

Analysis of Impediments to Fair Housing Choice

2020 Statewide Analysis:
State of Montana, Billings, Great Falls, Missoula

Review of Information Related to Billings

Historical Overview

- 1994 to Present Day
- Events - Changed Trajectories
- Current HUD Rule
- AmeriCorps VISTA Members: 2017 to 2020

1994

Analysis of Impediments to Fair Housing Choice

Conduct an analysis, take appropriate actions to overcome impediments, gather data and record activities

Became vehicle for interest groups and HUD to impose greater and more controversial obligations

2009 - HUD required Westchester County, NY to change zoning laws, landlords required to accept Section 8 tenants

2015

Affirmatively Furthering Fair Housing Rule

Under the guise of the AFFH certification, HUD promulgated an aggressive rule via new Assessment of Fair Housing - including focus on zoning

Forced grantees to analyze and consider data and policies beyond their control and expertise - overly burdensome, costly

2018 - HUD withdrew the 2015 Assessment of Fair Housing tool after early submissions found it unduly burdensome and unworkable

January 2020

Proposed Rule

City to achieve specific goals, HUD proposed list of inherent barriers - including 12 local land development issues

Did not go far enough to reduce federal control of local housing decisions and lessen burden of data requirements

August 2020

Final Rule

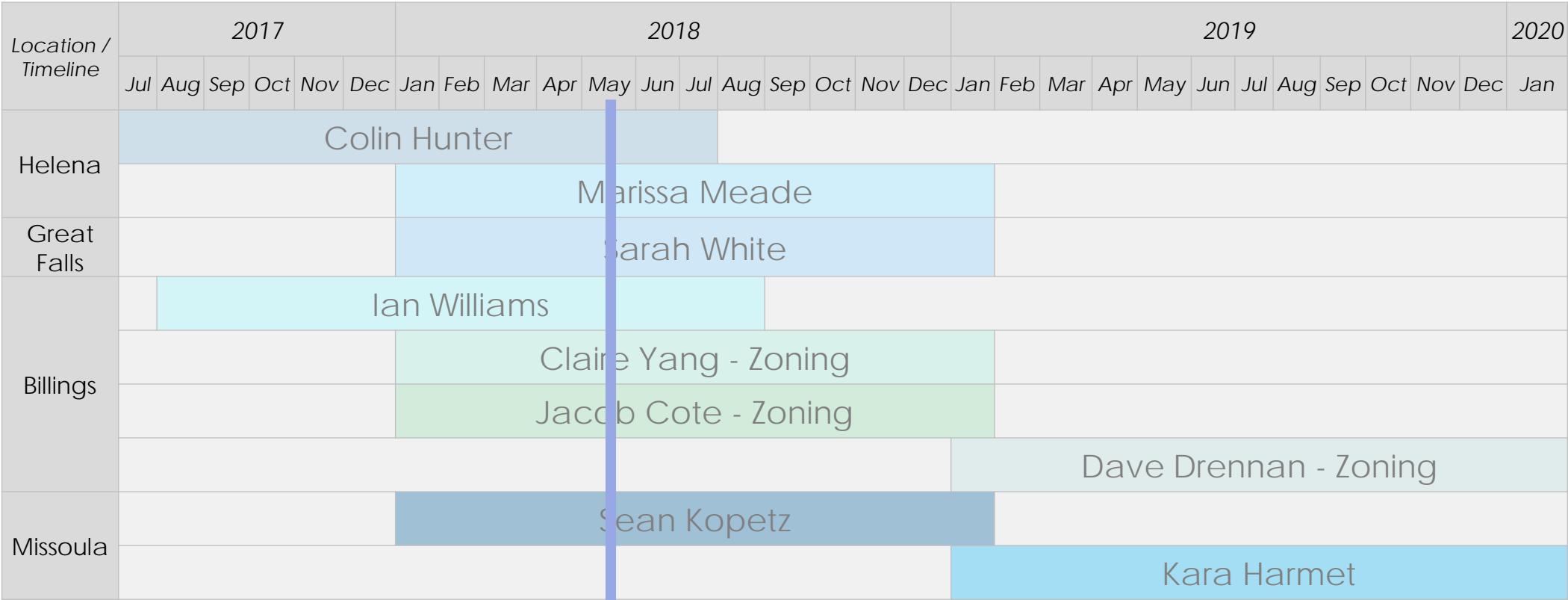
A general commitment / certification to take active steps to promote fair housing - rule empowers local communities, reduces regulatory burden of providing unnecessary data to HUD, preserves local control

If the City took ANY action to promote fair housing the certification will be deemed sufficient

Contributing AmeriCorps VISTA Members

Location / Timeline	2017						2018												2019												2020
	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan
Helena	Colin Hunter																														
							Marissa Meade																								
Great Falls							Sarah White																								
Billings		Ian Williams																													
							Claire Yang - Zoning																								
							Jacob Cote - Zoning																								
																			Dave Drennan - Zoning												
Missoula							Sean Kopetz																								
																			Kara Harmet												

Contributing AmeriCorps VISTA Members



May 2018
HUD withdrew the 2015 Assessment of Fair Housing tool

Assessment of Fair Housing

Analysis of Impediments to Fair Housing Choice

Proposed Rule

New Rule

Current Situation

- State's AI is nearly complete
 - *Sections pending: State of Montana & Missoula*
- Jurisdictions are no longer required to complete a study
- Billings sections complete
 - *Used for Consolidated Plan / Annual Action Plan*

