

City of Auburn

Analysis of Impediments

2020 CITY OF AUBURN

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE:



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Final Report
January 21, 2020

Has Your Right to Fair Housing Been Violated?

If you feel you have experienced discrimination in the housing industry, please contact:

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New York Division of Human Rights
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Syracuse, New York 13202
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Section I. Executive Summary

Overview

Title VIII of the 1968 Civil Rights Act, also known as the Fair Housing Act, protects people from discrimination based on race, color, national origin, religion, sex, familial status, and disability when they are renting or buying a home, getting a mortgage, seeking housing assistance, or engaging in other housing related activities. The Act, and subsequent laws reaffirming its principles, seeks to overcome the legacy of segregation, unequal treatment, and historic lack of access to housing opportunity. There are several statutes, regulations, and executive orders that apply to fair housing, including the Fair Housing Act, the Housing Amendments Act, and the Americans with Disabilities Act.¹

Affirmatively furthering fair housing is defined in the Fair Housing Act as 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”.² Specifically, affirmatively furthering fair housing requires that recipients of federal housing and urban development funds take meaningful actions to address housing disparities, including replacing segregated living patterns, transforming racially and ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws.³ Furthering fair housing can involve developing affordable housing, removing barriers to affordable housing development in high opportunity areas, investing in neighborhood revitalization, preserving and rehabilitating existing affordable housing units, improving housing access in areas of concentrated poverty, and improving community assets.

Assessing Fair Housing

Provisions to affirmatively further fair housing are long-standing components of the U.S. Department of Housing and Urban Development’s (HUD’s) housing and community development programs. These provisions come from Section 808(e)(5) of the Fair Housing Act, which requires that the Secretary of HUD administer federal housing and urban development programs in a manner that affirmatively furthers fair housing.⁴

In 1994, HUD published a rule consolidating plans for housing and community development programs into a single planning process. This action grouped the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Emergency Shelter Grants (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) programs into the Consolidated Plan for Housing and Community Development, which then created a single application cycle. As a part of the consolidated planning process, and entitlement communities that receive such funds from HUD are required to submit to HUD certification that they are affirmatively furthering fair housing (AFFH).

¹ https://www.hud.gov/program_offices/fair_housing_equal_op/fair_housing_and_related_law

² § 5.152 Affirmatively Furthering Fair Housing

³ § 5.152 Affirmatively Furthering Fair Housing

⁴ 42 U.S.C.3601 et seq.

In July of 2015, HUD released a new AFFH rule which provided a format, a review process, and content requirements for the newly named “Assessment of Fair Housing”, or AFH.⁵ The assessment would now include an evaluation of equity, the distribution of community assets, and access to opportunity within the community, particularly as it relates to concentrations of poverty among minority racial and ethnic populations. Areas of opportunity are physical places within communities that provide things one needs to thrive, including quality employment, high performing schools, affordable housing, efficient public transportation, safe streets, essential services, adequate parks, and full-service grocery stores. Areas lacking opportunity, then, have the opposite of these attributes.

The AFH includes measures of segregation and integration, while also providing some historical context about how such concentrations became part of the community’s legacy. Together, these considerations were intended to better inform public investment decisions that would lead to amelioration or elimination of segregation, enhance access to opportunity, promote equity, and hence, housing choice. Equitable development requires thinking about equity impacts at the front end, prior to the investment occurring. That thinking involves analysis of economic, demographic, and market data to evaluate current issues for citizens who may have previously been marginalized from the community planning process. All this would be completed by using an on-line Assessment Tool.

However, on January 5, 2018, HUD issued a notice that extended the deadline for submission of an AFH by local government consolidated plan program participants to their next AFH submission date that falls after October 31, 2020.⁶ Then, on May 18, 2018, HUD released three notices regarding the AFFH; one eliminated the January 5, 2018, guidance; a second withdrew the on-line Assessment Tool for local government program participants; and, the third noted that the AFFH certification remains in place. HUD went on to say that the AFFH databases and the AFFH Assessment Tool guide would remain available for the AI; and, encouraged jurisdictions to use them, if so desired.

Hence, the AI process involves a thorough examination of a variety of sources related to housing, the fair housing delivery system, housing transactions, locations of public housing authorities, areas having racial and ethnic concentrations of poverty and access to opportunity. The development of an AI also includes public input, public meetings to collect input from citizens and interested parties, distribution of draft reports for citizen review, and formal presentations of findings and impediments, along with actions to overcome the identified fair housing issues and impediments.

The City of Auburn receives CDBG funds and is an entitlement community. In accordance with the applicable statutes and regulations governing the Consolidated Plan, the City of Auburn certifies that they will affirmatively further fair housing, by taking appropriate actions to overcome the effects of any impediments identified in the Analysis of Impediments to Fair Housing Choice and maintaining records that reflect the analysis and actions taken in this regard.

Socio-Economic Context

The population in the City of Auburn is not growing, and the racial and ethnic makeup of the City has not changed significantly since 2010, with 86.7 percent of the population being white, and 8.7 being black in 2017. However, there are areas in the City that have a disproportionate share of

⁵ 80 FR 42271. <https://www.federalregister.gov/documents/2015/07/16/2015-17032/affirmatively-furthering-fair-housing>

⁶ 83 FR 683 (January 5, 2018)

black households. In terms of ethnicity, some 3.7 percent of the population was considered Hispanic in 2017. An estimated 28.4 percent of the population had a high school diploma or equivalent, another 37.0 percent have some college, 12.1 percent have a Bachelor's Degree, and 6.6 percent of the population had a graduate or professional degree.

Overall, employment in Auburn has been steadily declining since 1990 from 12,981 to 10,987 in 2018. The labor force has been declining during this time as well, from 14,058 in 1990 to 11,565 in 2018. The unemployment rate for Auburn has fluctuated during this time period to a high of 9.4 percent in 2009 and 2010, which came down to 5.1 percent in 2018. These trends have mirrored the statewide average, but the unemployment rate in Auburn itself has remained higher than the statewide average since 2005.

Poverty in Auburn has also grown since 2000 from 16.5 percent to 17.6 percent in 2017. This accounts for 4,328 persons living in poverty in Auburn in 2017. Poverty was concentrated in the western parts of the City in Census tract 421 in 2017.

The housing stock in Auburn has not grown significantly in recent years. Faced with an older housing stock, the City may see a greater need for housing rehabilitation and renovation. Owner occupied units accounted for about 46.9 percent of units in 2017, while renter occupied units accounted for 53.1 percent. Over half, or 53.6 percent of units are single-family units, while 20.3 percent are apartment units, and 16.9 percent are duplex units. These distributions of housing types have not changed significantly since 2010.

The City has seen an increase in the number of vacant housing units, up from an estimated 948 units in 2010 to 1,263 units in 2017. There has also been an increase in "other" vacant units, which have increased from 31.2 percent of all vacant units in 2010 to 38.4 percent of vacant units in 2017. These units are not for sale or for rent and are not otherwise available to the marketplace.

Housing costs were highest in the eastern portions of Auburn for both rentals and median home values. The median home value in Auburn was estimated to be \$97,800 in 2017, although public input suggests that the sale price of homes in Auburn is significantly more.

Overview of Findings

As a result of detailed demographic, economic, and housing analysis, along with a range of activities designed to foster public involvement and feedback, the City of Auburn has identified a series of fair housing issues/impediments, and other contributing factors that contribute to the creation or persistence of those issues.

Table I.1, on the following page, provides a list of the contributing factors that have been identified as causing these fair housing issues/impediments and prioritizes them according to the following criteria:

1. High: Factors that have a direct and substantial impact on fair housing choice
2. Medium: Factors that have a less direct impact on fair housing choice, or that the City of Auburn has limited authority to mandate change.
3. Low: Factors that have a slight or largely indirect impact on fair housing choice, or that the City of Auburn has limited capacity to address.

ADDITIONAL FINDINGS

In addition to the table on the following page are several significant findings or conclusions summarized here. The City had no Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs) at the time of this report.

A review of the City's Municipal Code found that there are no city policies to encourage the development of affordable housing. However, as the City's population is not growing, the development of new housing may not be necessary to meet the needs of the population. Public input suggested that the City's current housing is not meeting the needs of residents in terms of safety and code enforcement. The need for rehabilitation and renovation may be a higher priority than the development of new units in Auburn. The City's website does not have information about reasonable accommodations. In addition, information from code enforcement suggests that housing choice is limited in the City by the level of code violations in the City.

The results of the 2019 Fair Housing Survey found that while respondents did recognize some of the illegal activities in the survey, there is an on-going need for outreach and education. This is particularly indicated by the proportion of respondents that did not respond to a number of questions, averaging about one quarter of respondents for each question, as well as the proportion of respondents that were not aware of what constituted a protected class in fair housing law. The overall findings of the survey indicate that the City may need to reach additional members of the population with outreach and education efforts.

Table I.1 Contributing Factors City of Auburn		
Contributing Factors	Priority	Justification
Discriminatory patterns in lending	High	As demonstrated by 2008-2017 HMDA data black and Hispanic households have a higher mortgage denial rate than white households. The average denial rate over the entire period was 9.7 percent for white households; however, the denial rate was 12.5 percent for black households, and 27.6 percent for Hispanic households. This also may indicate a lack of black and Hispanic households applying for mortgages overall.
Access to low poverty areas	Med	Low poverty index is markedly lower for black and Hispanic populations than white school proficiency, indicating inequitable access to low poverty areas. However, the City of Auburn has little control over increasing access.
Access to labor market engagement	Med	Black and Hispanic households have less access to labor market engagement as indicated by the Access to Opportunity index. However, the City has little control over impacting labor market engagement on a large scale.
Moderate to high levels of segregation	Low	American Indian and "other" racial households have moderate to high levels of segregation. However, these households represent less than one percent of the overall population in Auburn.
Insufficient affordable housing in a range of unit sizes	High	Some 31.3 percent of households have cost burdens. This is more significant for renter households, of which 41.9 percent of renter households have cost burdens. This signifies a lack of housing options that are affordable to a large proportion of the population. In addition, public input suggests that much of the city housing stock is insufficiently maintained and does not provide a safe and suitable living environment for renters.
Black renter households have disproportionate rates of housing problems	High	Black renter households face housing problems at a rate of 77.3 percent, compared to the jurisdiction average of 43.5 percent.
Insufficient accessible affordable housing	High	The number of accessible affordable units may not meet the need of the growing elderly and disabled population, particularly as the population continues to age. Some 54.0 percent of persons aged 75 and older have at least one form of disability.
Location of public housing units tend to have lower levels of access to opportunity	Med	The location of public housing units tends to be in areas with lower levels of access to low poverty areas and labor market engagement.
Lack of fair housing infrastructure	High	The fair housing survey and public input indicated a lack of collaboration among agencies to support fair housing.
Insufficient fair housing education	High	The fair housing survey and public input indicated a lack of knowledge about fair housing and a need for education.
Insufficient understanding of credit	High	The fair housing survey and public input indicated an insufficient understanding of credit needed to access mortgages.

