



Analysis of Impediments to Fair Housing Choice

(ConPlan 2021-2025)

PREPARED BY: OGDEN CITY COMMUNITY DEVELOPMENT DIVISION





Analysis of Impediments to Fair Housing Choice (AI)

AI

- AI is designed to identify and to mitigate impediments to fair housing choice.
- To fulfill ConPlan certification to **Affirmatively Further Fair Housing Choice (AFFH)**
- AI is the HUD prescribed means to fulfill the AFFH regulations
- HUD requires an AI every 5 years

AFFH is the requirement

Affirmatively Furthering Fair Housing (AFFH)

AI is how we meet AFFH requirements

Analysis of Impediments to Fair Housing Choice (AI)

HUD's DEFINITION OF IMPEDIMENTS TO FAIR HOUSING CHOICE:

AI

Any actions, omissions, or decisions taken *because of* one's membership in a protected class which restrict housing choices or the availability of housing choices; and

Any actions, omissions, or decisions which *have the effect of* restricting housing choices or the availability of housing choices on the basis of one's membership in a protected class.

Who has Fair Housing Rights? **EVERYONE**

Fair Housing Act - Federally Protected Classes:

AI

Race

Color

National Origin

Religion

Sex

Disability

Familial Status

Data to help in
Understanding Fair Housing Issues

Incomes not keeping up with the cost of housing

Weber Co.	Median Household Income	Median Single-Family Home Sales Price
2000	\$44,014	\$117,372
2017	\$63,158	\$198,000
Average Annual Growth Rate	2.3%	3.8%
7 year estimate	44% increase	69% increase

“Since 2010, Utah has led the country in employment and demographic growth. This growth has produced exceptionally strong demand for housing, which in turn has put upward pressure on housing prices.”

Source: Wood, J., & Eskic, D. (0AD). Housing Prices and the Threat to Affordability, Kem C. Gardner Policy Institute, The University of Utah. *Research Brief*, 8.

UTAH

STATE
RANKING

#27*

In Ogden, the Fair Market Rent (FMR) for a two-bedroom apartment is \$910. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,033 monthly or \$36,400 annually.

This level of income translates into a hourly Housing wage of:

\$17.50

PER HOUR

OGDEN HOUSING
WAGE

FACTS ABOUT UTAH:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$14.37
2-Bedroom Housing Wage	\$18.30
Number of Renter Households	284936
Percent Renters	30%

MOST EXPENSIVE AREAS	
HOUSING WAGE	
Summit County	\$22.75
Salt Lake City, UT HUD Metro FMR Area	\$20.67
Wasatch County	\$19.87
Uintah County	\$17.62
St. George, UT MSA	\$17.62

MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

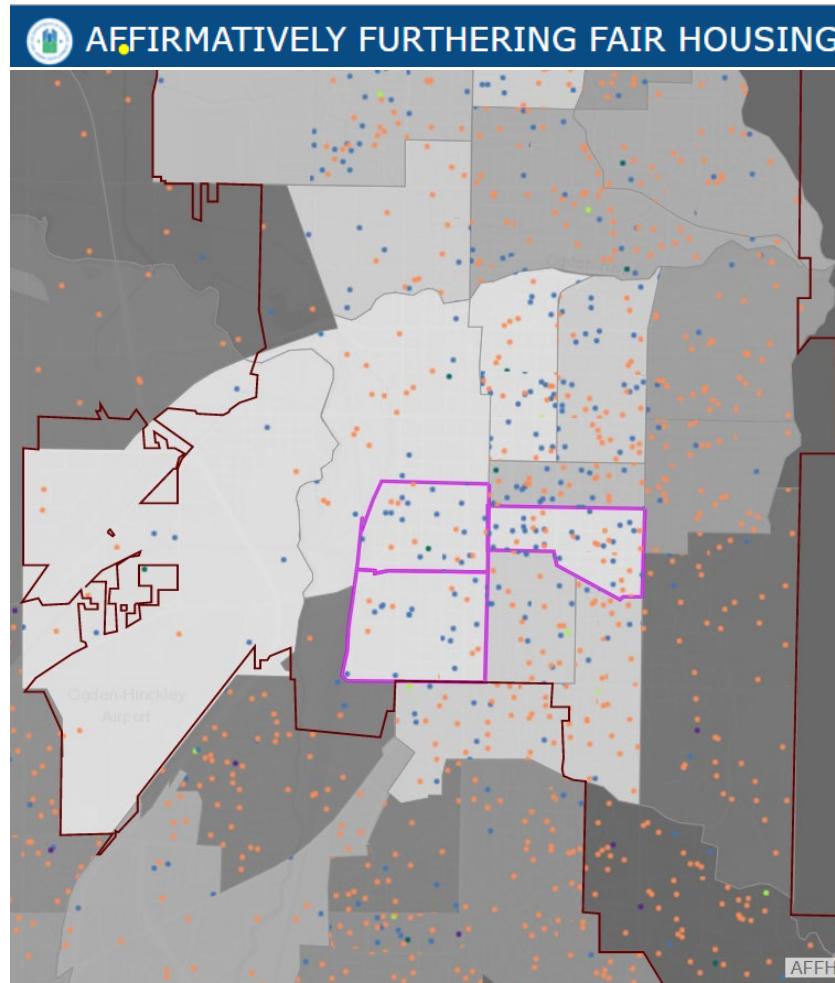
* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