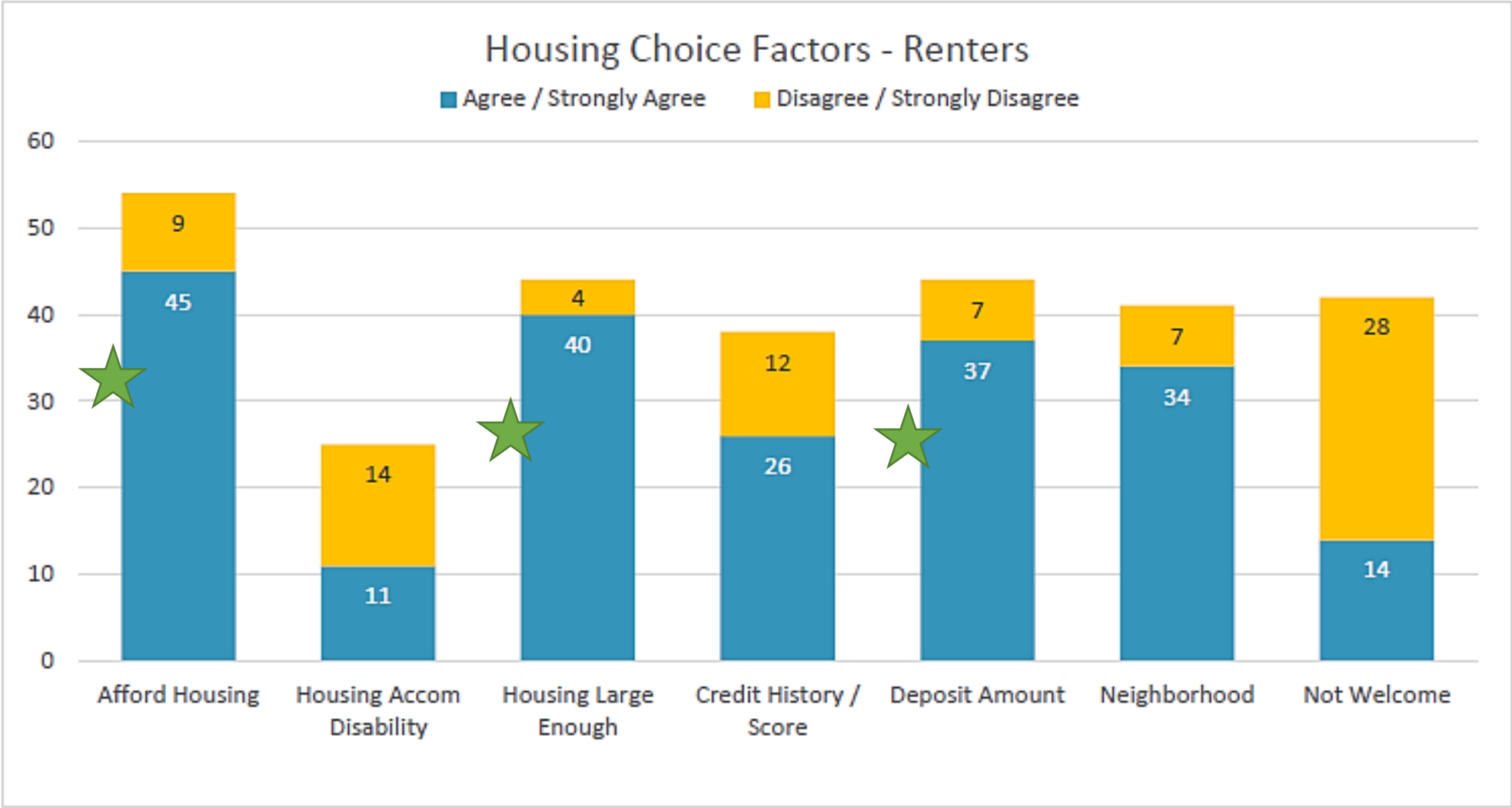
Findings

- Housing Choice
- Segregation
- Cost Burden
- Housing Problems
- Homeownership Rate
- Discrimination
- Opportunity
- Knowledge

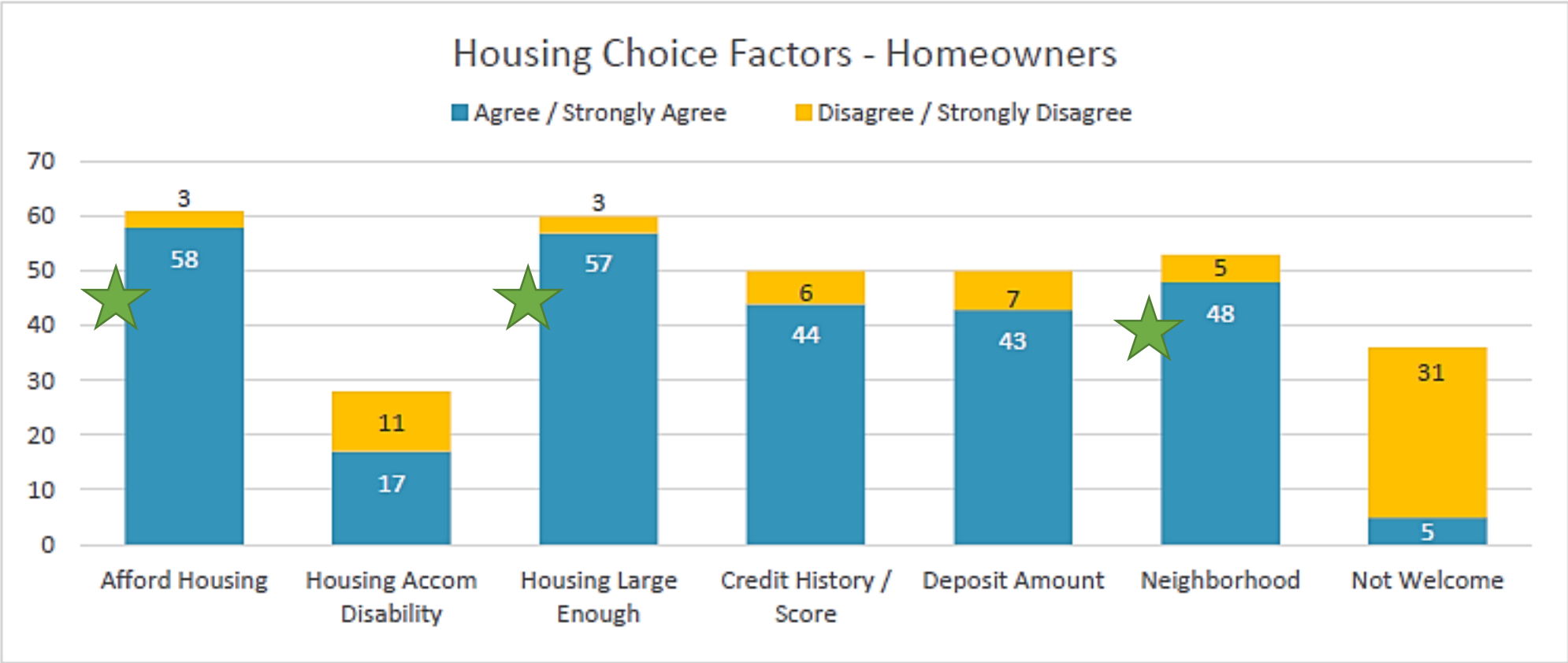
Data References - lower left on each slide

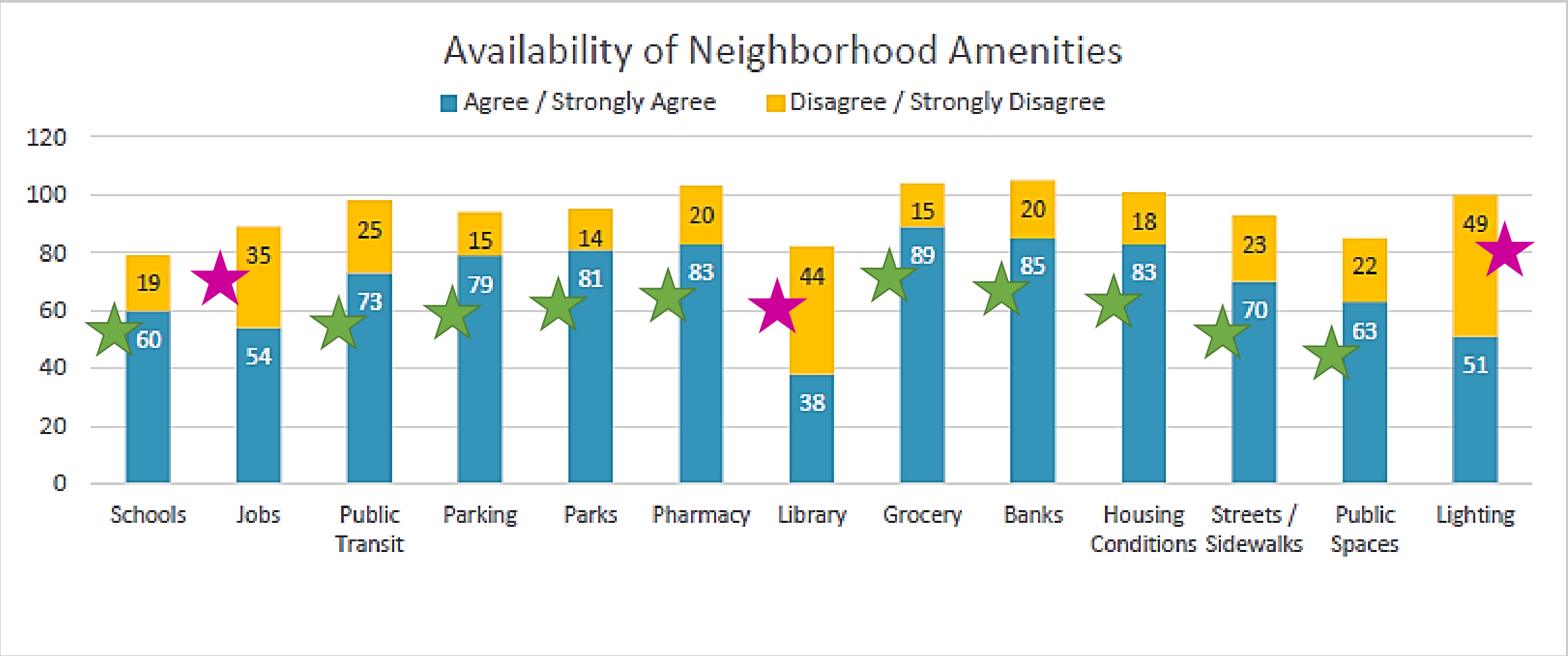
- Consolidated Plan
- Billings Sections - Analysis of Impediments
 - Fair Housing Community Survey
 - HUD Discrimination Complaints: 2013-2018

Only if you are a renter, answer the following: How important are the following factors in your housing choice?