FAIR HOUSING ISSUES, CONTRIBUTING FACTORS, AND PROPOSED ACHIEVEMENTS

Table I.2 summarizes the fair housing issues/impediments and contributing factors, including metrics, milestones, and a timeframe for achievements.

Table I.2
Recommended Fair Housing Issues, Contributing Factors, and Recommended Actions
 City of Auburn

Fair Housing Issues/ Impediments	Contributing Factors	Recommended Actions to be Taken
Disparities in Access to Opportunity	<p>Access to low poverty areas</p> <p>Access to labor market engagement</p> <p>Labor market engagement</p>	<p>Review opportunities annually to increase funding sources for additional low-income housing in high opportunity areas.</p> <p>Continue to promote homeownership opportunities in high opportunity areas with the City's Mortgage Assistance Program that includes financial assistance to homebuyers using CDBG funds: 35 households over five (5) years.</p> <p>Continue to explore opportunities annually for redevelopment or rehabilitation of residential properties in high opportunity areas and utilize the City's Acquisition Rehab Program.</p>
Disproportionate Housing Need	<p>Insufficient affordable housing in a range of unit sizes</p> <p>Black renter households have disproportionate rates of housing problems</p>	<p>Review zoning for areas with restrictions to housing development, including minimum lot requirements; make appropriate amendments every year for the next five (5) years. Work with code enforcement to ensure code violations can easily be reported. Continue to use vacant building registry.</p> <p>Continue to use CDBG funds to fund housing rehabilitation for homeowner and rental housing option: 50 residential housing units over five (5) years.</p>
Publicly Supported Housing	<p>Location of public housing units tend to have lower levels of access to opportunity</p>	<p>Locate any future publicly supported housing units in high opportunity areas. Review the location of publicly supported housing units annually.</p> <p>Research opportunities for increased funding options annually.</p>
Disability and Access	<p>Insufficient accessible affordable housing</p>	<p>Review development standards for accessible housing and inclusionary policies for accessible housing units; continue recommending appropriate amendments each year, over the next five (5) years.</p>
Fair Housing Enforcement and Outreach	<p>Insufficient fair housing education</p> <p>Insufficient understanding of credit</p> <p>Insufficient fair housing infrastructure</p> <p>Discriminatory patterns in lending</p>	<p>Continue to promote fair housing education through annual or biannual workshops.</p> <p>Continue to promote annual outreach and education related to credit for prospective homebuyers.</p> <p>Partner with agency to provide financial literacy classes for prospective homebuyers on an annual basis.</p>

Section II. Community Participation Process

The following section describes the community participation process undertaken for the 2020 City of Auburn Analysis of Impediments to Fair Housing Choice.

A. OVERVIEW

The outreach process included the 2019 Fair Housing Survey, three (3) Fair Housing Forums, and a public review meeting.

The Fair Housing Survey was distributed as an internet outreach survey, as well as being made available as a printed version. As of the date of this document, 49 responses have been received.

Fair Housing Forums were held the October 8th and 9th in order to gather feedback and input from members of the public.

The Draft for Public Review AI was made available on December 12 and a 30-day public input period was initiated.

A public hearing was held during the public review period in order to gather feedback and input on the draft Analysis of Impediment. After the close of the public review period and inspection of comments received, the final draft was made available to the public at the beginning of January 2020.

B. THE 2019 FAIR HOUSING SURVEY

The purpose of the survey, a relatively qualitative component of the AI, was to gather insight into knowledge, experiences, opinions, and feelings of stakeholders and interested citizens regarding fair housing as well as to gauge the ability of informed and interested parties to understand and affirmatively further fair housing. Many individuals and organizations throughout the City of Auburn were invited to participate. At the date of this document, some 49 responses were received. A complete set of survey responses can be found in **Section IV.I Fair Housing Survey Results**.

C. FAIR HOUSING FORUM

Three (3) Fair Housing Forums were held in Auburn. The dates and locations of these meetings are in the Appendix. A summary of the comments received during these meetings are included below. The complete transcript from these meetings is included in the Appendix.

- **High rents-low-income being priced out**
- **Need for accessible housing**
- **Need for training for landlords on fair housing practices**
- **Need for outreach and education**
- **Need for low-income housing options**
- **Concern for segregation of low-income/ people with disabilities with construction of new properties**
- **Low-income housing costs too high- need for rents to be lower**

- **Implement a rental registry of rents for the city**
- **Need for Services to be on Public Transit line**
- **Expensive rental properties in poor condition**
- **Increase in the cost of housing-rental and purchasing**
- **Cost of rent greater than what a mortgage would cost**
- **Need for home buyer education**

D. THE FINAL PUBLIC REVIEW PROCESS

A 30-day public review process was held December 12, 2019 through January 12, 2020.

It included a public review meeting was held during the City Council Meeting on December 12, 2019.

Section III. Assessment of Past Goals and Actions

An Analysis of Impediments to Fair Housing Choice for The City of Auburn was last completed in 2014. The conclusions drawn from this report are outlined in the following narrative.

A. PAST IMPEDIMENTS AND ACTIONS

The conclusions of the 2014 Analysis of Impediments are included below:

IMPEDIMENTS TO FAIR HOUSING CHOICE AND SUGGESTED ACTIONS

An Analysis of Impediments to Fair Housing Choice was conducted by the City of Auburn in 2014. The following is a list of potential impediments found:

- Landlords not making needed repairs such as fixing stoves, refrigerators, heating equipment as well as not addressing lead and mold issues for low income households.
- Failure to make repairs has put these households at greater risk of becoming homeless and negatively impacted their quality of life.
- Landlords have refused to lease to some households based on source of income. In particular those households that have public assistance or Section 8 housing grants.
- Landlords not following proper legal procedures when retaking possession of premises from low income households violating basic due process.
- Landlords intentionally or unintentionally misusing City Code to condemn their own premises (i.e. not paying utilities to remove tenant, removing door to apartment). □ Denial of housing opportunities based on familiar status.
- Screening criteria at affordable housing complexes.
- Adults not able to get utilities turned on in their name.
- Predatory lending by rent to own and credit card companies.
- HUD Income Guidelines to access CDBG programs.
- HUD rent calculation formula for Section 8 and homeless programs.
- Housing discrimination complaints are not systematically categorized by outcome and basis of complaint.
- Annual detailed discrimination reports are not submitted to the Executive branch of Auburn City government.
- Failure to submit a proposal in response to the New York State OTDA RFP for Fair Housing Enforcement and Information programs.
- Failure to utilize Social Security's Ticket to Work Program

The following recommendations were made:

- Commission the City Manager and/or City Office of Planning and Economic Development to study a City Land Bank.
- Discrimination against people in protected classes by real estate and other housing professionals may go undetected and unaddressed if not adequately monitored and enforced. Considering the growing number of residents in protected classes, there is a greater need for fair housing awareness, education and enforcement opportunities.
- Track zoning variance and local permit applications as well as substantially adjusted residential permit applications to monitor any potential impediments to fair housing.
- Track housing discrimination complaints in more detailed systematic manner. Complaints should be tracked not only by number but outcome and basis and an annual report should be provided to the Auburn City government executive branch.
- Apply for New York State Office of Temporary and Disability Assistance Solutions to End Homelessness Program (STEPH) funding in August 2014 to assist protected classes end homelessness and increase fair housing choice.
- Create City of Auburn Affordable Housing Fair by encouraging financial institutions to partner with realtors and public and private housing professionals to educate, prepare and equip renters for home ownership. This will help address the high renter rate in the City and increase minority and low income household home ownership.
- Create Central Coordinated Intake and Assessment System for all Housing Vulnerable and Homeless persons.
- Establish Bi-Annual Fair Housing Work Group

FAIR HOUSING ACTIVITIES

The following actions have been described in the 2018 Consolidated Annual Performance and Evaluation Report (CAPER):

During PY2016, The Human Services Coalition Adult and Community Task Force identified housing as a priority for the City of Auburn and Cayuga County and partnered with a number of different community agencies to create a survey to better understand the specific issues that renters are facing as well as the concerns of agencies that are working with clients who are tenants. The survey identified a multi-layered issue involving rental housing and landlord/tenant relations. This feedback as well as communication with community agencies such as The Auburn Police Department who identified tenant/landlord conflicts as one of the most common complaints the police department handles, identified specific community housing needs. A Renter's Rights Workshop and a Landlord Resource Workshop was designed and attracted more than 35 Human Service employees who work with clients that are tenants, and 75 landlords. The main objective of the workshop was to provide affordable and suitable decent housing to Auburn residents and create communication and access to programs for human service agencies and landlords. Based on the 2016 workshop attendance and feedback, the workshop was offered in program year 2017. New topics regarding housing related subjects were covered.

To expand on addressing the fair housing issues identified through this process, the City of Auburn is partially funding the workshops with the Community Development Block Grant. In addition, The City of Auburn is funding CNY Fair Housing for the Fair Housing Education and Enforcement

program. This program will provide comprehensive fair housing services in the City of Auburn including complaint intake, undercover testing and investigation, fair housing counseling, and advocacy and representation to victims of discrimination. Both of these programs together help address a number of the impediments listed in the 2014 City of Auburn Analysis of Impediments to Fair Housing (AI).

In addition, the City of Auburn continues to make strides in promoting equitable access to housing. These efforts are outlined in the narrative below.

- **Cayuga County Lead Task Force efforts and recent Emerson Foundation Grant award**

The Cayuga County Lead Task Force was formed in 2015 in response to a child suffering from severe lead poisoning. The task force includes City of Auburn staff and is seeking ways to lower the number of lead cases in the City and County. Homsite Fund Inc and the City of Auburn recently partnered CDBG grant funds with NYS grant funds to complete a Rental Rehab Program where 18 units have been remediated of lead. While this is a start in the right direction, the lead task force understands that more work needs to be completed. The lead task force partnered with Homsite Fund Inc with support from the City of Auburn on a grant application to two local foundations to on a pilot program to replace windows and doors in 20 rental units. One foundation has awarded grant funds in December of 2019 and we look forward to hearing from the second foundation in the near future. The lead task force continues to strive to ensure that all children are being test for lead and to find ways to increase the number of safe units available.

