

# Community & Home Improvement DIVISION

# Fair Housing Action Plan 2020

#### PREPARED BY:

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#### INTRODUCTION

In accordance with applicable federal fair housing statutes and regulations, Oakland County certifies that it will affirmatively and aggressively further fair housing. The county will take proactive actions to overcome the effects of impediments identified in the Analysis of Impediments to Fair Housing Choice (AI) and maintain records that reflect the analysis and actions taken. The Al identifies fair housing issues/impediments based on a detailed demographic, economic and housing data analysis and wide-ranging public participation opportunities. As a result of the Al process, Oakland County developed the following Fair Housing Action Plan (FHAP) effective 2020.

The purpose of the FHAP is to set the stage for community change that will address systemic impediments while helping create and improve the climate for fair housing choice in Oakland County. The FHAP identifies goals based on the AI factors that contribute to one or more fair housing impediments. Each FHAP goal describes impediments and contributing factors, strategies, measurable outcomes, priority levels and timeframes for accomplishments and recommended partners. Work on the strategies is intended to be a collaborative effort including all Urban County local jurisdictions, other local governmental units, county departments, non-profit partners, local housing commissions, other partner agencies, community groups and citizens. The collaborative approach is essential

The Al and FHAP will inform the development of the county's 2021-2025 Consolidated Plan. A review of identified impediments and an assessment of progress on measurable outcomes will be completed annually and

> accomplishments traced through the county's Consolidated Annual Performance and Evaluation Reports (CAPERs). The FHAP is available at the Oakland County Community & Home Improvement Division, 250 Elizabeth Lake Road, Suite 1900, Pontiac, MI and on the county website:

oakgov.com/advantageoakland/communities/Pages/ Publications.aspx

#### THE FHAP INCLUDES THE FOLLOWING COMPONENTS:

Goal	Identifies the issues to be overcome in order to address impediments to fair housing choice and systemic barriers
Discussion	Brief description of the goal
Fair Housing Impediments	Brief description of the impediment that restricts fair housing choice
Strategies	Factors that contribute to identified impediments
Contributing Factors	Specific recommendations to address impediments
Recommended Participants	Key organizations or groups in the community whose participation is necessary to implement the action
Measurable Outcome	Specific metric or milestone that can be used to measure success
Priority/Timeframe	<ul> <li>When work on the action is targeted to begin:</li> <li>Short-term. Initiate the action within one year</li> <li>Mid-term. Initiate the action within two years</li> <li>Long-term. Initiate the action within five years</li> <li>Ongoing. The action is currently being implemented or has been implemented in the past and should be continued or enhanced during the next five years</li> <li>New. The action has not been previously undertaken in the community</li> </ul>

#### **ACRONYM KEY**

Al: Analysis of Impediments

CAPERs: Consolidated Annual Performance and Evaluation Reports

CHDO: Community Housing Development Organizations

FHAP: Fair Housing Action Plan

FHCMD: Fair Housing Center of Metropolitan Detroit

OCCHI: Oakland County Community & Home Improvement Division

OCEDCA: Oakland County Economic Development & Community Affairs

OCHC: Oakland County Housing Counseling

OCHHS: Oakland County Health and Human Services

OCHOC: Oakland County HOME Consortium

## Goal 1

Collaborate with local governments, fair housing agencies, advocacy groups and the housing industry to eliminate barriers to fair housing choice and create new affordable housing opportunities.

**Discussion:** Barriers exist in the development of affordable housing. These strategies address identified barriers to improve fair housing choice.

#### **Fair Housing Impediments:**

- Segregation
- Racially/Ethnically Concentrated Areas of Poverty (R/ECAPS)
- Disproportionate Housing Need
- · Publicly Supported Housing

#### **Contributing Factors:**

- Moderate to high levels of segregation
- Barriers in housing and zoning
- · Patterns in lending
- Racial minority households have disproportionate rates of housing problems
- Insufficient affordable housing in a range of unit sizes
- Barriers in housing code and zoning
- Location of public housing units tend to have lower levels of access to opportunity