Only if you are a homeowner, answer the following: How important are the following factors in your housing choice?



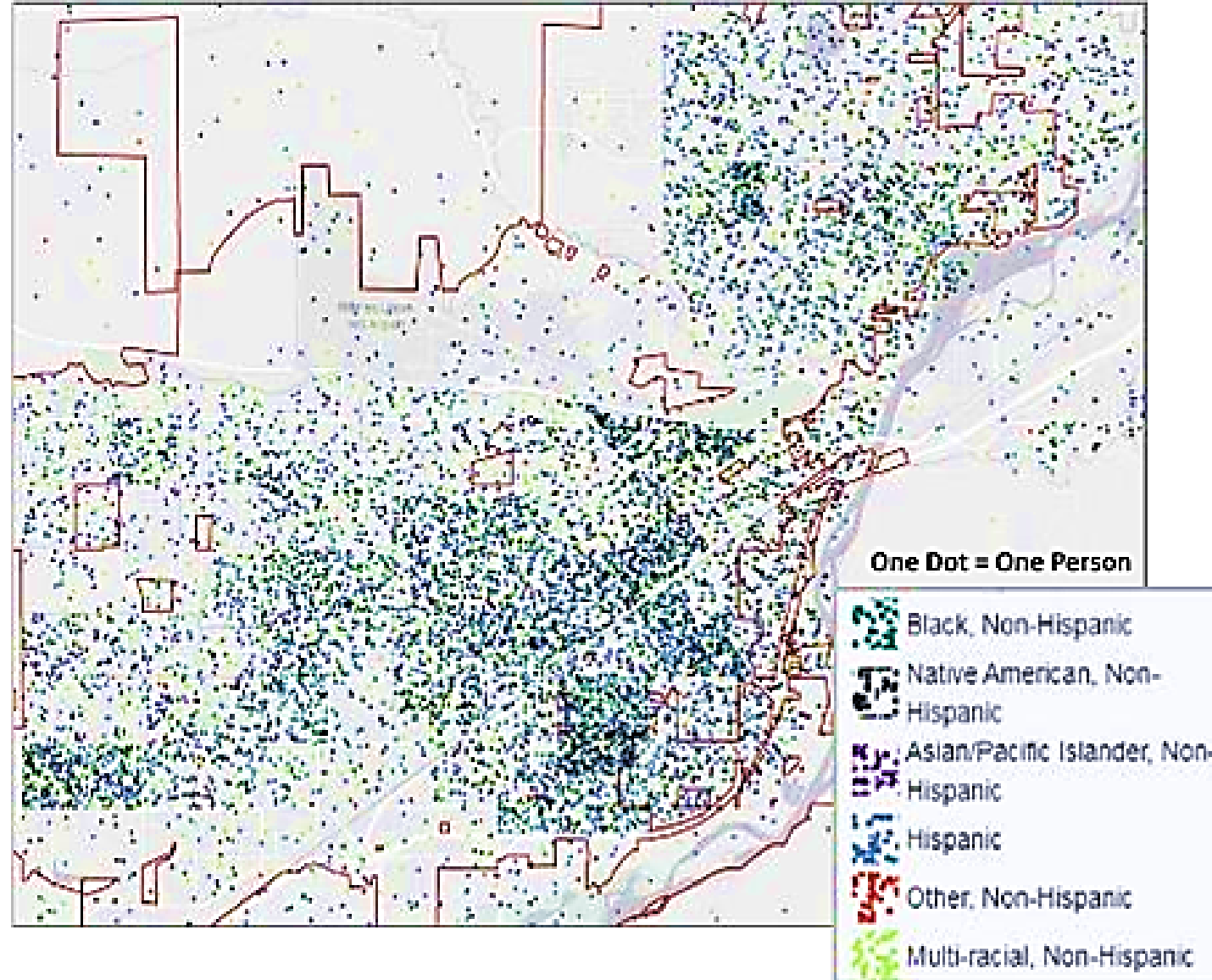


Racial / Ethnic Trends in Billings					
Race / Ethnicity		Year			
		1990	2000	2010	Change
White	Non-Hispanic	92.94 %	90.19 %	86.99 %	(5.95) %
Black		0.46 %	0.77 %	1.30 %	0.84 %
Asian / Pacific Islander		0.58 %	0.93 %	1.23 %	0.65 %
Native American		2.9 %	3.91 %	5.17 %	2.27 %
Hispanic		3 %	4.03 %	5.22 %	2.22 %

HUD Table 2: Brown Longitudinal Tract Database using decennial census data, 2010, 2000 & 1990