FACTS ABOUT OGDEN:

97	Work Hours Per Week at Minimum wage to Afford a 2-Bedroom rental unit at FMR
2.4	Number of Full-Time Jobs At Minimum Wage To Afford a 2-Bedroom Rental Home (at FMR)
76	Work Hours Per Week at Minimum wage to Afford a 2-Bedroom rental unit at FMR
2.1	Number of Full-Time Jobs At Minimum Wage To Afford a 1-Bedroom Rental Home (at FMR)



Racially Concentrated Areas of Poverty (RCAP)



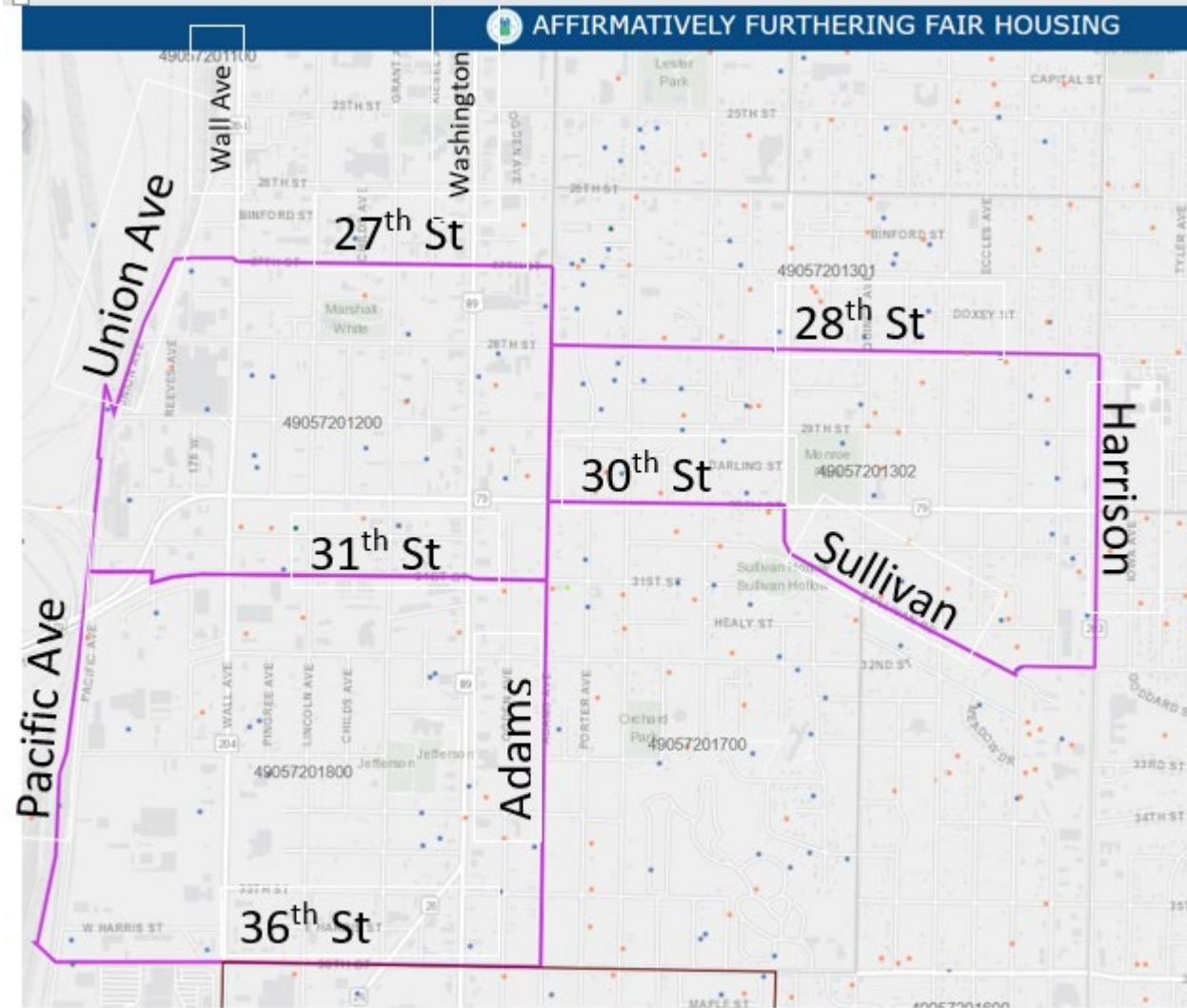
Source: HUDMap12egis.hud.gov/affht/

Data Source: CHAS 2009 – 2013 in Nov 2017

RCAP – minority population at 50% or greater and poverty rate at 40% or greater

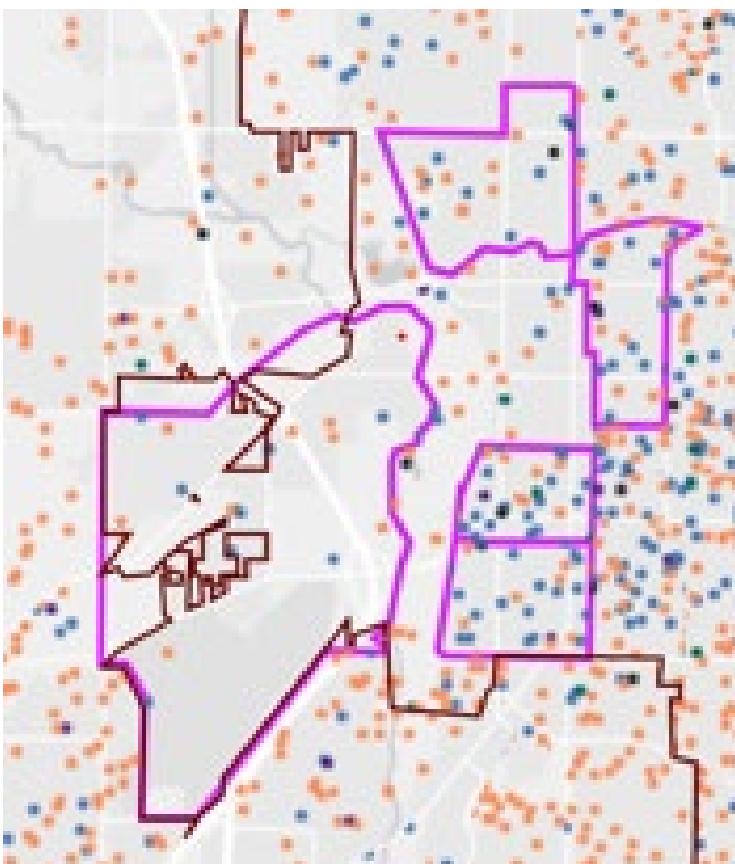
Racially Concentrated Areas of Poverty

AI



Racially Concentrated Areas of Poverty (RCAP)