- **New Code Enforcement software that will increase efficiencies and good data.**

Reviewed in more detail in section IV.J. Municipal Code Review and Code Enforcement

- **LISC – Work with vacant and zombie properties and foreclosure prevention activities**

The City of Auburn was awarded a \$150,000 Zombie grant in 2016 from LISC to combat vacant and zombie properties. Through this grant, reputable foreclosure prevention was marketed. The City was also able to hire an additional code enforcement officer and assistant corporation counsel. Through this, the City was actively pursuing violations on zombie homes and commencing court cases. The City experienced great success with this program such as exterior code violations being addressed, winning settlements in court, and decreasing the number of zombie homes on the DFS list. The City was recently awarded a Zombie 2.0 grant to continue the same initiatives and implement a new mapping application to analyze the City's neighborhoods.

- **Rental Registry coming**

The City has determined that there exists in the City of Auburn issues arising from the relatively large proportion of residential rental property, which currently accounts for approximately 50% of all residential units in the City. A number of these rental units may, from time to time, be substandard or in violation of the New York State Uniform Fire Prevention and Building Code, the New York State Multiple Residence Law, or other state codes and local codes. The City finds that identifying and contacting a responsible party to address code violations, nuisance calls, and emergencies associated with residential rental properties is frequently a challenge for City staff because contact information for the owner or his/her agent is not routinely gathered and updated. In light of this finding, the City has further determined that it is in the public interest to establish a biennial rental property

registration program, wherein owners of residential rental property shall provide, biennially to the City, contact and other information that will aid staff in identifying a responsible party for each rental property and to encourage owners of rental property to comply with all relevant housing codes. Staff expects this Rental Registry to be under consideration by the City Council in early 2020.

- **Vacant Building Registry in place**

All vacant buildings, as of 2013, must be registered with the fire department no more than 30 days after becoming vacant.

- **AFD / APD / Civil Service Commission efforts to educate about the Civil Service system—**Connecting Bridges: Harriet Tubman Center for Justice and Peace, in a long term collaborative working partnership with the Auburn Police Department and the Cayuga County Sheriff's Office, as well as the Auburn Fire Department. Auburn Civil Service Commission, and host meeting venues seeks to enhance the relationship that the community has with local law enforcement. Mindful of national policing situations, this county-wide initiative seeks to foster a better understanding of local law enforcement and ensure that the community's concerns are heard, addressed, and strategic solutions and new initiatives reported back to the community. This effort seeks a mutual understanding of experiences and expectations and needs from all participating groups, and any corrective actions for planned change.

Section IV. Fair Housing Analysis

This section presents demographic, economic, and housing information that is drawn from the 2010 Census and American Community Survey (ACS) estimates unless otherwise noted. This analysis uses ACS Data to analyze a broad range of socio-economic characteristics, including population growth, race, ethnicity, disability, employment, poverty, and housing trends; these data are also available by Census tract, and are shown in geographic maps. Ultimately, the information presented in this section illustrates the underlying conditions that shape housing market behavior and housing choice in the City of Auburn.

Lead Agency

The City of Auburn is the lead agency undertaking this Analysis of Impediments to Fair Housing Choice.

A. SOCIO-ECONOMIC OVERVIEW

DEMOGRAPHICS

Population Estimates

Table IV.1 shows the population for the City of Auburn. As can be seen, the population in the City of Auburn decreased from 27,687 persons in 2010 to 26,454 persons in 2018, or by -4.5 percent.

Census Demographic Data

In the 1980, 1990, and 2000 decennial censuses, the Census Bureau released several tabulations in addition to the full SF1 100 percent count data including the one-in-six SF3 sample. These additional samples, such as the SF3, asked supplementary questions regarding income and household attributes that were not asked in the 100 percent count. In the 2010 decennial Census, the Census Bureau did not collect additional sample data, such as the SF3, and thus many important housing and income concepts are not available in the 2010 Census.

To study these important concepts the Census Bureau distributes the American Community Survey every year to a sample of the population and quantifies the results as one-, three- and five-year averages. The one-year sample only includes responses from the year the survey was implemented, while the five-year sample includes responses over a five-year period. Since the five-year estimates include more

Year	Population	Percent Yearly Change
2000	28,593	.
2001	28,299	-1.0%
2002	28,301	0%
2003	28,279	-0.1%
2004	28,229	-0.2%
2005	28,143	-0.3%
2006	28,069	-0.3%
2007	27,963	-0.4%
2008	27,894	-0.2%
2009	27,766	-0.5%
2010	27,687	-0.3%
2011	27,542	-0.5%
2012	27,349	-0.7%
2013	27,167	-0.7%
2014	27,052	-0.4%
2015	26,994	-0.2%
2016	26,744	-0.9%
2017	26,622	-0.5%
2018	26,454	-0.6%

responses, the estimates can be tabulated down to the Census tract level, and considered more robust than the one or three year sample estimates.

Population Estimates

Population by race and ethnicity through 2017 is shown in Table IV.2. The white population represented 85.5 percent of the population in 2017, compared with black population accounting for 8.7 percent in 2017. Hispanic households represented 3.7 percent of the population in 2017.

Race	2010 Census		2017 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	23,889	86.3%	23,047	85.5%
Black	2,346	8.5%	2,350	8.7%
American Indian	107	0.4%	145	0.5%
Asian	168	0.6%	184	0.7%
Native Hawaiian/ Pacific Islander	9	0%	0	0%
Other	313	1.1%	155	0.6%
Two or More Races	855	3.1%	1,081	4.0%
Total	27,687	100.0%	26,962	100.0%
Non-Hispanic	26,696	96.4%	25,961	96.3%
Hispanic	991	3.6%	1,001	3.7%

The change in race and ethnicity between 2010 and 2017 is shown in Table IV.3. During this time, the total non-Hispanic population was 25,961 persons in 2017. The Hispanic population was 1,001.

The geographic distribution of black households is shown in Map IV.1, on the following page. There is one Census tract in Auburn that has a disproportionate share of black households. A disproportionate share exists when one group is concentrated in an area at a rate that is at least ten (10) percentage points higher than the jurisdiction average. The area with a disproportionate share of black households is in the western part of Auburn, as seen in the map.

Map IV.1
2017 Black Population
 City of Auburn
 HUD AFFH Database

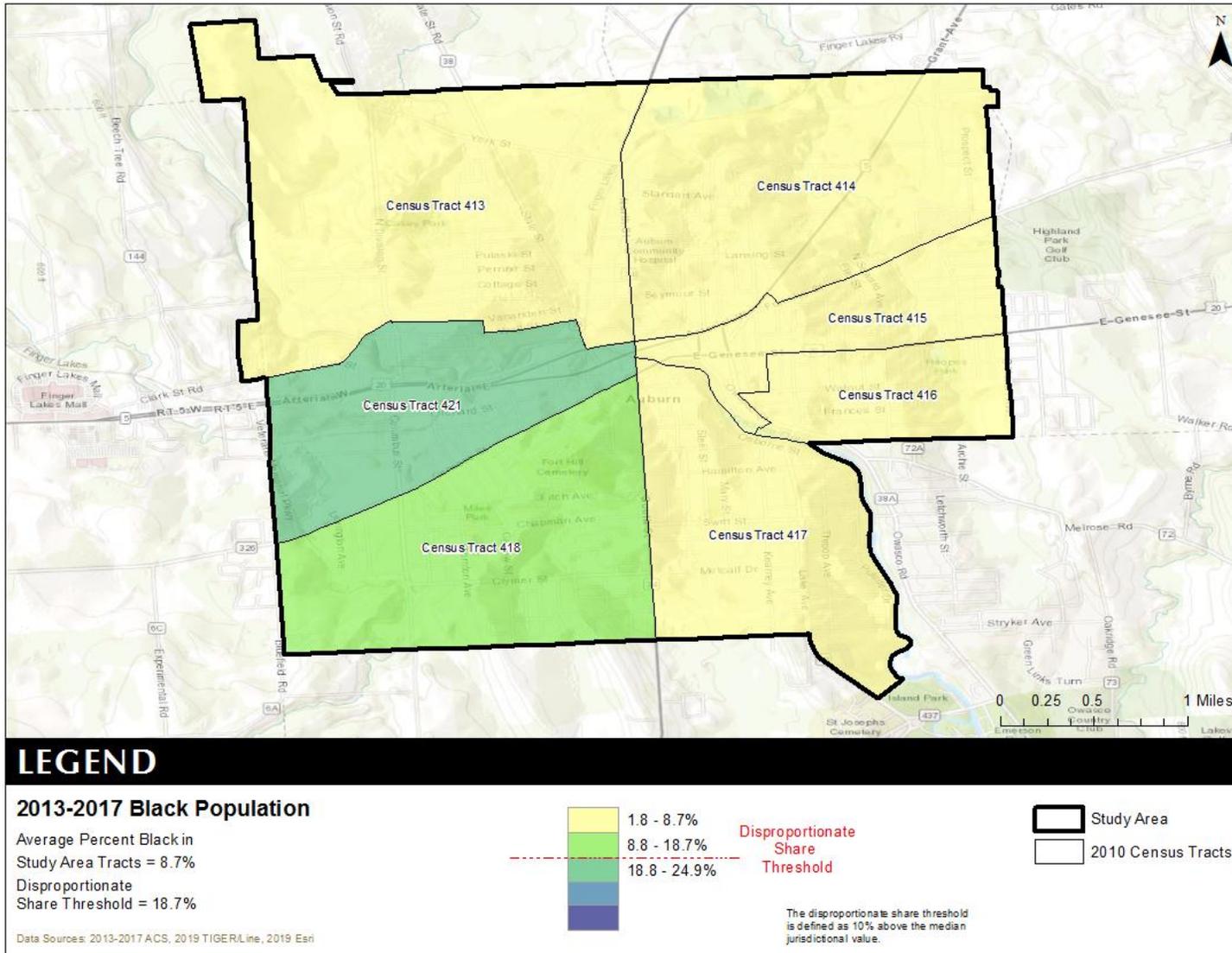


Table IV.3				
Population by Race and Ethnicity				
City of Auburn				
2010 Census & 2017 Five-Year ACS				
Race	2010 Census		2017 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	23,404	87.7%	22,508	86.7%
Black	2,214	8.3%	2,255	8.7%
American Indian	99	0.4%	68	0.3%
Asian	166	0.6%	184	0.7%
Native Hawaiian/ Pacific Islander	9	0%	0	0%
Other	64	0.2%	0	0%
Two or More Races	740	2.8%	946	3.6%
Total Non-Hispanic	26,696	100.0%	25,961	100.0%
Hispanic				
White	485	48.9%	539	53.8%
Black	132	13.3%	95	9.5%
American Indian	8	0.8%	77	7.7%
Asian	2	0.2%	0	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	249	25.1%	155	15.5%
Two or More Races	115	11.6%	135	13.5%
Total Hispanic	991	100.0	1,001	100.0%
Total Population	27,687	100.0%	26,962	100.0%

The group quarters population was 2,328 in 2010, compared to 2,620 in 2000. Institutionalized populations experienced a -2.8 percent change between 2000 and 2010. Non-Institutionalized populations experienced a -55.0 percent change during this same time period.