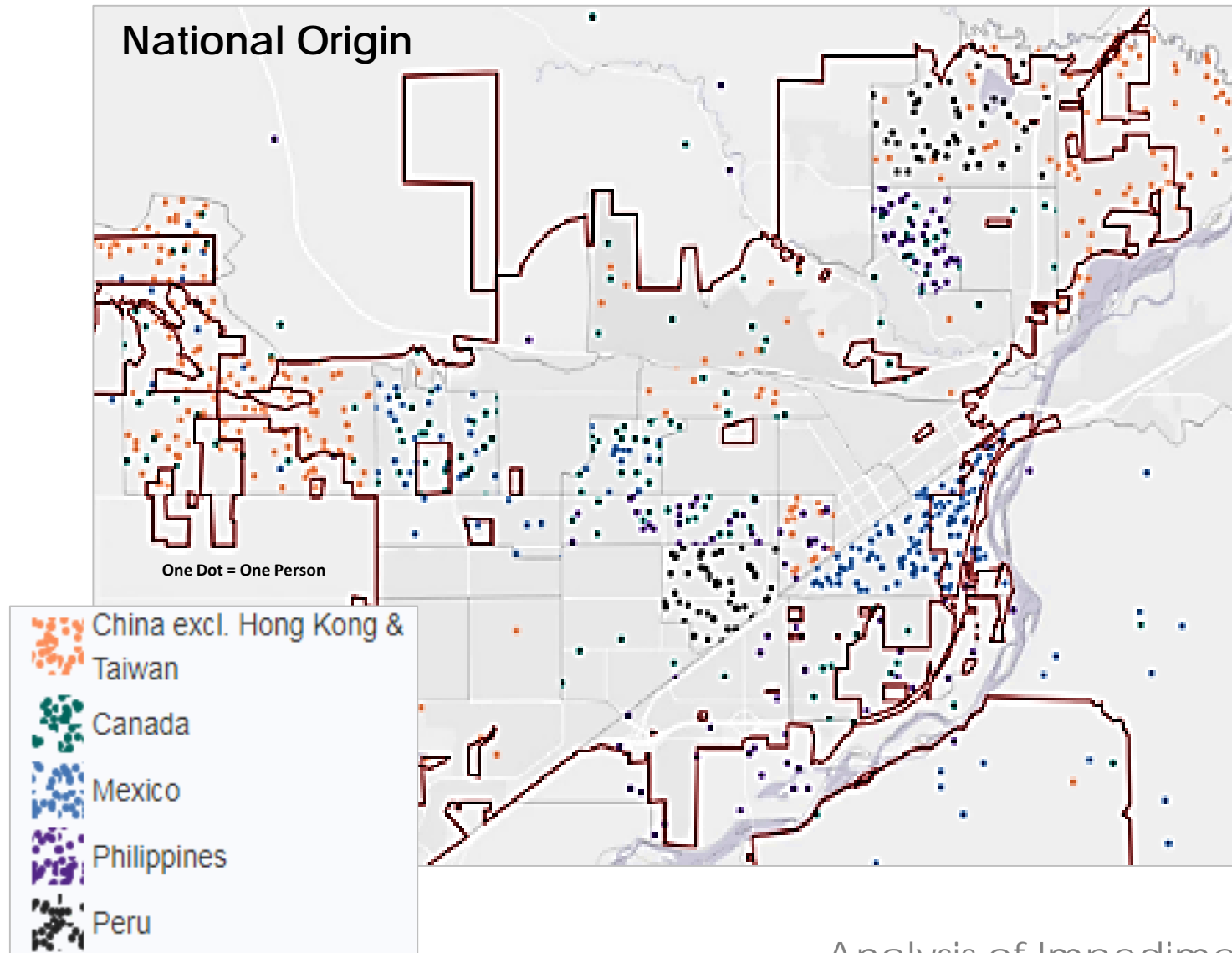
Findings

Segregation

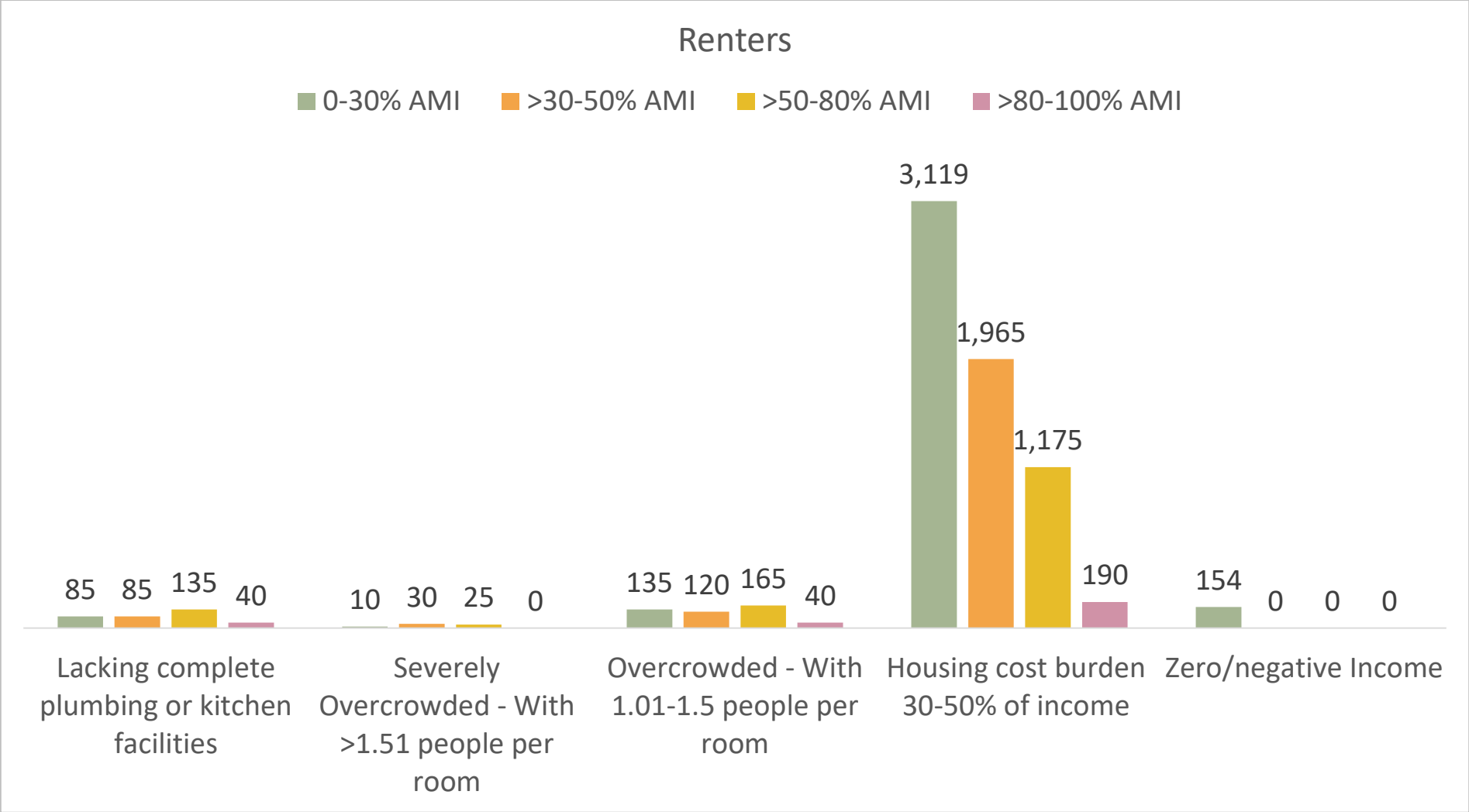


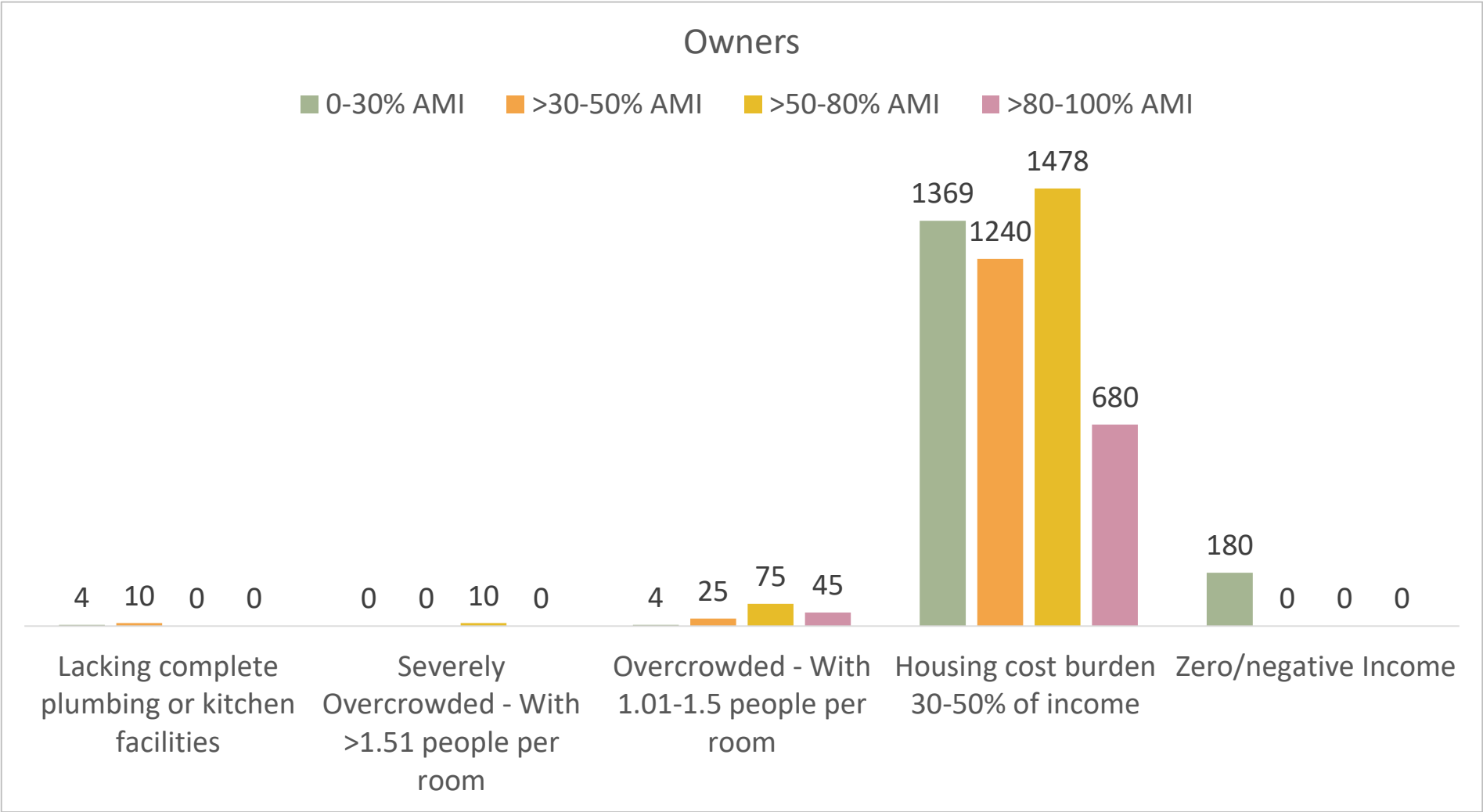
Findings

Segregation



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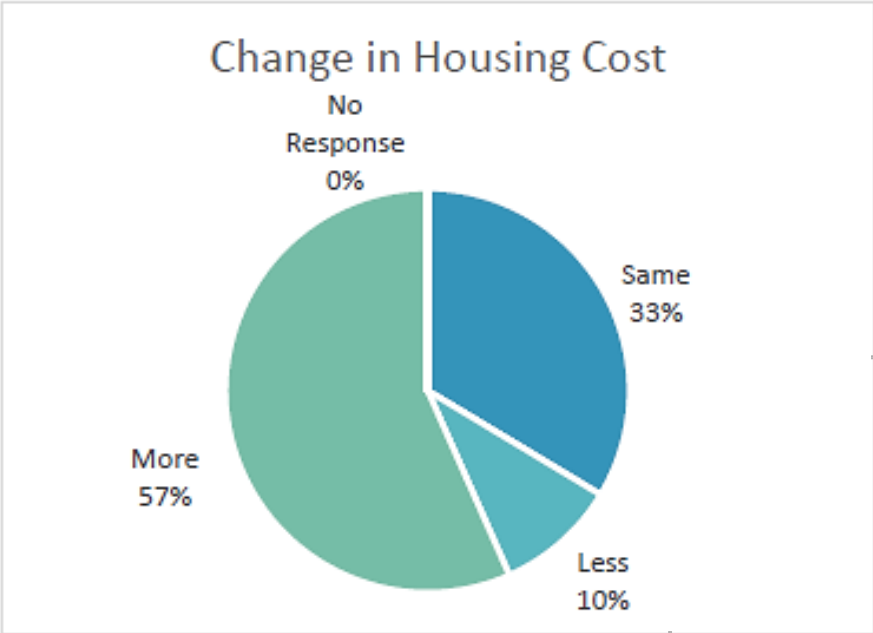




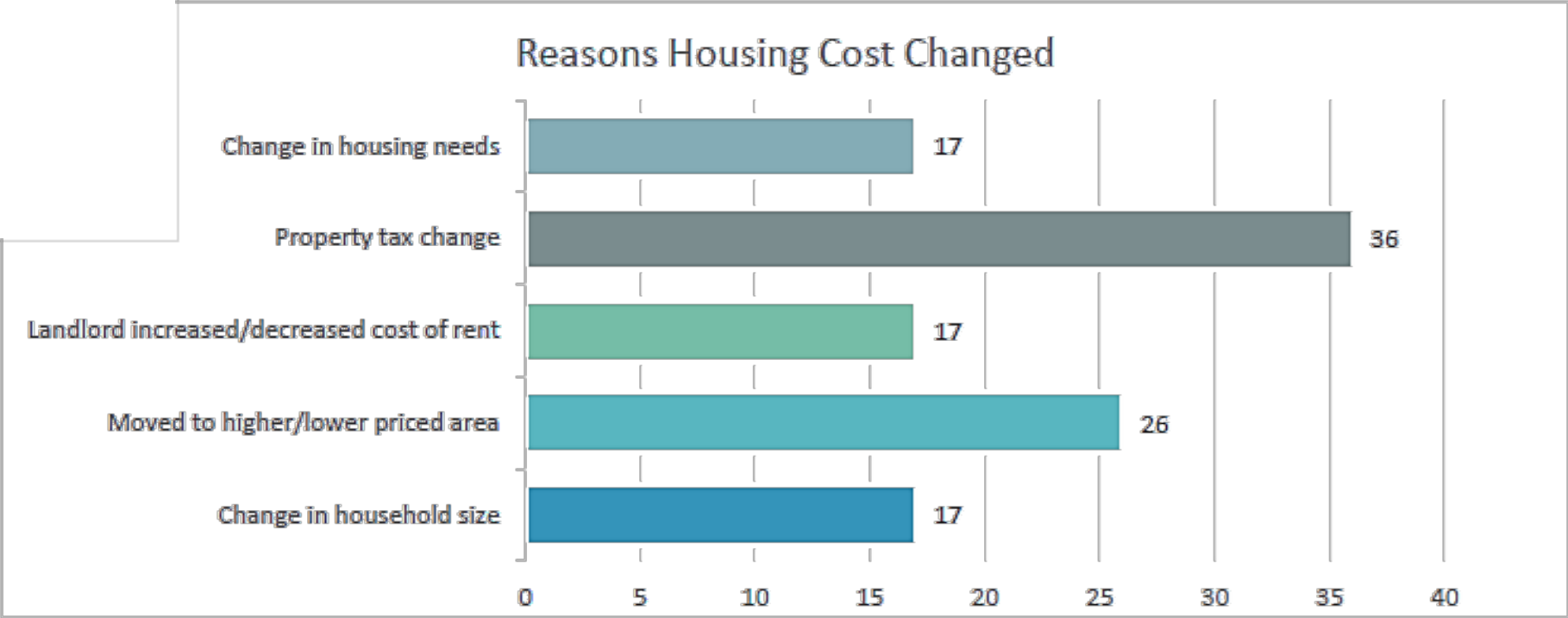
Findings

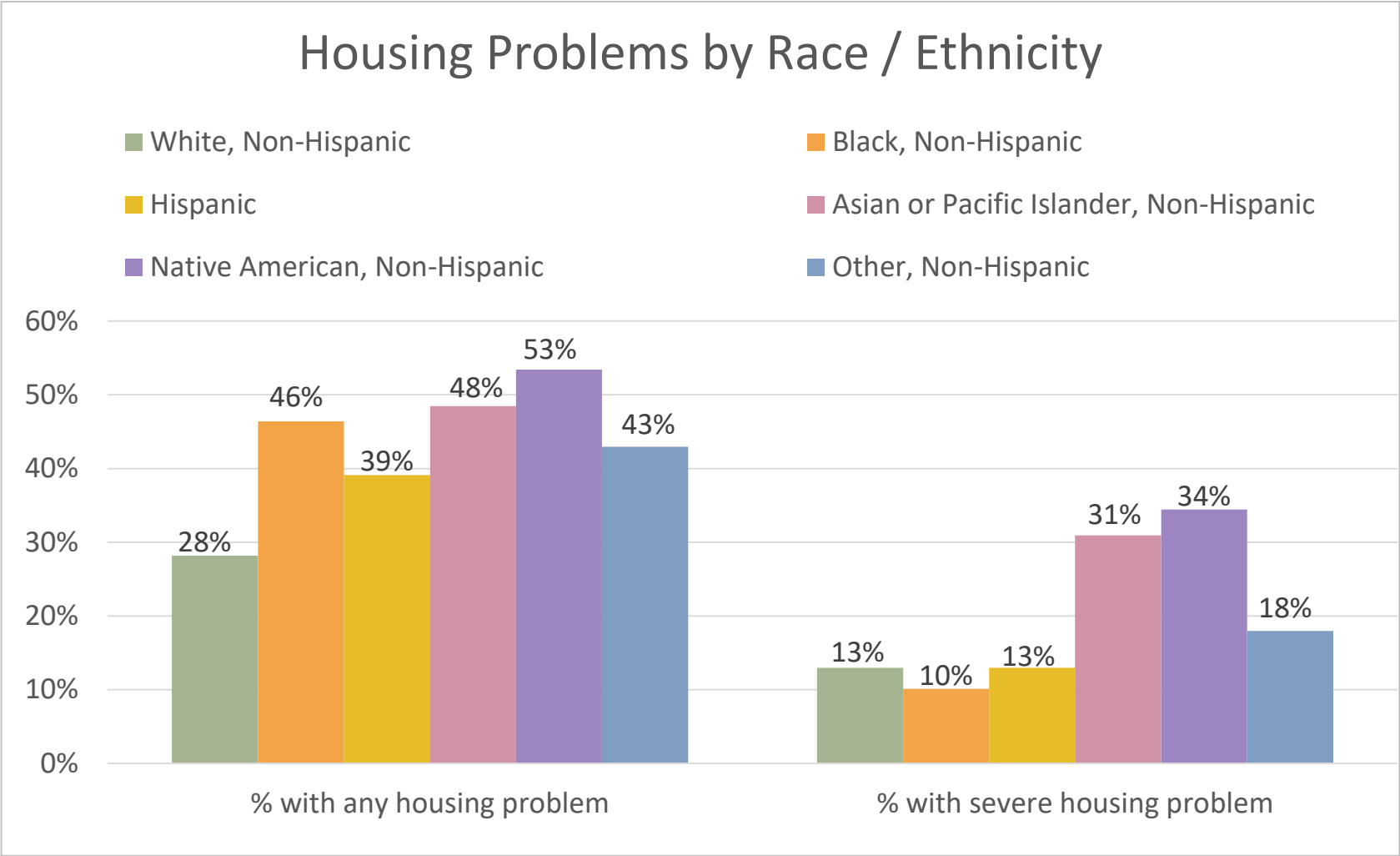
Cost Burden

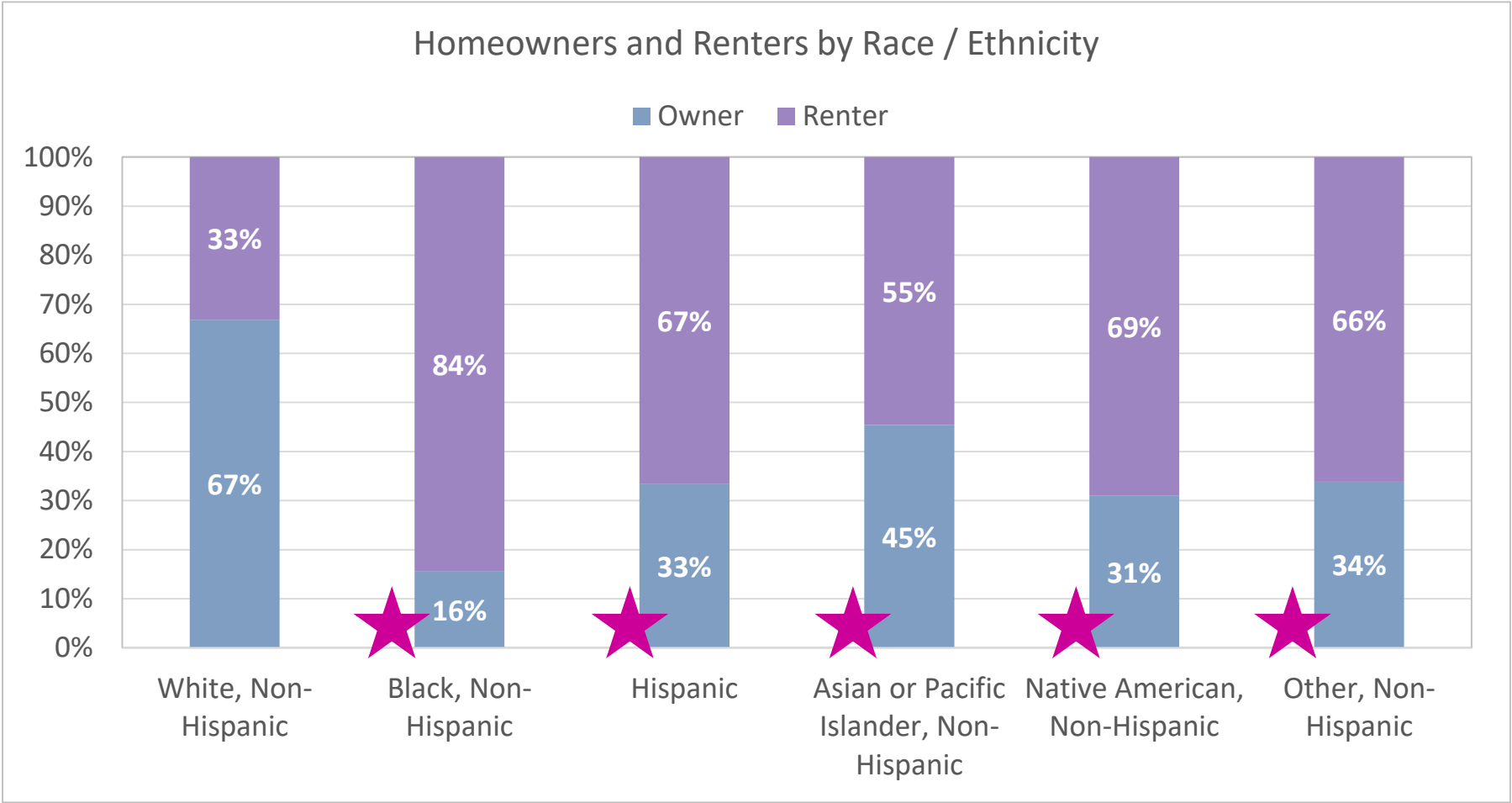
Has your housing cost changed in the past 5 years?



What caused the change in your housing cost?