AFFIRMATIVELY FURTHERING FAIR HOUSING



Source: HUD AFFHT0002 Map 12
2010 Census Data

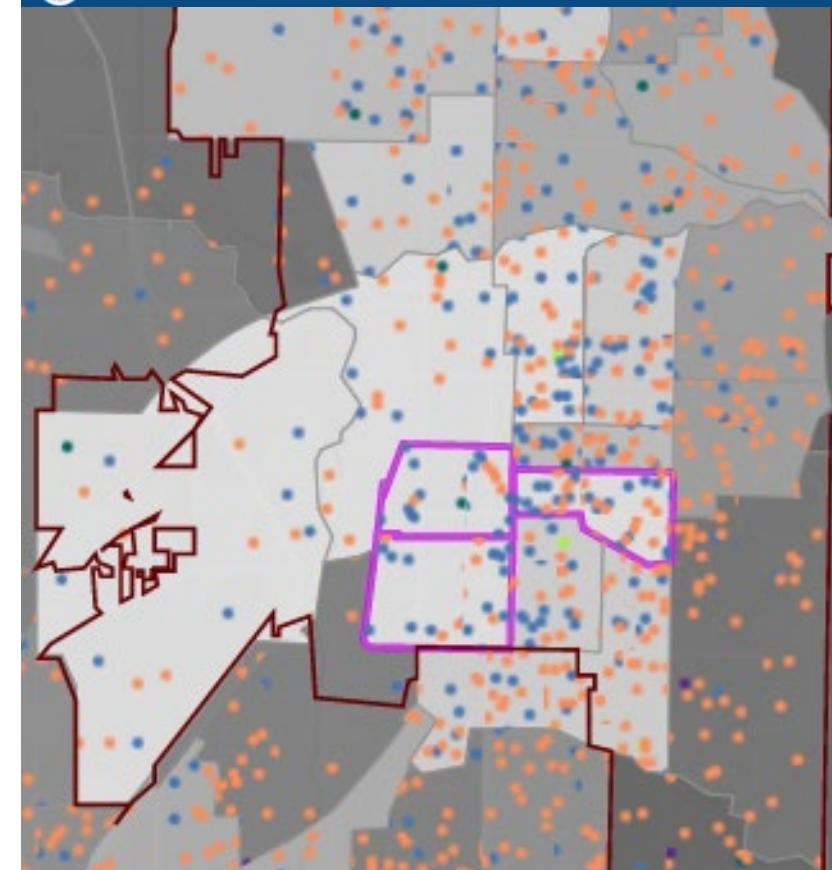
Census Tracts: 2004, 2009, 2012,
2018, 2019