Table IV.4					
Group Quarters Population					
City of Auburn					
2000 & 2010 Census SF1 Data					
Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	1,704	77.5%	1,733	81.0%	1.7%
Juvenile Facilities	.	.	35	1.6%	.
Nursing Homes	445	20.2%	370	17.3%	-16.9%
Other Institutions	51	2.3%	1	0%	-98.0%
Total	2,200	100.0%	2,139	100.0%	-2.8%
Non-Institutionalized					
College Dormitories	55	13.1%	63	33.3%	14.5%
Military Quarters	0	0%	0	0%	0%
Other Non -Institutionalized	365	86.9%	126	66.7%	-65.5%
Total	420	100.0%	189	100.0%	-55.0%
Group Quarters Population	2,620	100.0%	2,328	100.0%	-11.1%

The number of foreign-born persons is shown in Table IV.5. An estimated 0.3 percent of the population was born in India, some 0.2 percent were born in China excluding Hong Kong and Taiwan, and another 0.2 percent were born in Iraq.

Table IV.5
Place of Birth for the Foreign-Born Population
 City of Auburn
 2017 Five-Year ACS

Number	Country	Number of Persons	Percent of Total Population
#1 country of origin	India	94	0.3%
#2 country of origin	China excluding Hong Kong and Taiwan	54	0.2%
#3 country of origin	Iraq	53	0.2%
#4 country of origin	Ecuador	39	0.1%
#5 country of origin	Other Eastern Africa	38	0.1%
#6 country of origin	Greece	36	0.1%
#7 country of origin	Canada	29	0.1%
#8 country of origin	Guyana	26	0.1%
#9 country of origin	Italy	26	0.1%
#10 country of origin	Bulgaria	25	0.1%

Limited English Proficiency and the language spoken at home are shown in Table IV.6. An estimated 1.7 percent of the population speaks Spanish at home, followed by 0.4 percent speaking Other Indo-European languages.

Table IV.6
Limited English Proficiency and Language Spoken at Home
 City of Auburn
 2017 Five-Year ACS

Number	Country	Number of Persons	Percent of Total Population
#1 LEP Language	Spanish	423	1.7%
#2 LEP Language	Other Indo-European languages	107	0.4%
#3 LEP Language	Other and unspecified languages	43	0.2%
#4 LEP Language	Chinese	37	0.1%
#5 LEP Language	French, Haitian, or Cajun	27	0.1%
#6 LEP Language	Other Asian and Pacific Island languages	20	0.1%
#7 LEP Language	Arabic	8	0%
#8 LEP Language	German or other West Germanic languages	0	0%
#9 LEP Language	Korean	0	0%
#10 LEP Language	Russian, Polish, or other Slavic languages	0	0%

Education

Education and employment data, as estimated by the 2017 ACS, is presented in Table IV.7. In 2017, some 11,799 persons were employed and 1,074 were unemployed. This totaled a labor force of 12,873 persons. The unemployment rate for the City of Auburn was estimated to be 8.3 percent in 2017.

Table IV.7	
Employment, Labor Force and Unemployment	
City of Auburn	
2017 Five-Year ACS Data	
Employment Status	2017 Five-Year ACS
Employed	11,799
Unemployed	1,074
Labor Force	12,873
Unemployment Rate	8.3%

In 2017, 89.6 percent of households in the City of Auburn had a high school education or greater.

Table IV.8	
High School or Greater Education	
City of Auburn	
2017 Five-Year ACS Data	
Education Level	Households
High School or Greater	10,365
Total Households	11,572
Percent High School or Above	89.6%

As seen in Table IV.9, some 28.4 percent of the population had a high school diploma or equivalent, another 37.0 percent have some college, 12.1 percent have a Bachelor's Degree, and 6.6 percent of the population had a graduate or professional degree.

Table IV.9		
Educational Attainment		
City of Auburn		
2017 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	3,448	16.0%
High School or Equivalent	6,137	28.4%
Some College or Associates Degree	7,991	37.0%
Bachelor's Degree	2,605	12.1%
Graduate or Professional Degree	1,432	6.6%
Total Population Above 18 years	21,613	100.0%

Demographics Summary

The population in the City of Auburn is not growing, and the racial and ethnic makeup of the City has not changed significantly since 2010, with 86.7 percent of the population being white, and 8.7 being black in 2017. However, there are areas in the City that have a disproportionate share of black households. In terms of ethnicity, some 3.7 percent of the population was considered Hispanic in 2017. An estimated 28.4 percent of the population had a high school diploma or equivalent, another 37.0 percent have some college, 12.1 percent have a Bachelor's Degree, and 6.6 percent of the population had a graduate or professional degree.

ECONOMICS

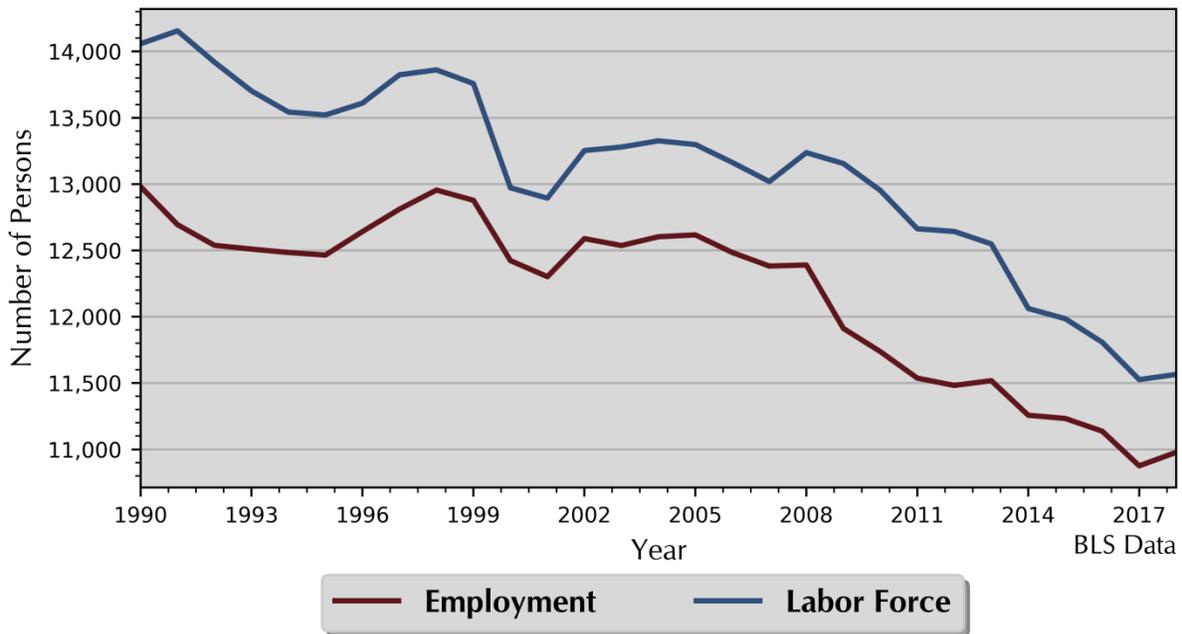
The following section describes the economic context for the City of Auburn. The data presented here is from the Bureau of Economic Analysis (BEA) and the Bureau of Labor Statistics (BLS). The data from the BEA is only available at the County level and shows the entirety of Cayuga County. The BLS data presented below is specified for the City of Auburn.

Labor Force

Table IV.10, on the following page, shows the labor force statistics for the City of Auburn from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 2000 with a rate of 4.2 percent. The highest level of unemployment occurred during 2009 and 2010 rising to a rate of 9.4 percent. This compared to a statewide low of 4.5 in 2000 and statewide high of 8.6 percent in 2010. Over the last year, the unemployment rate in the City of Auburn decreased from 5.6 percent in 2017 to 5.1 percent in 2018, which compared to a statewide decrease to 4.1 percent.

Diagram IV.1 shows the employment and labor force for the City of Auburn. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 10,978 persons, with the labor force reaching 11,565, indicating there were a total of 587 unemployed persons.

Diagram IV.1
Employment and Labor Force
 City of Auburn
 1990 – 2017 BLS Data



Year	City of Auburn				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	1,077	12,981	14,058	7.7%	5.3%
1991	1,461	12,694	14,155	10.3%	7.2%
1992	1,381	12,538	13,919	9.9%	8.6%
1993	1,192	12,510	13,702	8.7%	7.9%
1994	1,059	12,484	13,543	7.8%	6.9%
1995	1,056	12,465	13,521	7.8%	6.3%
1996	968	12,642	13,610	7.1%	6.2%
1997	1,013	12,811	13,824	7.3%	6.4%
1998	906	12,955	13,861	6.5%	5.6%
1999	880	12,878	13,758	6.4%	5.2%
2000	549	12,423	12,972	4.2%	4.5%
2001	592	12,302	12,894	4.6%	4.8%
2002	664	12,589	13,253	5.0%	6.1%
2003	742	12,537	13,279	5.6%	6.4%
2004	723	12,603	13,326	5.4%	5.8%
2005	681	12,617	13,298	5.1%	5.0%
2006	679	12,484	13,163	5.2%	4.5%
2007	637	12,382	13,019	4.9%	4.6%
2008	847	12,390	13,237	6.4%	5.4%
2009	1,243	11,912	13,155	9.4%	8.3%
2010	1,215	11,737	12,952	9.4%	8.6%
2011	1,126	11,537	12,663	8.9%	8.3%
2012	1,161	11,482	12,643	9.2%	8.5%
2013	1,031	11,518	12,549	8.2%	7.7%
2014	805	11,257	12,062	6.7%	6.3%
2015	752	11,233	11,985	6.3%	5.3%
2016	670	11,137	11,807	5.7%	4.9%
2017	650	10,876	11,526	5.6%	4.7%
2018	587	10,978	11,565	5.1%	4.1%

Unemployment

Diagram IV.2 shows the unemployment rate for both the State and the City of Auburn. During the 1990's the average rate for Auburn was 8.0 percent, which compared to 6.6 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 5.6 percent, which compared to 5.6 percent statewide. Since 2010, the average unemployment rate was 7.3 percent. Over the course of the entire period the Auburn city had an average unemployment rate that higher than the State, 6.9 percent for Auburn, versus 6.2 statewide.