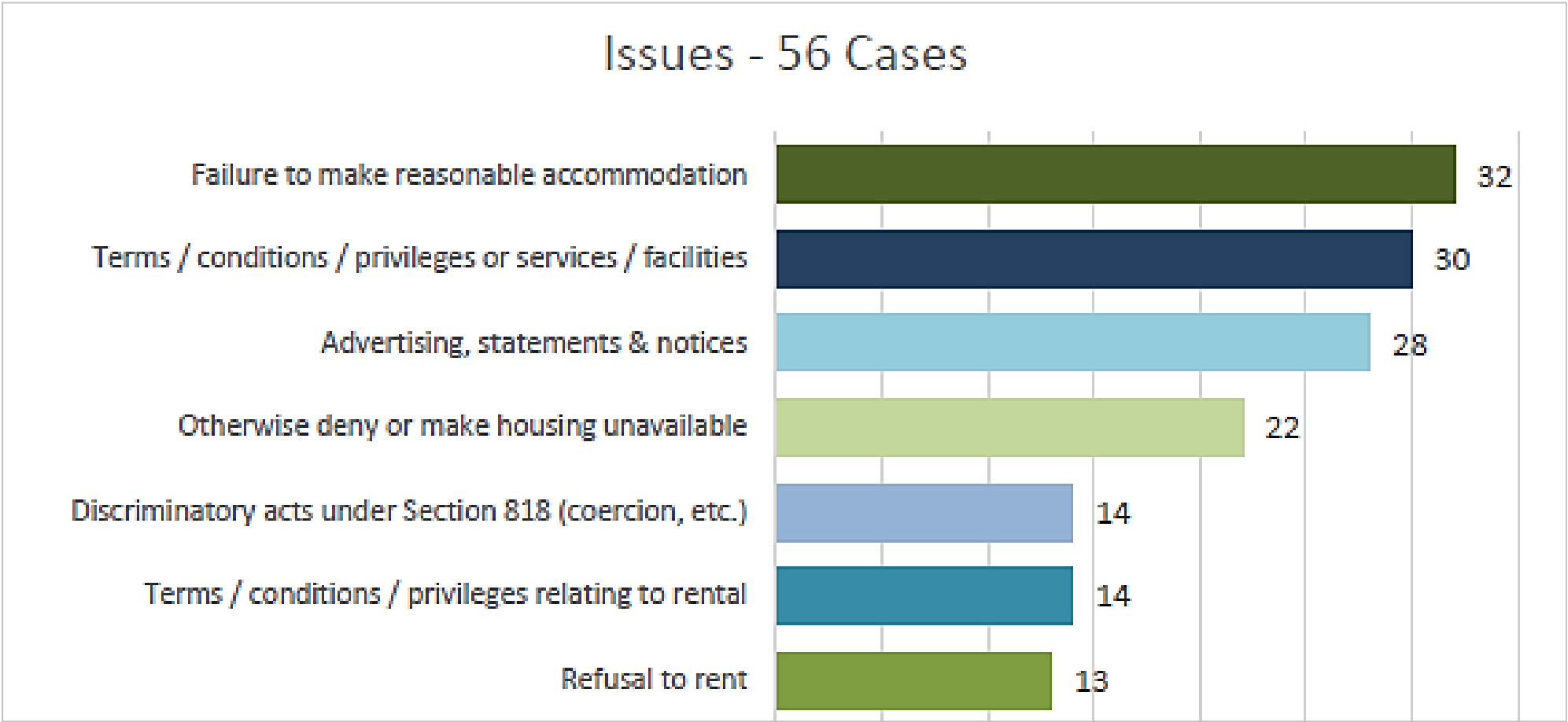






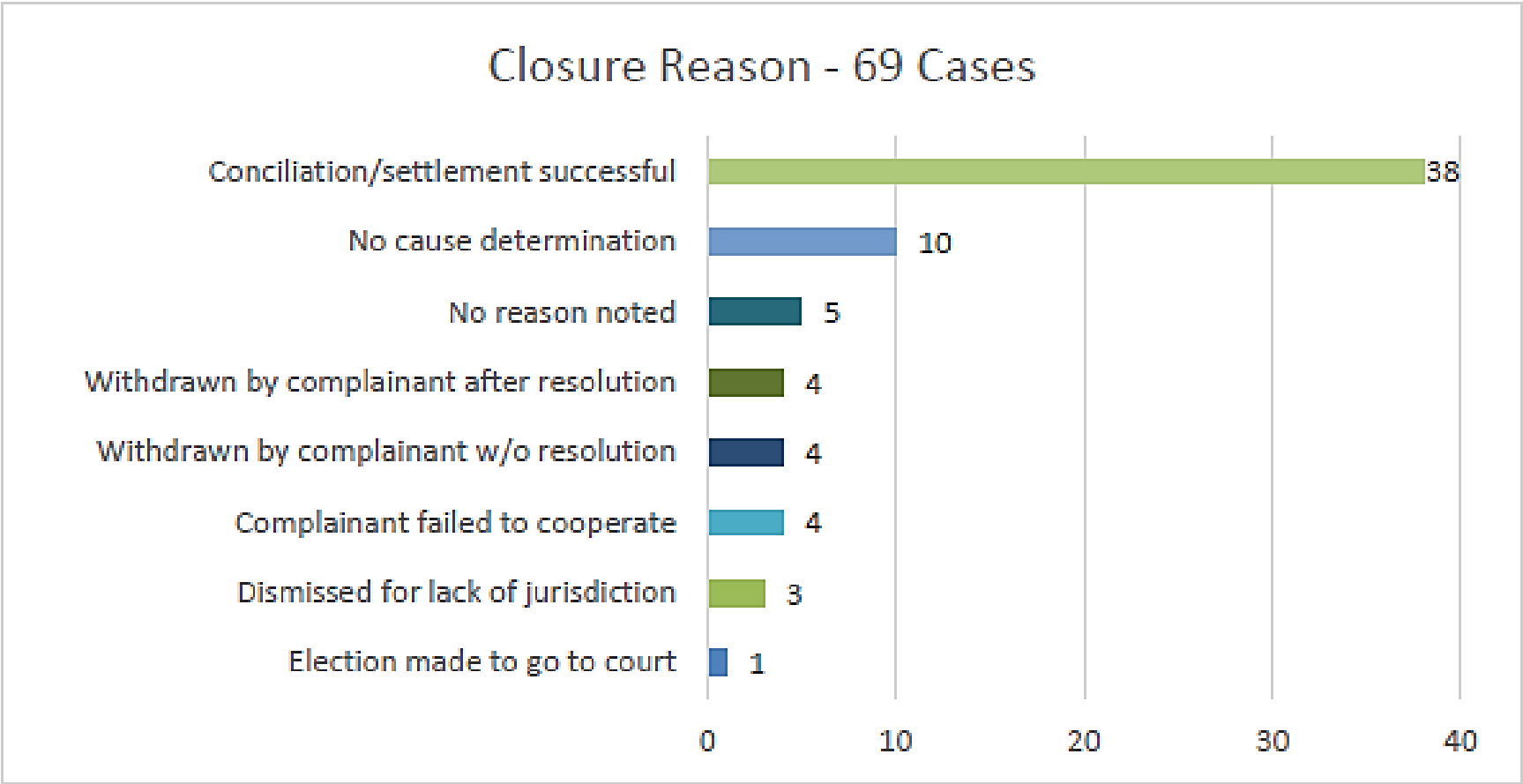
Findings

Discrimination

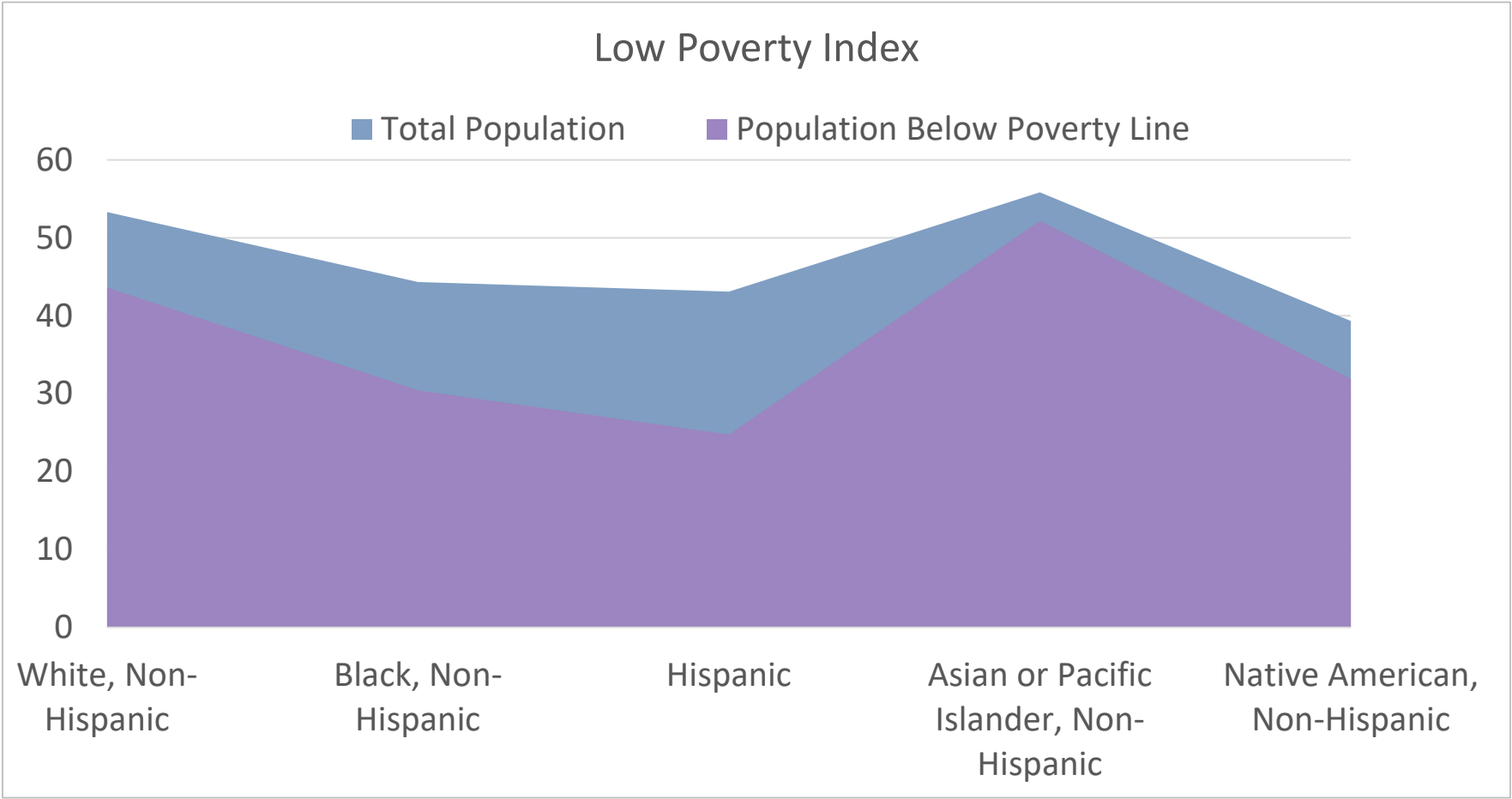


Findings

Discrimination



HUD Discrimination Complaints: 11 of 69 cases were from Yellowstone County



Percent of Students Meeting / Exceeding Standards - English Language Arts

Grades	3rd	4th	5th	6th	7th	8th	Average
All Students	37.75%	40.59%	48.94%	42.42%	42.39%	40.38%	42%
American Indian/Alaskan Native	17.65%	18.99%	25.76%	22.09%	21.88%	19.18%	21%
White	42.78%	45.01%	53.80%	45.81%	46.52%	45.62%	47%
Hispanic	18.28%	22.02%	33.06%	33.33%	28.00%	20.79%	26%
Multi-Racial	29.59%	39.66%	42.96%	41.13%	35.71%	29.59%	36%
Students Eligible for Free or Reduced Lunch	24.02%	26.79%	35.28%	27.32%	28.18%	27.15%	28%



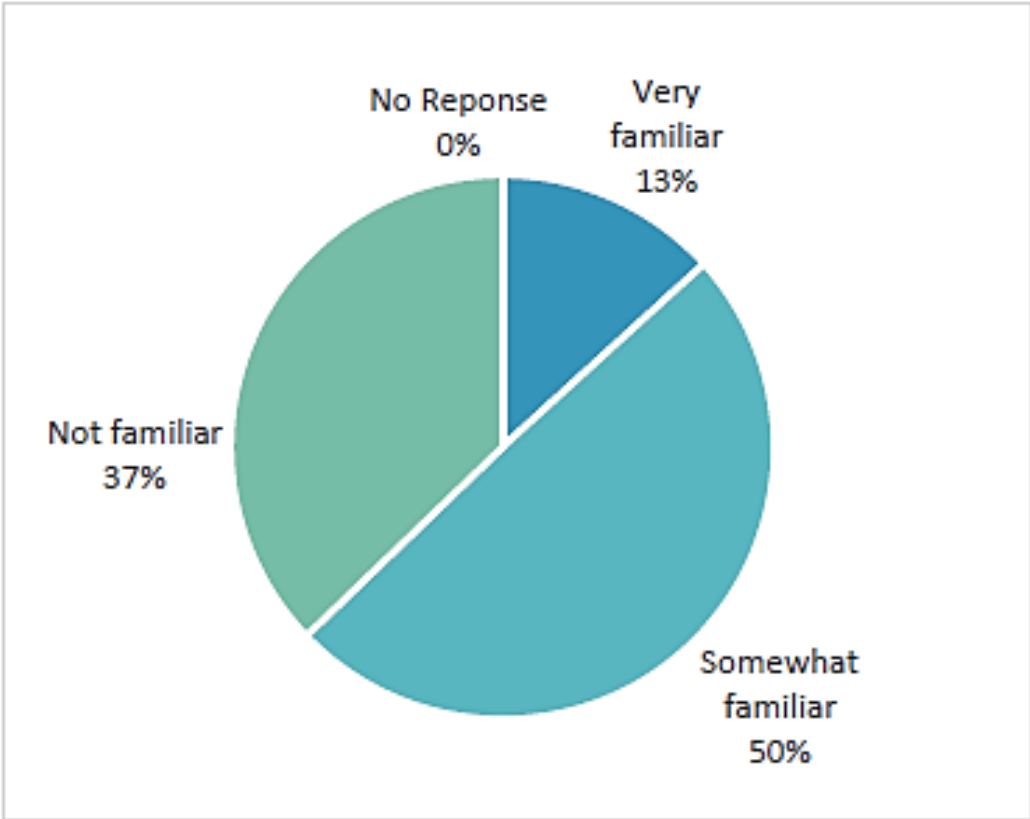
Percent of Students Meeting / Exceeding Standards - Mathematics

Grades	3rd	4th	5th	6th	7th	8th	Average
All Students	49.06%	46.71%	42.49%	35.57%	35.74%	34.19%	41%
American Indian/Alaskan Native	27.00%	26.92%	18.18%	11.63%	-	15.28%	20%
White	55.54%	51.41%	47.38%	40.37%	39.76%	38.47%	46%
Hispanic	26.60%	31.48%	28.93%	22.22%	22.40%	19.80%	25%
Multi-Racial	34.69%	39.66%	35.07%	32.52%	27.84%	24.49%	32%
Students Eligible for Free or Reduced Lunch	35.28%	34.21%	29.38%	21.23%	21.41%	20.65%	27%

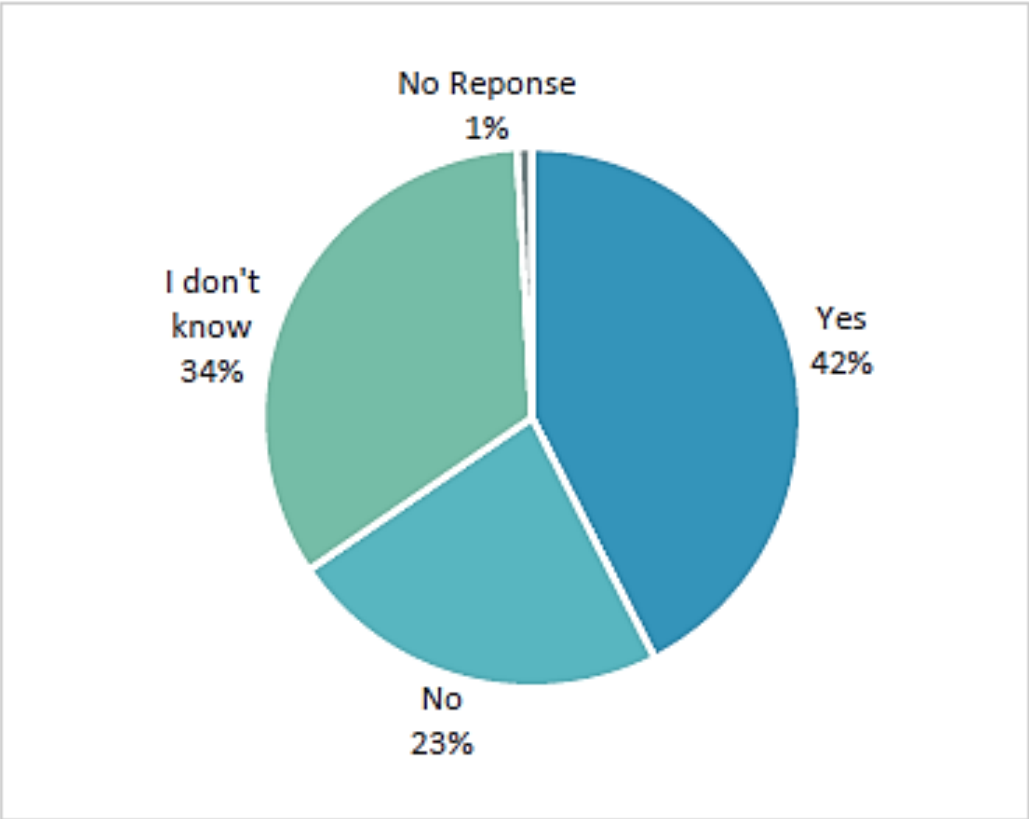


Data for Asian, Black / African American, Native Hawaiian / Pacific Islander, and Migrant Program students is unavailable.

How familiar are you with Fair Housing Laws?



Do you think Federal and/or State Fair Housing Laws are difficult to understand or follow?



Impediments & Strategies

- Factors limiting fair housing choice
- Strategies to overcome barriers to fair housing choice

Impediments

Factors limiting fair housing choice

Housing affordability limits rental and owner housing choice and opportunity.



Housing cost burden is the most significant issue for both rental and ownership households.

Billings is in the beginning stages of segregation.



Low-Income racial & ethnic minorities are disproportionately and negatively impacted by:

- Housing Problems
- Homeownership Rates
- Opportunity: Index Scores
- Education Issues

Montana citizens are unfamiliar with fair housing laws.



Impediments & Strategies

Housing
affordability



Housing cost
burden

Segregation



Minorities

- Housing Problems
- Homeownership Rates
- Opportunity Scores
- Education Issues

Knowledge:
fair housing
laws



Improve housing
affordability through
affordable housing
development,
homebuyer, and home
repair assistance
programs

The location of new
housing
development and
assistance
programs will
continue citywide

Target marketing efforts
to reach ethnic and
racial minorities

Anti-poverty efforts via
Billings Metro VISTA
Project

Housing Healthcare
Education Food Security
Economic Opportunity

Provide fair
housing
education
materials and
support
education
opportunities

Questions?