Source: Weber Co RAIFHEA May 2014
2007-2011 ACS data

Census Tracts: 2009, 2012, 2017,
2018

AFFIRMATIVELY FURTHERING FAIR HOUSING

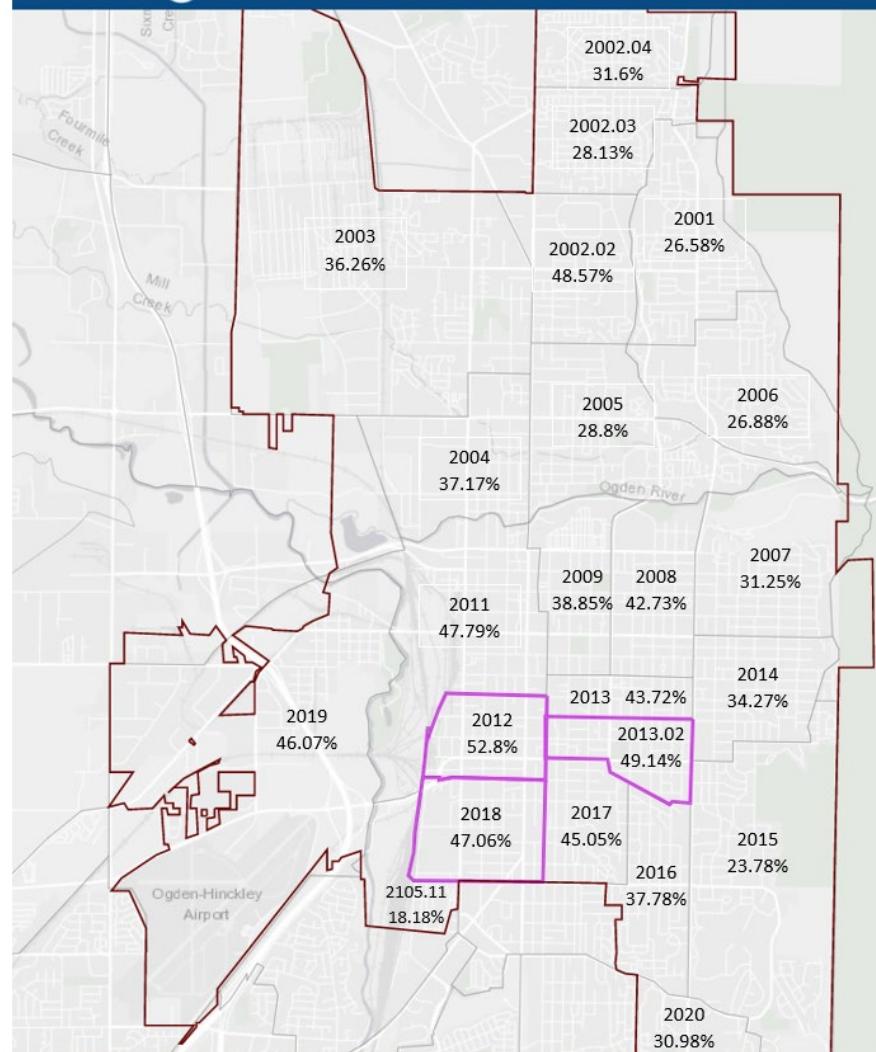


Source: HUD AFFHT0004 Map 12:
CHAS 2009-2013 (Nov 2017)

Census Tracts: 2012, 2018, 2013



AFFIRMATIVELY FURTHERING FAIR HOUSING



Source: HuDegis.hud.gov/affht/
Data Source: CHAS 2009-2013

As Defined by HUD, Four Housing Problems:

1. Incomplete kitchen facilities
2. Incomplete plumbing facilities
3. More than 1 person per room
4. Cost burden greater than 30% of income

% Households with any of the 4 Housing Problems

Utah Anti-discrimination and Labor Division (UALD)
Ogden Fair Housing Complaints Filed and Status 2014 - 2018

Basis of Compliant	
Color	1
Disability Mental and/or Physical	10
Race – Black	2
Race – White	1
Retaliation	4
Sex-Female sexual harassment	2
Sex- Male	1
Source of Income	1
Total	22

Case Status	
Legal (sent to Legal unit for Cause Finding)	1
Closed: Compliance Complete	2
Closed: Dismissed for lack of jurisdiction	1
Closed: No cause determination	6
Closed: Reconsideration Order - Denied	2
Closed: Withdrawal by complainant after resolution	2
Request for reconsideration received	1
Total	15

Fair Housing calls received at Disability Law Center (DLC)
by Client Race and Services Provided (2016 – 2019):

Client Race	
American Indian / Alaskan	2
Black/African American	3
Chicano	1
Native Hawaiian/Pacific Islander	1
White	93
Not selected	7
TOTAL	107

Services Provided	
Information and referral	65
Short-term assistance	17
Representation at a meeting	5
Representation at a hearing	4
Legal Clinic	14
Technical assistance	2
TOTAL	107

Fair Housing Testing Results in Ogden by Disability Law Center (DLC) by Client Race:

Complaint type	Analysis	
National Origin	Inconclusive	1
Disability	No signs	4
Sexual Orientation	Signs	1
National Origin	No signs	2
Source of Income	Signs	1
Familial Status	Inconclusive	1

Review of previously Identified Impediments

Impediments Identified in last AI

1. Uneven Fair Housing infrastructure (outreach in English only) Improvements
2. RCAP's – Deteriorating quality of housing inventory in RCAPs Significant Improvements
3. Disproportionate impact from Good Landlord Program
("refuse to rent to applicants with certain criminal backgrounds" – minorities have disproportionately higher criminal backgrounds.) Improvements
4. Landlords lack familiarity with Fair Housing Act Improvements

Are these still impediments?

Impediments Identified in last AI

5. Restricted supply of Section 8 Vouchers
(disparate impact on minorities, since 60% of vouchers are held by minorities). **uncertain**
6. Local building inspectors lack familiarity with federal multi-family housing requirements. **improvements**
7. High denial rate of Hispanics for mortgage and when approved are twice as likely to have a higher interest rate than whites. **data inconsistent**
8. Limited supportive housing options for the disabled. **uncertain**

7. Higher rate of Hispanics unsuccessful in obtaining conventional mortgage loans than whites

IMPEDIMENT IDENTIFIED MAY 2014

"Denial rates for Hispanics in Ogden are twice as high as denial rates for whites even after adjusting for income. Furthermore, if a Hispanic household receives loan approval that household is nearly two times as likely to have a high interest loan as a white household."