STRATEGIES	RECOMMENDED PARTNERS	MEASURABLE OUTCOME	PRIORITY/ TIMEFRAME
Reduce local barriers to fair housing choice through CDBG subrecipient Internal analysis of policies and laws that affect fair housing and housing choice. Communities review laws, regulations, administrative policies, procedures and practices to assess whether any impede the development, location, availability, affordability and accessibility of housing including land use, zoning, building and occupancy codes and ordinances	Local Jurisdictions OCCHI	All CDBG subrecipients certify analysis of local housing policy during each 3-year cooperation period to affirmatively further fair housing	High/New Long-Term
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	OCEDA Local Jurisdictions	Minimally 75% of local jurisdictions educated at countywide workshops	High/New Long-Term
Decrease housing problems in the city of Pontiac R/ECAP areas by increasing community awareness of and engagement in the county Home Improvement Program (HIP) and housing counseling (HC) services	OCCHI OCEDCA Marketing Unit	<ul> <li>Relocate OCCHI offices to downtown Pontiac</li> <li>Track promotional efforts</li> <li>Track Pontiac residents served in HIP and HC</li> </ul>	High/New Ongoing
Expand housing choice outside of R/ECAP areas by evaluating the location of future federal investment in affordable housing developments	OCCHI	Allocate HOME funds to new affordable housing development in non-R/ECAP areas	High/Ongoing
Use Oakland County general funds to add one full-time housing specialist to assist in the development of affordable housing and coordinate fair housing activities	OCCHI	Hire full-time housing specialist	High/New Short-Term
Ensure a minimum standard of housing quality by educating local jurisdictions on rental housing policy best practices (rental registration, inspection and certification ordinance/regulation; landlord licensing program)	OCEDCA OCCHI	Minimally 75% of local jurisdictions educated at countywide workshops	High/New Long-Term
Maximize knowledge of available affordable housing options for low income residents through housing counseling education and referrals, community engagement events and housing agencies/commissions	OCHC	<ul> <li>Provide phone and in person referral and housing counseling</li> <li>Track events and attendance</li> </ul>	High/Ongoing
Promote affordable housing development in a range of unit sizes through collaboration with local jurisdictions and developers	OCCHI OCHOC Local Jurisdictions Housing Industry	Promote at countywide workshops Attend Community Economic Development Association of MI (CEDAM) and Building MI Communities	High/New Mid-Term
Develop a countywide Affordable Housing Strategy which shall include policies and practices related to the placement of affordable housing	OCHHS	Adoption by Oakland County Executive & Board of Commissioners	High/New Short Term
Host networking event to enhance communication with public housing Commissions to determine renter needs	OCCHI Public Housing Commissions	Minimally 50% of public housing commissions attend networking event	Medium/New Short-Term
Provide letters of support to publicly supported housing developers to encourage development in non-R/ECAP areas to mitigate concentrations of poverty	OCCHI	Letters of support issued	Medium/ Ongoing

# Goal 2 Add and preserve affordable housing stock.

**Discussion:** There is a need to increase and preserve the existing affordable housing stock. Strategies below address disparities in access to affordable housing opportunity.

#### **Fair Housing Impediments:**

• Disparities in Access to Opportunity

#### **Contributing Factors:**

- · Access to low poverty areas
- · Access to labor market engagement
- Access to proficient schools

STRATEGIES	RECOMMENDED PARTNERS	MEASURABLE OUTCOME	PRIORITY/ TIMEFRAME
Invest CDBG, HOME and ESG funds for up to 1,500 units over five years to:  Increase the supply of affordable rental housing Rehabilitate affordable rental and owner housing Provide financial assistance to promote affordable homeownership	OCCHI CHDOs Homeless Service Providers	Number of housing units assisted with CDBG, HOME or ESG	High/ Ongoing
Analyze approval rates of HIP applicants by race, ethnicity, disability and age to identify any disparities in the approval of HIP loans. Address any identified impediments.	OCCHI	Number of applicants versus number of awardees	High/New Short-Term
Promote homeownership opportunities in high labor market engagement areas with financial assistance to homebuyers using CDBG and HOME funds	OCCHI CHDOs	Number of homeowners assisted with CDBG and HOME in high labor market engagement areas	Low/ Ongoing
Explore opportunities for redevelopment or rehabilitation of residential properties	OCCHI CHDOs	Identify new opportunities	High/ Ongoing
Educate CDBG participating communities on options to fund transportation services to link housing to jobs and services	OCCHI Local Jurisdictions	Discuss at CDBG Application Workshop	Low/ Ongoing
Educate CDBG participating communities on the full use of CDBG funds to assist income eligible renters and owners of attached residences	OCCHI Local Jurisdictions	Discuss at CDBG Application Workshop	High/Ongoing

## Goal 3

Expand accessible housing opportunities for persons with disabilities.

**Discussion:** The strategies below address the need for accessible housing for persons with disabilities.

#### **Fair Housing Impediments:**

• Disability and Access

#### **Contributing Factors:**

- Insufficient accessible affordable housing
- · Discrimination based on disability



STRATEGIES	RECOMMENDED PARTNERS	MEASURABLE OUTCOME	PRIORITY/ TIMEFRAME
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.	Local Jurisdictions OCEDCA OCCHI	Minimally 75% of local jurisdictions educated at countywide workshops	High/New Long-Term
Expand Home Improvement Program (HIP) for seniors and adults with disabilities to assist homeowners to improve access and age in place through local senior citizen centers and county health division employees and other community groups/agencies serving seniors.	OCCHI OCEDCA Marketing Unit Local Senior Centers Local Advocacy Groups OC Health Network/OCHD	<ul><li>Track promotional efforts</li><li>Track senior and disabled clients served</li></ul>	High/ Ongoing
Educate landlords and developers on reasonable access/modification	FHCMD OCCHI OCEDCA & Marketing Unit Alliance for Housing	Host landlord and developer event	High/New Mid-Term

STRATEGIES	RECOMMENDED PARTNERS	MEASURABLE OUTCOME	PRIORITY/ TIMEFRAME
Reduce the incidence of predatory lending and discrimination by educating potential homebuyers through Oakland County housing counseling	OCHC Oakland County Depts Local HUD Certified Housing Counseling Agencies	Provide individual counseling Educate county staff to share information with consumers Attend outreach events to address predatory lending practices Issue press release during Fair Housing Month	High/ Ongoing
Offer fair housing workshops for property managers, housing associations and community agencies	OCHC FHCMD OCEDCA Marketing Unit	Market and host event	High/New Mid-Term
Develop and provide local jurisdictions with uniform fair housing information to place on community websites, within municipal departments and at community events	OCHC OCEDCA Marketing Unit Local Jurisdictions	Review a sampling of local websites for fair housing information     Track distribution to communities	High/New Mid-Term
Continue to inform and monitor subrecipients regarding community obligations to affirmatively further fair housing. Provide technical assistance to local CDBG representatives on activities communities can undertake to reduce fair housing impediments	OCHC OCEDCA Marketing Unit CDBG Subrecipients	Ensure cooperation/     subrecipient agreements     contain applicable regulatory     requirements     Monitor compliance     Track technical assistance	High/ Ongoing
Update and place fair housing education materials including Oakland County's Fair Housing Toolkit on the county's website. Distribute and discuss materials with local service providers	OCHC OCEDCA Marketing Unit Local Service Providers	Maintain/update website and promotional materials     Track materials distribution	High/ Ongoing
Educate landlords on fair housing and reasonable access/modification	OCHC FHCMD Local Landlord Associations Alliance for Housing	Host landlord event	High/ Ongoing
Contribute funds to the Fair Housing Center of Metropolitan Detroit to assure equal access to housing without discrimination	Oakland County FHCMD	Allocation	High/New Short-Term
Engage the Chief Diversity, Equity and Inclusion Officer to host a fair housing summit. The purpose of this event is to raise awareness of fair housing issues and obtain suggestions to address issues	Oakland County	Host Fair Housing Summit	High/New Long-Term
Develop and deliver community best practice workshops around the concept of affordable housing and its cultural and economic value	Oakland County OCEDCA Advocacy Groups	Host workshop	High/New Long-Term
Provide fair housing resource materials in non- English languages, including Spanish	Oakland County HUD OCEDCA Marketing Unit	Materials distributed	High/ Ongoing

### Goal 4

Increase fair housing awareness through outreach and education.

Discussion: Comprehensive fair housing education is an ongoing need due to a lack of public awareness. Frequent turnover of elected officials, municipal and housing industry staff necessitates timely access to quality fair housing information. Outreach and education efforts can protect the rights of housing consumers and ensure access to housing of their choice.

#### **Fair Housing Impediments:**

Outreach and Education

#### **Contributing Factors:**

- Need for fair housing education
- Need for understanding of credit
- Patterns in lending
- Discrimination based on disability

#### **QUESTIONS? Contact**

Oakland County's Community & Home Improvement Division: (248) 858-5402