

## **Narrative B: Fair Housing**

### Summary of the Analysis of Impediments to Fair Housing

The City of Oakland's Community and Economic Development Agency completed an Analysis of Impediments to Fair Housing (AI) in 1997. (A revised AI is under development). The following narrative is a summary of the 1997 analysis.

Oakland is a City with considerable ethnic and racial diversity. It is also a City with a large number of minority and low-income households that face particular problems securing decent housing, as do families with children and persons with disabilities. Patterns of racial clustering and segregation are readily identifiable, suggesting that discrimination continues to be a serious problem and an impediment to fair housing choice.

Information provided by fair housing organizations provides additional evidence of discrimination, as revealed in both individual complaints and systemic fair housing audits.

The most significant barrier to fair housing, however, is the lack of affordable housing. Because minorities are more likely than non-minorities to be low-income, the housing problems of low-income people are most acutely experienced by minority households. The lack of funding and suitable sites for the development of new affordable housing thus serves to limit fair housing choice.

Adding to the difficulty of providing affordable housing is a rising sentiment of opposition to the development of new assisted rental housing. This opposition, while based on fears of safety, traffic congestion, and reduced property values, is often based on misperceptions of the type of housing that is proposed and by stereotyped impressions of the characteristics of the households that will occupy the housing.

Discrimination in lending is also a problem, as revealed by the analysis of rates of mortgage loan approvals and denials reported in annual data collected under the Home Mortgage Disclosure Act.

To some extent, City zoning and land use practices may also act as a barrier to housing choice for some persons with disabilities.

## Actions Taken to Overcome Impediments to Fair Housing

The narratives and table on the following pages summarize actions taken in the 2004-2005 program year to overcome impediments to fair housing. The table identifies impediments described in the AI and specific actions taken to remove those impediments.

## Actions to Affirmatively Further Fair Housing

1. The City and Redevelopment Agency require that all projects that receive public assistance, whether funded with federal or non-federal funds, comply with the City's Affirmative Fair Marketing guidelines. A copy of these guidelines is included in each year's Consolidated Plan Action Plan.
2. Efforts to increase private lending activity in minority areas through community reinvestment efforts.

*The City continues to be an active participant in efforts to ensure that lenders comply with their obligations under the Community Reinvestment Act. The City has a linked-banking ordinance that limits the City's banking business to lending institutions that are meeting community credit needs.*

3. Efforts to improve housing conditions and housing opportunities within areas of minority concentration through the use of targeted investment of federal resources.

*The City's lending programs for rehabilitation of owner-occupied housing are targeted to the seven Community Development Districts, which have the highest concentrations of minority households.*

*To provide greater housing opportunities for minorities, the City gives higher ranking to applications to develop new housing in areas with low concentrations of poverty, which are also areas with lower concentrations of minorities.*

## Fair Housing Activities

IMPEDIMENT ACTION RESPONSIBLE ORGANIZATION	DESCRIPTION OF ACTIVITY	ONE YEAR GOALS	ACTUAL ACCOMPLISHMENTS
<p><b>Community Opposition to the Siting of Affordable Housing</b></p> <p>Community Outreach and Education</p> <p><i>East Bay Housing Organizations Non-Profit Housing Association of Northern California</i></p>	<p>Affordable housing tours, presentations, public education</p>	<p>Promote greater awareness of need for and benefits of affordable housing.</p>	<p>The City participated in a number of activities designed to increase public awareness of the need for affordable housing and public acceptance of new housing developments. The City provided assistance to East Bay Housing Organizations for its annual Affordable Housing Week, which included tours, presentations and similar activities.</p>
<p><b>Discrimination in Rental Housing General Tenant Issues with Disparate Impact on Minorities</b></p> <p>Counseling, education and advocacy</p> <p><i>East Bay Community Law Center</i></p>	<p>Provide free legal assistance with housing related problems</p>	<p>Provide legal representation for 72 individuals and counseling for 644.</p>	<p>Counseled 615 at tenant workshops. Counseled 792 individuals through the Low Income Eviction Project. Provided 104 individuals with legal representation.</p>
<p><b>Discrimination Against Protected Classes</b></p> <p>Education, counseling, investigation and advocacy</p> <p><i>Sentinel Fair Housing</i></p>	<p>Investigate, mediate and refer in cases of housing discrimination</p>	<p>Test 10 discrimination cases, conduct 12 workshops, distribute 1,200 information and referrals, investigate 48 fair housing cases, and counsel 160 clients</p> <p>(A portion of the funding for this organization is supporting eviction prevention activities)</p>	<p>Provided fair housing information and referrals to 3,665 people. Investigated 123 fair housing cases. Held 22 community engagements and 14 law training workshops. Conducted 3 Oakland housing discrimination tests. Distributed 5,136 sets of educational materials.</p>

<b>IMPEDIMENT ACTION RESPONSIBLE ORGANIZATION</b>	<b>DESCRIPTION OF ACTIVITY</b>	<b>ONE YEAR GOALS</b>	<b>ACTUAL ACCOMPLISHMENTS</b>
<p><b>Increase Access to Housing for Persons with Disabilities</b></p> <p>Education, marketing</p> <p><i>Center for Independent Living</i></p>	<p>Provide housing services and housing-rights counseling to persons with physical and mental disabilities</p>	<p>Provide housing search counseling for 230 individuals and discrimination counseling for 36 individuals</p> <p>Facilitate access to housing for low-income persons with disabilities</p>	<p>Provided housing search and counseling to 877 individuals and discrimination counseling to 94 individuals. Provided 36 van/cab rides.</p>