Source: Weber Co. RAIFHEA, May 2014
(HMDA data 2006-2011)

IMPEDIMENT REVIEWED AUG 2019

2017 HMDA 1 year data results:

- 16% Hispanics unsuccessful in obtaining a conventional mortgage loan
- 12% Whites unsuccessful in obtaining a conventional mortgage loan

Source: HMDA data 2017

Most common reason for lenders to deny an application:

1. Debt to Income ratio
2. Unverifiable information

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Possible New Impediment

Are these still impediments?

High rate of foreclosures/evictions in East Central (including RCAP's)

Evictions lawsuits per year

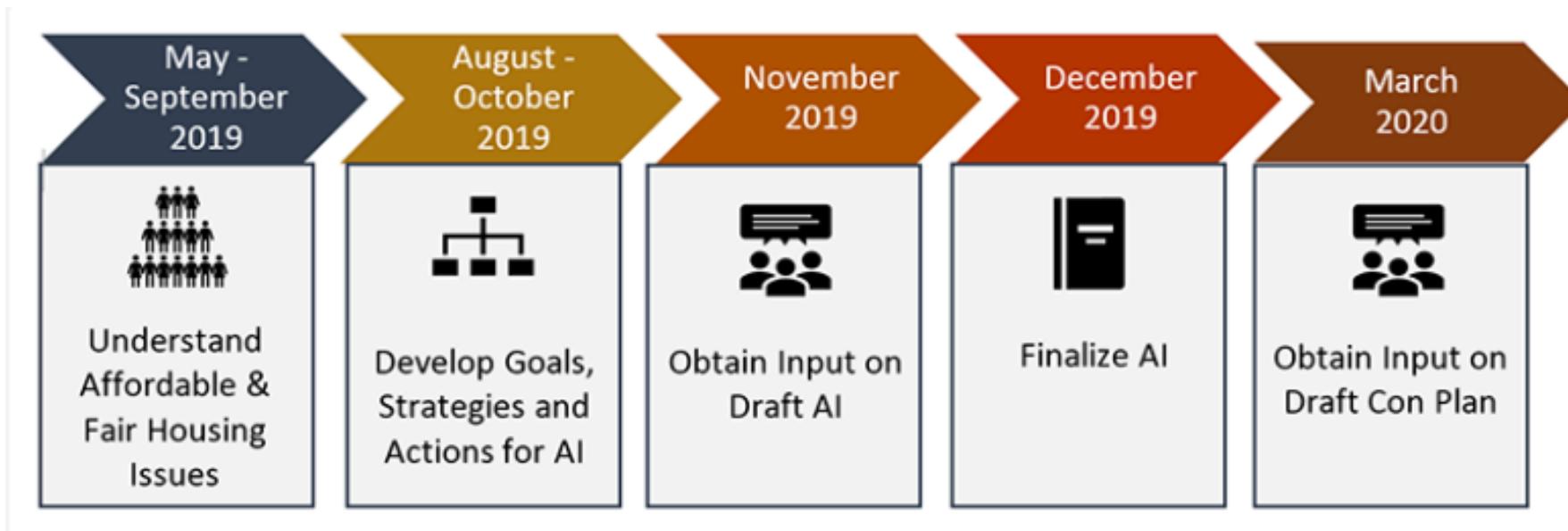
- 600 Ogden households face eviction lawsuits
 - 200 of these in East Central
- 200 Ogden households are evicted
 - 100 of these in East Central

Foreclosures

- Approximately 200 foreclosures complete in Ogden per year

Source: Gnagey, J. (2018). Housing Needs Assessment for Ogden and its East Central Neighborhood. (p. 24). Ogden, UT: Ogden Civic Action Network.

Analysis of Impediments to Fair Housing Choice (AI) Process:



Thank you!