Earnings: Cayuga County

The Bureau of Economic Analysis (B.E.A.) produces regional economic accounts, which provide a consistent framework for analyzing and comparing individual state and local area economies. Diagram IV.3 shows real average earnings per job for Cayuga County from 1990 to 2017. Over this period the average earning per job for Cayuga County was 45,456 dollars, which was lower than the statewide average of 71,628 dollars over the same period. Although we are seeing the average earnings as significantly lower, the statewide average includes New York City and surrounding areas. It should be expected that this will skew the statewide results to a much higher rate of earnings that is not proportional to the earnings in other parts of the State.

Diagram IV.2
Annual Unemployment Rate
 City of Auburn
 1990 – 2017 BLS Data

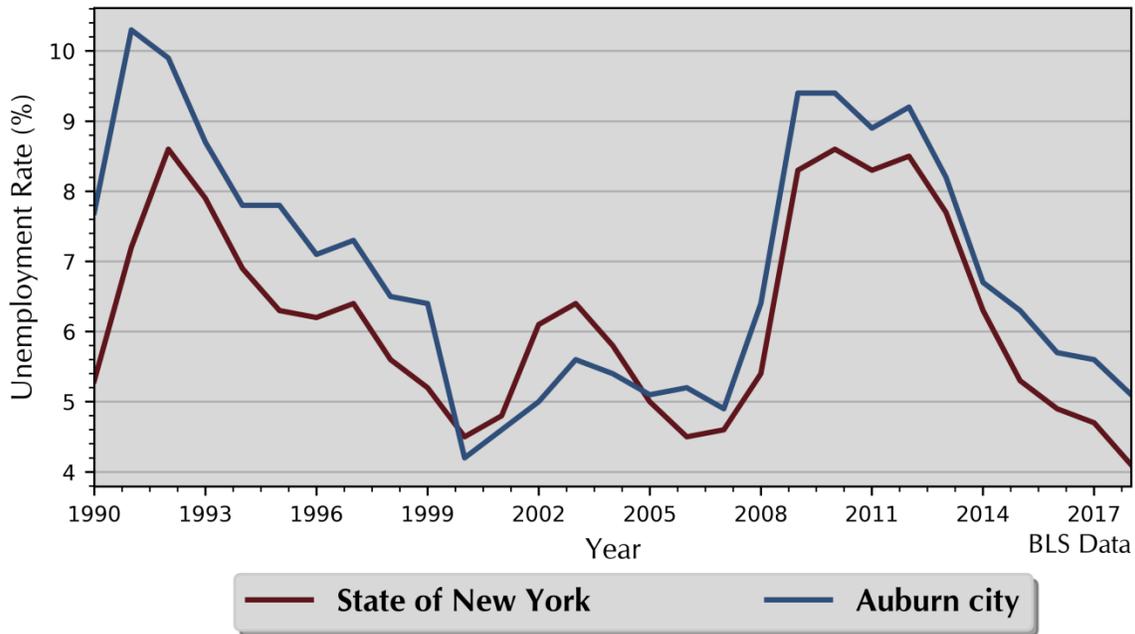


Diagram IV.3
Real Average Earnings Per Job
 Cayuga County
 BEA Data 1990 - 2017

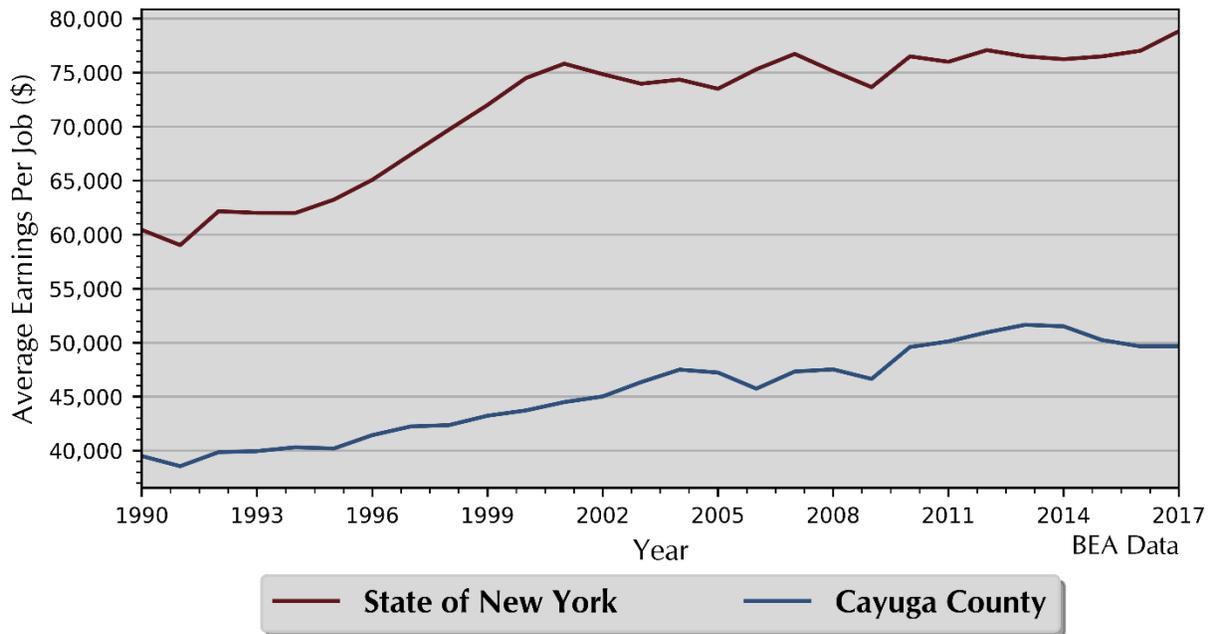
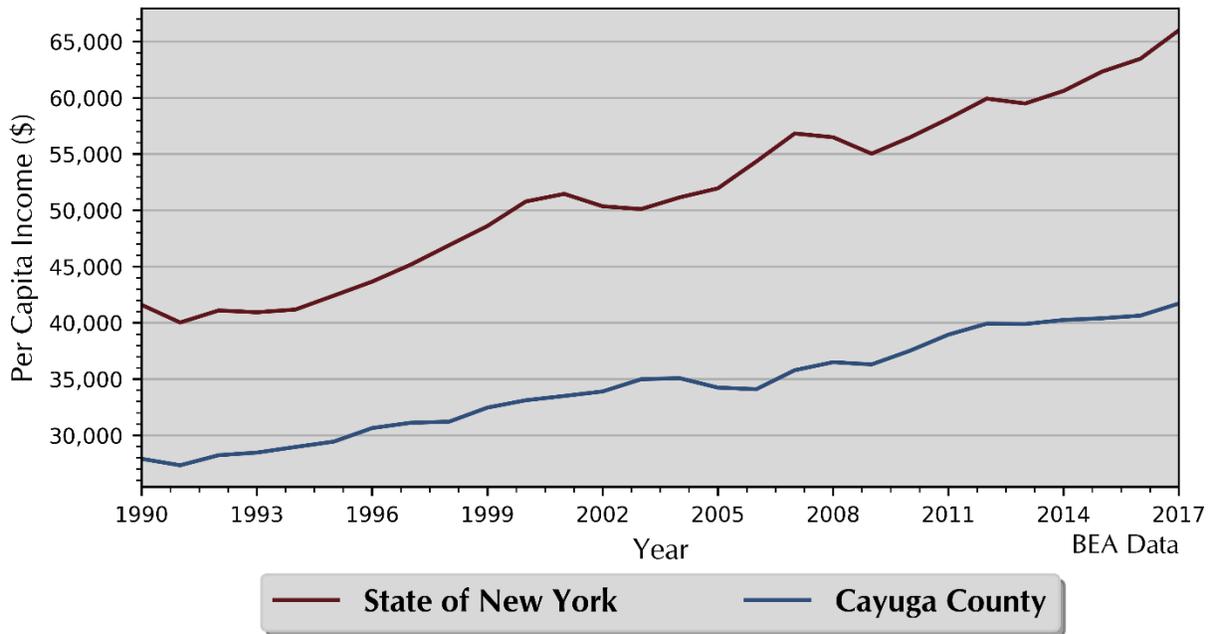


Diagram IV.4 shows real per capita income for the Cayuga County from 1990 to 2017, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period, the real per capita income for Cayuga County was 34,385 dollars,

which was lower than the statewide average of 51,666 dollars over the same period. The statewide data once again includes New York City and should be expected to be higher due to incomes in those parts of the State.

Diagram IV.4
Real Per Capita Income
 Cayuga County
 BEA Data 1990 - 2017



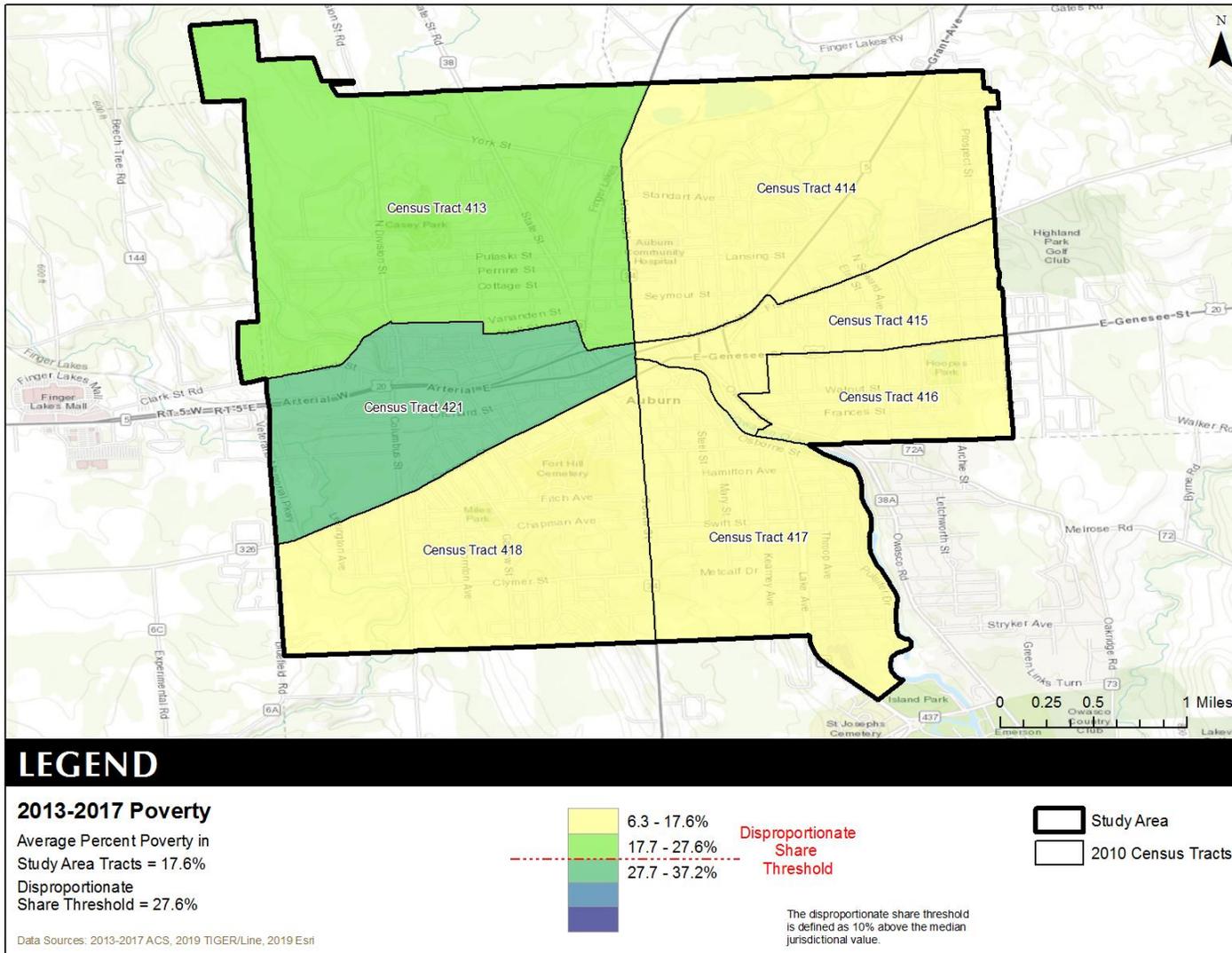
Poverty

The rate of poverty for the City of Auburn is shown in Table IV.11. In 2017, there were an estimated 4,328 persons living in poverty. This represented a 17.6 percent poverty rate, compared to 16.5 percent poverty in 2000. In 2017, some 13.7 percent of those in poverty were under age 6, and 7.8 percent were 65 or older.

Table IV.11				
Poverty by Age				
City of Auburn				
2000 Census SF3 & 2017 Five-Year ACS Data				
Age	2000 Census		2017 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	579	13.4%	594	13.7%
6 to 17	944	21.8%	724	16.7%
18 to 64	2,331	53.8%	2,671	61.7%
65 or Older	481	11.1%	339	7.8%
Total	4,335	100.0%	4,328	100.0%
Poverty Rate	16.5%	.	17.6%	.

Poverty was more heavily concentrated in western Auburn in Census tract 421. This tract saw a disproportionate share of poverty in 2017. This is shown in Map IV.2.

Map IV.2
Poverty
 City of Auburn
 HUD AFFH Database



Economic Summary

Overall, employment in Auburn has been steadily declining since 1990 from 12,981 to 10,987 in 2018. The labor force has been declining during this time as well, from 14,058 in 1990 to 11,565 in 2018. The unemployment rate for Auburn has fluctuated during this time period to a high of 9.4 percent in 2009 and 2010, which came down to 5.1 percent in 2018. These trends have mirrored the statewide average, but the unemployment rate in Auburn itself has remained higher than the statewide average since 2005.

Poverty in Auburn has also grown since 2000 from 16.5 percent to 17.6 percent in 2017. This accounts for 4,328 persons living in poverty in Auburn in 2017. Poverty was concentrated in the western parts of the City in Census tract 421 in 2017.

HOUSING

Housing Production

The Census Bureau reports building permit authorizations and “per unit” valuation of building permits by county annually. Single-family construction usually represents most residential development in the county. Single-family building permit authorizations in the City of Auburn decreased from 1 authorization in 2017 to 0 in 2018. The units shown in this table and the following diagrams are only new construction in the City. City staff asserts that there has been additional development in the City in the form of renovation that had added new units to the housing stock.

The real value of single-family building was \$203,362 in 2016. This compares to an increase in permit value statewide, with values rising from \$303,430 in 2017 to \$295,459 in 2018. Additional details are given in Table IV.12 and are illustrated in Diagrams IV.5 and IV.6.

Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, (Real 2017\$)	
	Single-Family	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units
1980	62	0	4	0	66	81,753	0
1981	7	0	0	0	7	73,269	0
1982	3	0	0	0	3	104,845	0
1983	4	2	0	0	6	72,973	0
1984	11	2	0	0	13	93,053	0
1985	22	0	0	0	22	81,566	0
1986	20	0	4	0	24	81,846	0
1987	28	2	0	0	30	93,334	0
1988	33	0	0	0	33	90,524	0
1989	10	4	12	0	26	89,029	0
1990	8	0	4	6	18	84,621	37,564
1991	5	0	0	0	5	81,754	0
1992	7	0	0	0	7	87,602	0
1993	20	0	0	0	20	90,242	0
1994	12	0	0	8	20	112,958	53,905
1995	8	0	0	0	8	117,685	0
1996	3	0	0	0	3	91,503	0
1997	3	0	0	0	3	103,796	0
1998	1	0	0	0	1	87,977	0
1999	4	0	0	0	4	121,044	0
2000	11	0	0	0	11	144,724	0
2001	3	0	0	0	3	179,194	0
2002	4	2	0	0	6	221,606	0
2003	5	0	0	0	5	184,142	0
2004	7	0	0	0	7	121,512	0
2005	8	0	0	0	8	186,578	0
2006	7	4	0	0	11	231,996	0
2007	3	2	0	0	5	194,932	0
2008	1	0	0	0	1	76,095	0
2009	0	30	0	0	30	0	0
2010	4	0	0	0	4	91,880	0
2011	2	0	0	0	2	67,499	0
2012	2	18	6	0	26	194,983	0
2013	3	0	0	0	3	139,220	0
2014	4	0	0	110	114	183,647	88,763
2015	1	28	0	0	29	235,963	0
2016	30	0	0	0	30	203,362	0
2017	1	0	0	0	1	30,678	0
2018	0	0	0	0	0	0	0

Diagram IV.5
Single-Family Permits

City of Auburn
Census Bureau Data, 1980–2017

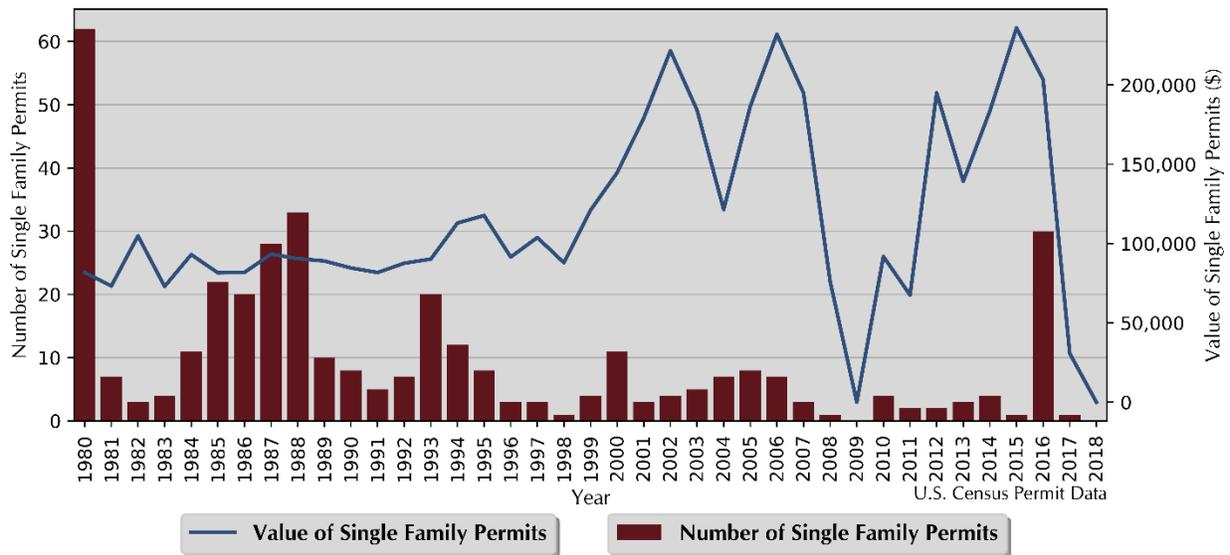
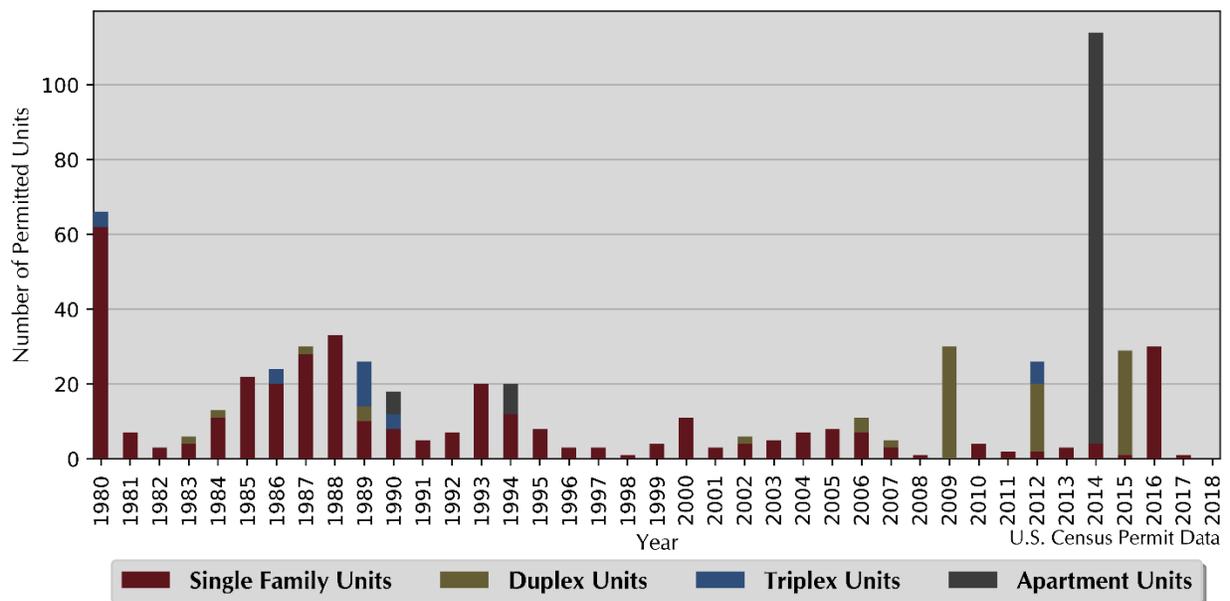


Diagram IV.6
Total Permits by Unit Type

City of Auburn
Census Bureau Data, 1980–2017



Housing Characteristics

Households by type and tenure are shown in Table IV.13. Family households represented 51.1 percent of households, while non-family households accounted for 48.9 percent. These changed from 52.6 percent and 47.4 percent, respectively.

Table IV.13				
Household Type by Tenure				
City of Auburn				
2010 Census SF1 & 2017 Five-Year ACS Data				
Household Type	2010 Census		2017 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	6,150	52.6%	5,910	51.1%
Married-Couple Family	3,619	58.8%	3,378	57.2%
Owner-Occupied	2,778	76.8%	2,504	74.1%
Renter-Occupied	841	23.2%	874	25.9%
Other Family	2,531	41.2%	2,532	42.8%
Present				
Male Householder, No Spouse	672	26.6%	647	26.5%
Owner-Occupied	318	47.3%	292	45.1%
Renter-Occupied	354	52.7%	355	54.9%
Female Householder, No Spouse	1,859	73.4%	1,885	73.4%
Owner-Occupied	668	35.9%	642	34.1%
Renter-Occupied	1,191	64.1%	1,243	65.9%
Non-Family Households	5,541	47.4%	5,662	48.9%
Owner-Occupied	1,907	34.4%	1,986	35.1%
Renter-Occupied	3,634	65.6%	3,676	64.9%
Total	11,691	100.0%	11,572	100.0%

Table IV.14 shows housing units by type in 2010 and 2017. In 2010, there were 13,199 housing units, compared with 12,835 in 2017. Single-family units accounted for 53.6 percent of units in 2017, compared to 49.1 in 2010. Apartment units accounted for 20.3 percent in 2017, compared to 18.7 percent in 2010.

Table IV.14				
Housing Units by Type				
City of Auburn				
2010 & 2017 Five-Year ACS Data				
Unit Type	2010 Five-Year ACS		2017 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	6,484	49.1%	6,881	53.6%
Duplex	2,729	20.7%	2,170	16.9%
Tri- or Four-Plex	1,423	10.8%	1,102	8.6%
Apartment	2,466	18.7%	2,600	20.3%
Mobile Home	97	0.7%	82	0.6%
Boat, RV, Van, Etc.	0	0%	0	0%
Total	13,199	100.0%	12,835	100.0%

Table IV.15 shows housing units by tenure from 2010 to 2017. By 2017, there were 12,835 housing units. An estimated 46.9 percent were owner-occupied, and 9.8 percent were vacant.

Table IV.15				
Housing Units by Tenure				
City of Auburn				
2010 Census & 2017 Five-Year ACS Data				
Tenure	2010 Census		2017 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	11,691	92.5%	11,572	90.2%
Owner-Occupied	5,671	48.5%	5,424	46.9%
Renter-Occupied	6,020	51.5%	6,148	53.1%
Vacant Housing Units	948	7.5%	1,263	9.8%
Total Housing Units	12,639	100.0%	12,835	100.0%

Households by income for the 2010 and 2017 5-year ACS are shown in Table IV.16. Households earning more than \$100,000 per year represented 12.2 percent of households in 2017, compared to 9.0 percent in 2010. Meanwhile, households earning less than \$15,000 accounted for 16.8 percent of households in 2017, compared to 18.6 percent in 2010.

Income	2010 Five-Year ACS		2017 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	2,279	18.6%	1,942	16.8%
\$15,000 to \$19,999	1,127	9.2%	963	8.3%
\$20,000 to \$24,999	896	7.3%	596	5.2%
\$25,000 to \$34,999	1,645	13.4%	1,476	12.8%
\$35,000 to \$49,999	1,628	13.3%	1,840	15.9%
\$50,000 to \$74,999	2,292	18.7%	2,045	17.7%
\$75,000 to \$99,999	1,306	10.6%	1,298	11.2%
\$100,000 or More	1,099	9.0%	1,412	12.2%
Total	12,272	100.0%	11,572	100.0%

Table IV.17 shows households by year home built for the 2010 and 2017 5-year ACS data. Housing units built between 2000 and 2009, account for 1.3 percent of households in 2010 and 1.2 percent of households in 2017. Housing units built in 1939 or earlier represented 51.8 percent of households in 2017 and 56.5 percent of households in 2010.

Year Built	2010 Five-Year ACS		2017 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	6,937	56.5%	5,990	51.8%
1940 to 1949	760	6.2%	905	7.8%
1950 to 1959	1,213	9.9%	1,604	13.9%
1960 to 1969	1,079	8.8%	1,324	11.4%
1970 to 1979	1,524	12.4%	723	6.2%
1980 to 1989	531	4.3%	378	3.3%
1990 to 1999	65	0.5%	376	3.2%
2000 to 2009	163	1.3%	137	1.2%
2010 or Later	.	.	135	1.2%
Total	12,272	100.0%	11,572	100.0%

The distribution of unit types by race are shown in Table IV.18. An estimated 55.6 percent of white households occupy single-family homes, while 39.5 percent of black households do. Some 19.8 percent of white households occupied apartments, while 21.5 percent of black households do. An estimated 28.6 percent of Asian, and 72.0 percent of American Indian households occupy single-family homes.

Table IV.18
Distribution of Units in Structure by Race
City of Auburn
2017 Five-Year ACS Data

Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	55.6%	39.5%	72.0%	28.6%	0%	0%	44.9%
Duplex	15.9%	21.1%	28.0%	0%	0%	0%	35.3%
Tri- or Four-Plex	8.2%	17.9%	0%	0%	0%	52.9%	0%
Apartment	19.8%	21.5%	0%	71.4%	0%	47.1%	19.9%
Mobile Home	0.4%	0%	0%	0%	0%	0%	0%
Boat, RV, Van, Etc.	0%	0%	0%	0%	0%	0%	0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

The disposition of vacant units between 2010 and 2017 are shown in Table IV.19. By 2017, for rent units accounted for 27.5 percent of vacant units, while for sale units accounted for 10.8 percent. "Other" vacant units accounted for 38.4 percent of vacant units, representing a total of 485 "other" vacant units.

Table IV.19
Disposition of Vacant Housing Units
City of Auburn
2010 Census & 2017 Five-Year ACS Data

Disposition	2010 Census		2017 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	425	44.8%	347	27.5%
For Sale	121	12.8%	137	10.8%
Rented Not Occupied	27	2.8%	107	8.5%
Sold Not Occupied	35	3.7%	64	5.1%
For Seasonal, Recreational, or Occasional Use	44	4.6%	123	9.7%
For Migrant Workers	0	0%	0	0%
Other Vacant	296	31.2%	485	38.4%
Total	948	100.0%	1,263	100.0%

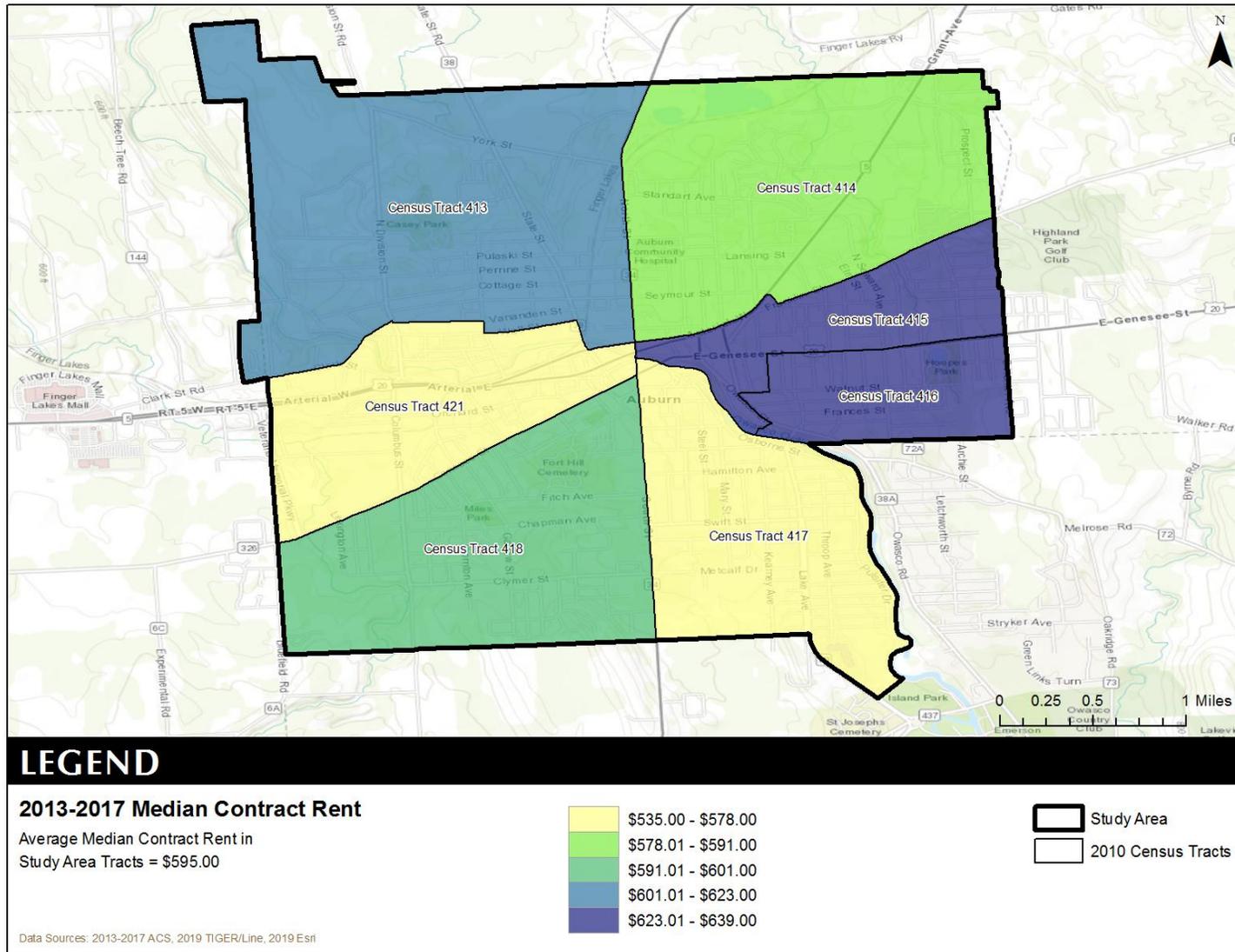
The age of a structure influences its value. As shown in Table IV.20, structures built in 1939 or earlier had a median value of 89,200 dollars while structures built between 1950 and 1959 had a median value of 117,100 dollars. Those built between 1990 and 1999 had a median value of 112,900 dollars. The total median value in the City of Auburn was 97,800 dollars.

