

Overview of the Assessment of Fair Housing

AGENDA

- What is Fair Housing?
- History of Marin City
- AFH Process and Timeline
- Your Role and Responsibilities

What Is Fair Housing?

US DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

- Fair Housing is NOT Affordable Housing
- Fair Housing is NOT Just Public Housing
- Fair Housing is NOT Just for Minorities
- Fair Housing is NOT Just for Homebuyers

1968 Civil Rights Act

FAIR HOUSING ACT

- Title VIII of the Civil Rights Act of 1968 prohibits discrimination in the sale, rental and financing in housing-related transactions based on:
 - Race
 - Color
 - National Origin
 - Religion
 - Sex
 - Disability
 - Marital Status
 - Family Status
- Fair Housing Laws **ARE** Civil Rights Laws

Why Do We Need It?

HISTORY OF MARIN CITY

- Prior to 1940, Marin City did not exist
- 1941 – Kenneth Bechtel signed a contract with the U.S. Navy to build transport vessels for the US Navy
 - Creation of Marinship in Sausalito – over 93 Liberty Ships were built
 - Shortage of local workers
 - Recruitment of standard workplace exclusions
 - 1942, worker housing was created in Marin City
- At it's peak in 1944:
 - 22,000 workers; 6,500 lived in Marin City
 - 85% Midwestern whites
 - 10% Southern blacks
 - 5% Chinese immigrants
 - Marin City was a diverse, racially integrated community

Marin City

AN INSTANT HOUSING COMMUNITY

- Marin City had:
 - 2,700 dormitories and apartment units
 - School
 - Public Library
 - Stores, Cafes
 - Health Facility
 - Barber Shop
 - Community Center

Marin City

A BOLD SOCIAL EXPERIMENT IN RACE RELATIONS

- Dormitories - \$5.50 per month, including
 - 24-hour housekeeping service
 - Medical service
 - Game room
 - A gymnasium
 - Coffee shops
 - Cafeteria
- Homes with panoramic views
 - \$29.00 per month for a furnished, one-bedroom apartment
 - \$40.00 per month for a six-room, unfurnished house

National Housing Act of 1934

END OF WORLD WAR II

- Created the Federal Housing Administration (FHA)
- Guaranteed bank loans to housing developments that were designed to move whites out of integrated, urban areas into all-white subdivisions in the suburbs.
- FHA loan guarantees were made to developers on the condition that homes could be sold only to whites.
- Racially restrictive covenants were used to *prevent* people of color from purchasing homes in white communities.
- Realtors used redlining as a practice steer different races to certain areas
- The Federal Housing Administration's Underwriting Manual recommended the use of restrictive covenants to "provide the surest protection against undesirable encroachment and inharmonious use."
- While illegal, many of these covenants still remain in property deeds in Marin today.

Racially Restricted Covenants

STILL EXISTS IN MARIN COUNTY DEEDS

- “...hereafter no part of said property or any portion thereof shall be...occupied by any person not of the Caucasian race, it being intended hereby to restrict the use of said property...against occupancy as owners or tenants of any portion of said property for resident or other purposes by people of the Negro or Mongolian race.”

Marinship – After the War

FROM MARIN CITY TO MARIN COUNTY

- White shipyard builders were able to move into other parts of Marin County, purchase homes and become permanent residents
- Black and Chinese shipyard builders were prohibited from moving into other parts of Marin County and were not allowed to rent or purchase homes outside of Marin City
- By 1962, the population in Marin City went from 6,500 to 1,300 , and was 90% Black; Marin County was 1% Black
- By 1970, the wartime housing was torn down, and 300 public housing units were created and residents lived in Marin’s “pocket of poverty”

Wealth Inequality

THE VALUE OF REAL ESTATE

- Homes purchased for \$7,000 - \$8,000
- Mortgages from 0 – 5%
- Monthly cost to purchase was less than rent in public housing
- Increase in value for families who were able to purchase homes:
 - Finance college educations
 - Fund retirements
 - Bequeath money
 - Support children's home ownership
- In 1963, the cost of buying a new house in the US was around \$19,300, and in 2015 a new house price was averaging \$360,600. That's a 1,850% increase in value.

Income In Marin

MEDIAN HOUSEHOLD INCOME - 2014

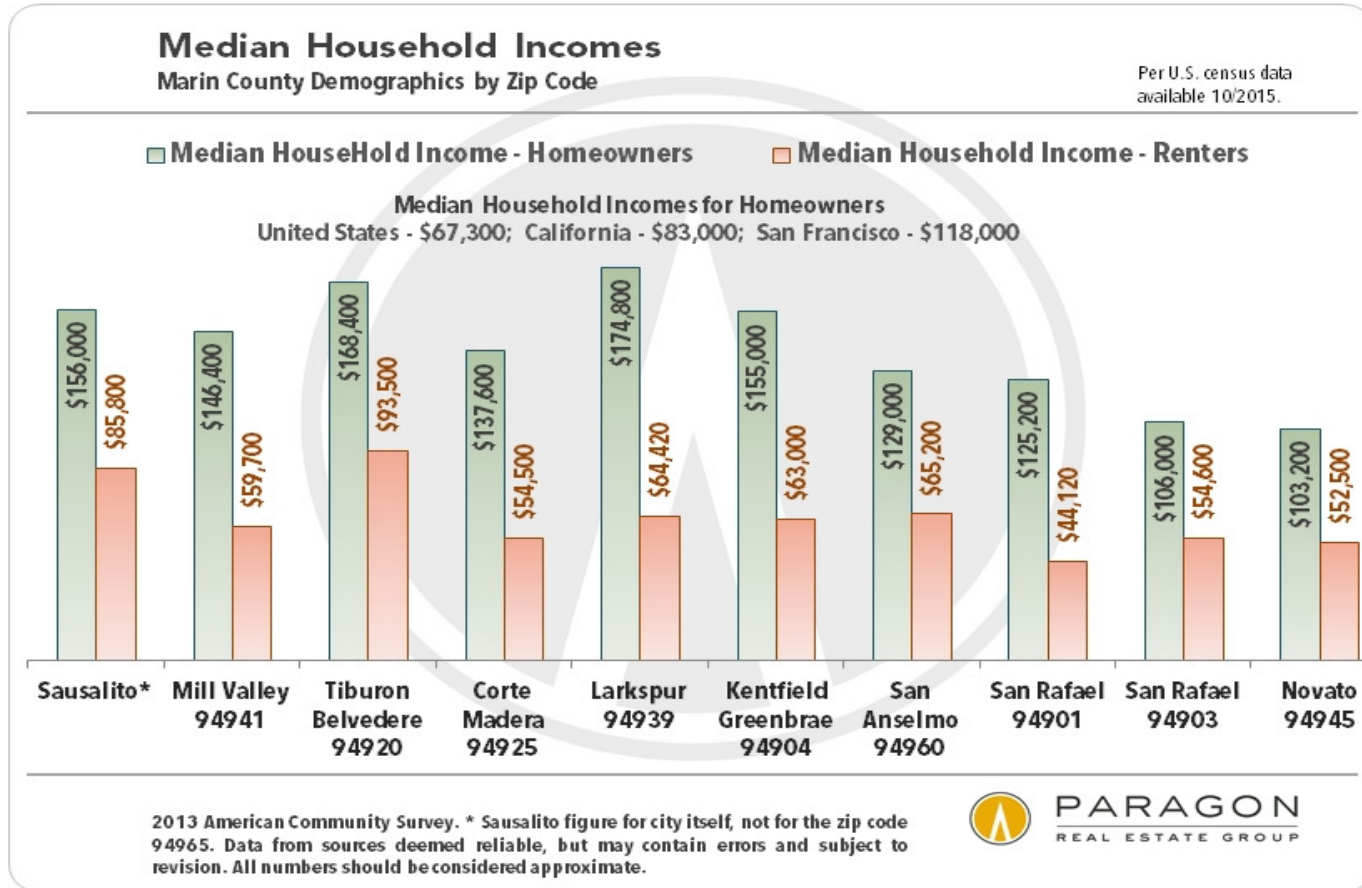
- Median Income - \$93,257
- Median Value of Owner-Occupied house - \$815,100

Marin Housing Costs : 2015

	Median Sales Price/Rent	Income Needed	Actual Income
Single - Family Home	\$1,077,500	\$210,000 +	\$101,900 *
Condo / Townhouse	\$522,500	\$100,000 +	\$81,500 **
House Rental	\$5,000	\$180,000 +	\$101,900 *
Apartment Rental	\$3,000	\$108,000 +	\$62,408 ***
	* Area Median Income for 4-person household, 2015		
	** Area Median Income for 2-person household, 2015		
	*** Average Income for Marin-based job, 2014		

Wealth Inequality

THE EFFECTS OF POLICIES AND PROGRAMS



Assessment of Fair Housing

A PRIMER

MARIN COUNTY RECEIVES HUD FUNDING FOR LOW AND MODERATE INCOME COMMUNITIES

- Community Development Block Grants (CDBG)
 - HOME Investment Partnership funds
 - Community Development Block Grants (CDBG)
- Health & Human Services – Continuum of Care funds
- Marin Housing Authority – Section 8 Housing Choice Voucher

AFFIRMATIVELY FURTHERING FAIR HOUSING

WHAT IT MEANS

- Affirmatively further fair housing means 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.
- These actions, when taken together will:
 - Address significant disparities in housing needs and in access to opportunities;
 - Replace segregated living patterns with truly integrated and balanced living patterns;
 - Transform racially or ethnically concentrated areas of poverty into areas of opportunity; and
 - Foster and maintain compliance with civil rights and fair housing laws.

Fair Housing Choice

BARRIERS TO OPPORTUNITIES

- Fair housing choice exists when:
 - Individuals and families have the information, opportunity, and options to live where they choose without unlawful discrimination and other barriers related to race, color, religion, sex, familial status, national origin, or disability, and
 - Their choices realistically include housing options in integrated areas and areas with access to opportunities.
- Fair housing choice encompasses:
 - Actual choice, which means the existence of realistic housing options;
 - Protected choice, which means housing that can be accessed without discrimination; and
 - Enabled choice, which means realistic access to sufficient information regarding options so that any choice is informed.

The AFH Process

AN OVERVIEW

- In In 2009, HUD conducted a comprehensive review of the County's policies, practices and procedures that may affect and influence fair housing choice for members of the protected classes including:
 - Laws
 - Regulations
 - Administrative practices, policies and procedures
- In October 2010, the Board of Supervisors approved an Analysis of Impediments to Fair Housing Choice , and 29 specific recommendations to address those barriers.
- In December 2015, HUD developed a new process for identifying barriers to fair housing choice, and approved the Assessment of Fair Housing (AFH).

Community Participation and Consultation

HUD REQUIREMENTS

- Must include residents and other interested members of the public in all areas of the County
- Meeting notices must be placed in various media outlets and, if applicable, in a variety of languages
- Consult with their Resident Advisory Boards or other resident organizations in Public Housing Agencies
- Effectively communication with individuals with disabilities
- Conduct hearings at accessible locations
- Provide meaningful access for Limited English Proficient (LEP) individuals
- Utilization of HUD-Provided and Local Data
- Documentation of the comments, views, and recommendations, received in writing, or orally at public hearings, during the community participation process, including a summary of any comments, views, and recommendations not accepted by the program participant and the reasons for non-acceptance.

Community Engagement

PARTICIPATION AND CONSULTATION

- Community Advisory Group
- Steering Committee
- Community Groups and Organizations
- County Employees
- New Voices
 - Young Adults
 - College of Marin
 - Local High Schools
 - Dominican University

Community Engagement Topics

KEY FAIR HOUSING ISSUES

- Patterns of Segregation/Integration
- Analysis of Publically Supported Housing
- Disparities in access to opportunities in:
 - Public Transportation
 - Environmental Healthy Neighborhoods
 - Access to grocery stores
 - Health care
 - Parks and open space
- Disparities in access to opportunities in:
 - Schools
 - Employment