OGDEN CITY

HUD INCOME GUIDELINES 2019

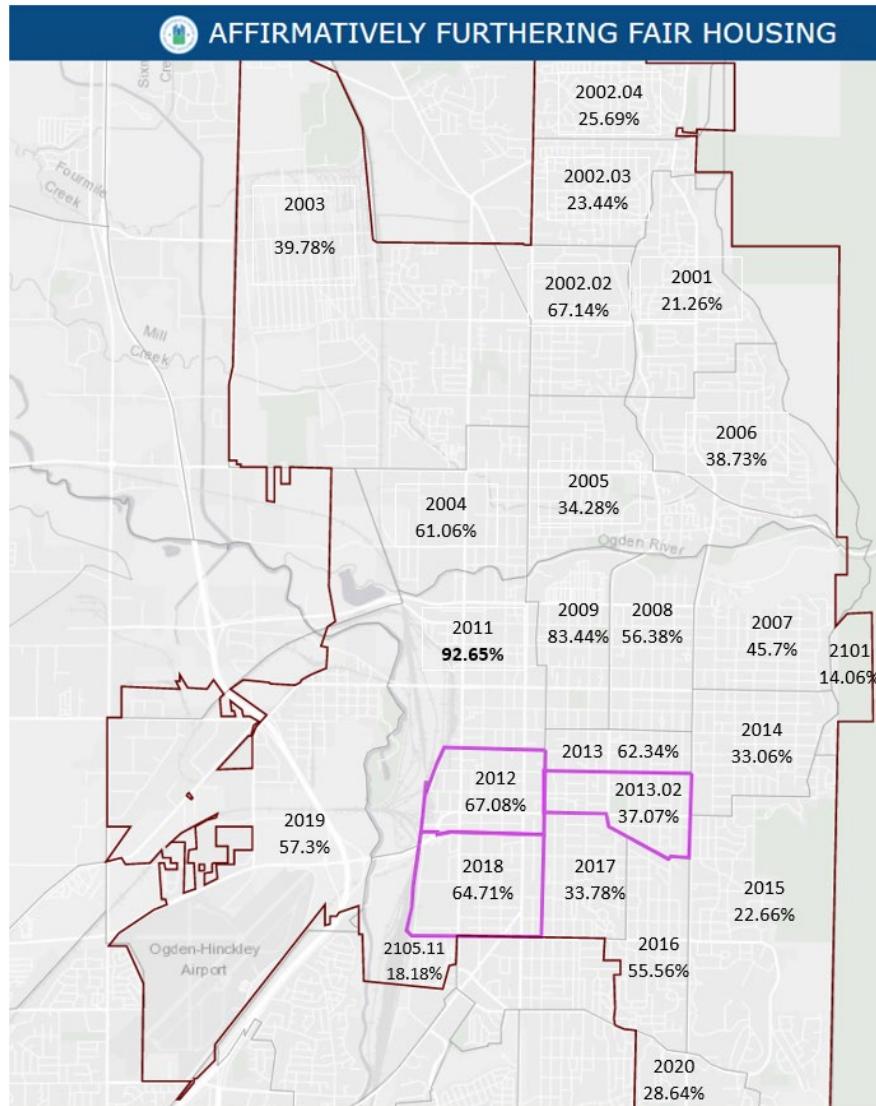
Effective: April 24, 2019

# OF PERSONS IN HOUSEHOLD	1	2	3	4	5	6	7	8
30% of Median (Extremely Low Income)	\$17,850	\$20,400	\$22,950	\$25,500	\$27,550	\$29,600	\$31,650	\$33,700
50% of Median (Very Low Income) Max. Income for Emergency Home Repair Loans	\$29,750	\$34,000	\$38,250	\$42,500	\$45,900	\$49,300	\$52,700	\$56,100
80% of Median (Low Income) Max. Income for: OWIO Program, Home Sweet Ogden	\$47,600	\$54,400	\$61,200	\$68,000	\$73,450	\$78,900	\$84,350	\$89,800
Median Income	\$59,500	\$68,000	\$76,500	\$85,000	\$91,800	\$98,600	\$105,400	\$112,200
	70% of median	80% of median	90% of median	median income	108% of median	116% of median	124% of median	132% of median

OGDEN-CLEARFIELD METROPOLITAN STATISTICAL AREA MEDIAN FAMILY INCOME:

\$ 78,100.00

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Source: HUDegis/AFFHT004 (Map 16 Housing Tenure)

Data Source: CHAS 2009-2013

HUD-generated map.

Data Source:
Comprehensive Housing
Affordability Strategy
(CHAS) 2009-2013

% Renters by Census Tract

Complaints at Disability Law Center (DLC) and results:

1 Disability ➔ No signs of disparate treatment

1 Disability/ Reasonable Accommodation denied ➔ Unable to substantiate claim

1 Disability/ Reasonable Accommodation denied ➔ Settlement reached

1 Disability/ Reasonable Accommodation denied ➔ under review

Analysis of Impediments to Fair Housing Choice (AI) Process:

