13. What was your household (people living in the same household) income in 2018?

- \$0 to \$50,000
- \$50,001 to \$100,000
- \$100,001 or more

F. Conclusion

1. Please share any additional comments regarding fair housing in the box below.

NOTE: If you had more you wanted to communicate for any of the questions but ran out of space, please contact Oakland County's Community & Home Improvement Division. See email, phone number and address on the back panel.

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FOLD HERE

Tape Folded Survey Closed Here

Thank you for completing this important survey analyzing the impediments to fair housing in Oakland County. Please return your completed survey by: Nov. 22, 2019

Choose one of these ways to return the survey:

1. Fold the survey, secure it with tape where indicated and mail it through the U.S. Postal System.
2. Hand deliver it to Oakland County's Community & Home Improvement Offices between 8 a.m. to 4:00 p.m. Monday through Friday:
Oakland County
Community & Home Improvement
250 Elizabeth Lake Road
Suite 1900 | Pontiac, MI 48341
3. If you are located at an organization that has a return box, please place it in the box for future pick-up.

Would you like to speak with somebody about the survey?
(888) 350-0900, ext. 80493 | chi@oakgov.com

E. LAND USE PLANNER SURVEY

A Land Use Planner Survey of jurisdictions in the County was conducted to review if there are any barriers in the community's regulations that may impede access to housing. The following narrative is a description of any language or statutes that may act as a barrier to fair housing choice.

This review gauged zoning and code regulations that may encourage or limit fair housing choice within the County. The Municipal Code was reviewed for definitions of dwelling unit, disability, and family. The use of the word family, including a strict definition of family, or limiting the number of people in a family, may limit housing choices within a jurisdiction. The review included the allowance of mixed-use and conditional uses, which may increase opportunities for the development of more affordable housing choices. The review asked about any policies that encourage the development of affordable housing, as well as any policies that promote fair housing within communities. The review also sought to ascertain any restrictions to group housing and housing for seniors, including definitions and where these units may be permitted.

As shown in Table VI.3, most jurisdictions that answered the question have a definition for dwelling unit, and most include in the definition the term "family." In addition, most jurisdictions that answered the question had a definition for the word "family" that included "related by blood, marriage, or adoption."

While most jurisdictions encourage mixed-use housing, most do not have guidelines to encourage the development of affordable housing. Most jurisdictions do not have residential occupancy standards or limits, but also do not have any inclusionary policies.

Most jurisdictions did not have any policies for the provision of housing that creates sustainable, inclusive, and mixed-use communities. Most respondents also indicated that their jurisdiction did not have any restrictions on lot size or density requirements that may limit the construction of multifamily housing.

As shown in Table VI.4, most respondents indicated their jurisdictions did not have a definition for the term disability. In addition, most respondents indicated their jurisdiction did not have development standards to make housing accessible to persons with disabilities. Most respondents indicated their jurisdictions did not have a special process to request a reasonable accommodation. Some jurisdictions did have development standards for senior housing, and more than half of those that answered had policies that distinguish senior citizen housing from other residential uses. Most respondents indicated they have a definition for "group homes" and that group homes are permitted in single-family residential areas.

Most jurisdictions do not have a fair housing ordinance, policy or regulation. Most jurisdictions in the County do not have practices or policies to affirmatively further fair housing. Most respondents saw a need for home rehabilitation for low-income homeowners.

Table VI.2 Housing Development Oakland County Fair Housing Survey					
Does your jurisdiction have in its planning or zoning ordinance codes:	Yes	No	Don't Know	Missing	Total
A definition for the term "dwelling unit" (or "residential unit")?	35	0	0	26	61
Does the definition of "dwelling unit" or "residential unit" include the phrase "for one family" or mention use by a "family"?	31	2	1	27	61
Does your jurisdiction have, in its zoning ordinance or codes, a definition for the term "family"?	33	1	1	26	61
Does the definition of "family" include the phrase, "related by blood, marriage, or adoption" or "related" in any other traditional sense?	29	4	2	26	61
Does the definition of "family" include a specific limit on the number of persons?	11	23	1	26	61
Guidelines that allow or encourage the development of mixed-use housing, defined as buildings serving as a combination of residential, commercial, office, institutional, or other use?	25	6	4	26	61
Guidelines that encourage the development of affordable housing units, such as inclusionary zoning or connections to funding or tax incentives for affordable housing projects?	6	22	7	26	61
Any complications that may hinder developing low- to moderate-income housing?	5	24	6	26	61
Residential occupancy standards or limits (outside of standard building codes), such as a standard of no more than two persons per bedroom or a limit of five unrelated persons in a single-family home?	6	24	5	26	61
Does the City have any inclusionary policies, which a certain percentage of all new residential buildings meet the visibility/universal design requirements (such as at least one no step entrance, wheelchair accessible)?	3	23	7	28	61
Does the City have any policies for the provision of housing that creates sustainable, inclusive, and mixed-use communities throughout the City?	9	15	9	28	61
Have you seen any restrictions on lot size or density requirements that might limit the construction of multifamily housing?	0	20	4	27	61

Table VI.3 Special Needs Housing Oakland County Fair Housing Survey					
Does your jurisdiction have in its planning or zoning ordinance codes:	Yes	No	Don't Know	Missing	Total
A definition for the term "disability"?	3	24	5	29	61
Development standards for making housing accessible to persons with disabilities (outside standard building codes)?	5	22	5	29	61
Any special (administrative) process by which persons with disabilities can request a variance for reasonable accommodations or modifications to the jurisdiction's policies? (Outside a standard appeals process)	7	19	6	29	61
Standards for the development of senior housing? (Such as housing solely occupied by persons 62 years or older, or where 80% of the units are occupied by persons 55 years or older?)	10	19	2	30	61
Policies that distinguish senior citizen housing from other (multi-family) residential uses, such as lower parking requirements or different allowed zones?	17	13	2	29	61
A definition for the term "group home," "group housing," or similar, regarding housing for any other special needs populations? (such as homeless persons, victims of domestic violence, those recovering from substance abuse, youth in crisis, people living with HIV/AIDS, etc.)	22	7	3	29	61
Are group homes permitted in single-family residential areas?	28	2	1	30	61
Does your jurisdiction have a fair housing ordinance, policy, or regulation?	6	12	12	31	61
Does your jurisdiction have policies or practices for "affirmatively furthering fair housing"?	2	14	13	32	61
Do you see a need for home rehabilitation for low-income homeowners?	16	8	6	31	61

OAKLAND COUNTY
COMMUNITY
& HOME
IMPROVEMENT
— DIVISION —

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THAN 40 YEARS**

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supporting community
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