Table IV.20
Owner Occupied Median Value by Year Structure Built
City of Auburn
2017 5-Year ACS Data

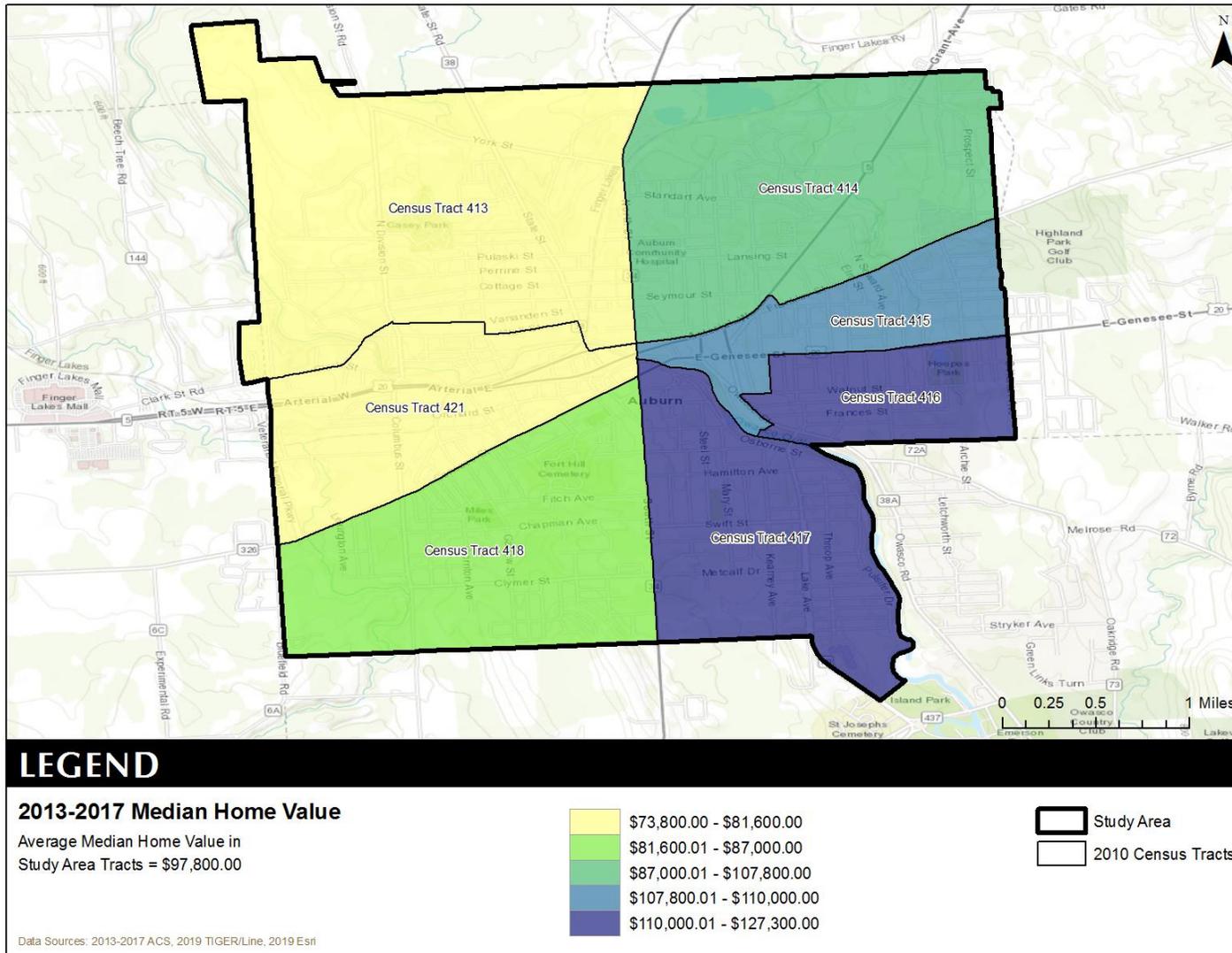
Year Structure Built	Median Value
1939 or earlier	89,200
1940 to 1949	86,800
1950 to 1959	117,100
1960 to 1969	140,100
1970 to 1979	128,600
1980 to 1989	145,700
1990 to 1999	112,900
2000 to 2009	248,200
2010 to 2013	0
2014 or later	0
Median Value	97,800

Median contract rent was highest in the eastern part of Auburn, as seen in Map IV.3. Similarly, median home values were highest in the southeastern part of Auburn, as seen in Map IV.4.

Map IV.3
Median Contract Rent
 City of Auburn
 HUD AFFH Database



Map IV.4
Median Home Value
 City of Auburn
 HUD AFFH Database



Housing Summary

The housing stock in Auburn has not grown significantly in recent years. Faced with an older housing stock, the City may see a greater need for housing rehabilitation and renovation. Owner occupied units accounted for about 46.9 percent of units in 2017, while renter occupied units accounted for 53.1 percent. Over half, or 53.6 percent of units are single-family units, while 20.3 percent are apartment units, and 16.9 percent are duplex units. These distributions of housing types have not changed significantly since 2010.

The City has seen an increase in the number of vacant housing units, up from an estimated 948 units in 2010 to 1,263 units in 2017. There has also been an increase in “other” vacant units, which have increased from 31.2 percent of all vacant units in 2010 to 38.4 percent of vacant units in 2017. These units are not for sale or for rent and are not otherwise available to the marketplace.

Housing costs were highest in the eastern portions of Auburn for both rentals and median home values. The median home value in Auburn was estimated to be \$97,800 in 2017, although public input suggests that the sale price of homes in Auburn is significantly more.

B. SEGREGATION AND INTEGRATION

The “dissimilarity index” provides a quantitative measure of segregation in an area, based on the demographic composition of smaller geographic units within that area. One way of understanding the index is that it indicates how evenly two demographic groups are distributed throughout an area: if the composition of both groups in each geographic unit (e.g., Census tract) is the same as in the area as a whole (e.g., city), then the dissimilarity index score for that city will be 0. By contrast; and again, using Census tracts as an example; if one population is clustered entirely within one Census tract, the dissimilarity index score for the city will be 1. The higher the dissimilarity index value, the higher the level of segregation in an area.

A Technical Note on the Dissimilarity Index Methodology

The dissimilarity indices included in this study were calculated from data provided by the Census Bureau according to the following formula:

$$D_j^{WB} = 100 * \frac{1}{2} \sum_{i=1}^N \left| \frac{W_i}{W_j} - \frac{B_i}{B_j} \right|$$

Where i indexes a geographic unit, j is the j th jurisdiction, W is group one and B is group two, and N is the number of geographic units, starting with i , in jurisdiction j .⁷

This is the formula that HUD uses to calculate dissimilarity index values. In most respects (including the use of tract-level data available through the Brown Longitudinal Tract Database), the methodology employed in this study exactly duplicates HUD’s methodology for calculating the index of dissimilarity.

The principle exception was the decision to use Census tract-level data to calculate dissimilarity index values through 2010. While HUD uses tract level data in 1990 and 2000, HUD uses block group-level data in 2010. The decision to use tract-level data in all years included in this study was motivated by the fact that the dissimilarity index is sensitive to the geographic base unit from which it is calculated. Concretely, use of smaller geographic units produces dissimilarity index values that tend to be higher than those calculated from larger geographic units.⁸

As a general rule, HUD considers the thresholds appearing in the table below to indicate low, moderate, and high levels of segregation:

Interpreting the dissimilarity index		
Measure	Values	Description
Dissimilarity Index [range 0-100]	<40	Low Segregation
	40-54	Moderate Segregation
	>55	High Segregation

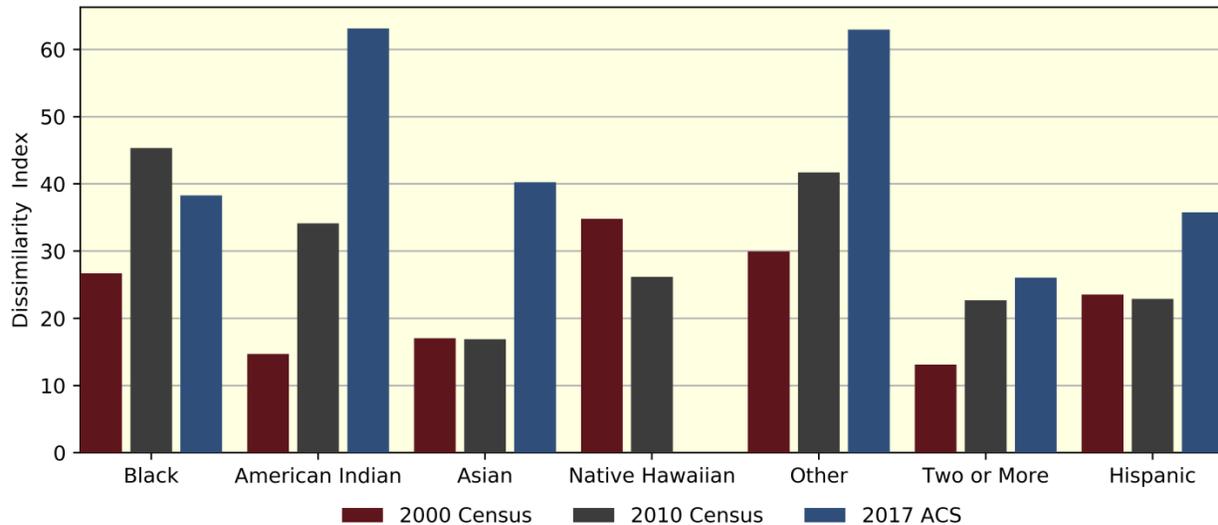
⁷ Affirmatively Furthering Fair Housing Data Documentation. HUD. December 2015.

⁸ Wong, David S. “Spatial Decomposition of Segregation Indices: A Framework Toward Measuring Segregation at Multiple Levels.” *Geographical Analyses*, 35:3. The Ohio State University. July 2003. P. 179.

Segregation Levels

Diagram IV.7 shows the dissimilarity index by racial type in 2000, 2010, and 2017. American Indian and “other” race households had a moderate to high level of segregation in 2017, but these racial groups accounted for very little of the overall population and this data may not be statistically significant.

Diagram IV.7
Dissimilarity Index
 City of Auburn



C. RACIALLY OR ETHNICALLY CONCENTRATED AREAS OF POVERTY

Racially or ethnically concentrated areas of poverty (R/ECAPs) are Census tracts with relatively high concentrations of non-white residents living in poverty. Formally, an area is designated an R/ECAP if two conditions are satisfied: first, the non-white population, whether Hispanic or non-Hispanic, must account for at least 50 percent of the Census tract population. Second, the poverty rate in that Census must exceed a certain threshold, at 40 percent.

R/ECAPs over Time

There were no R/ECAPs in Auburn at the time of this study.

D. DISPARITIES IN ACCESS TO OPPORTUNITY

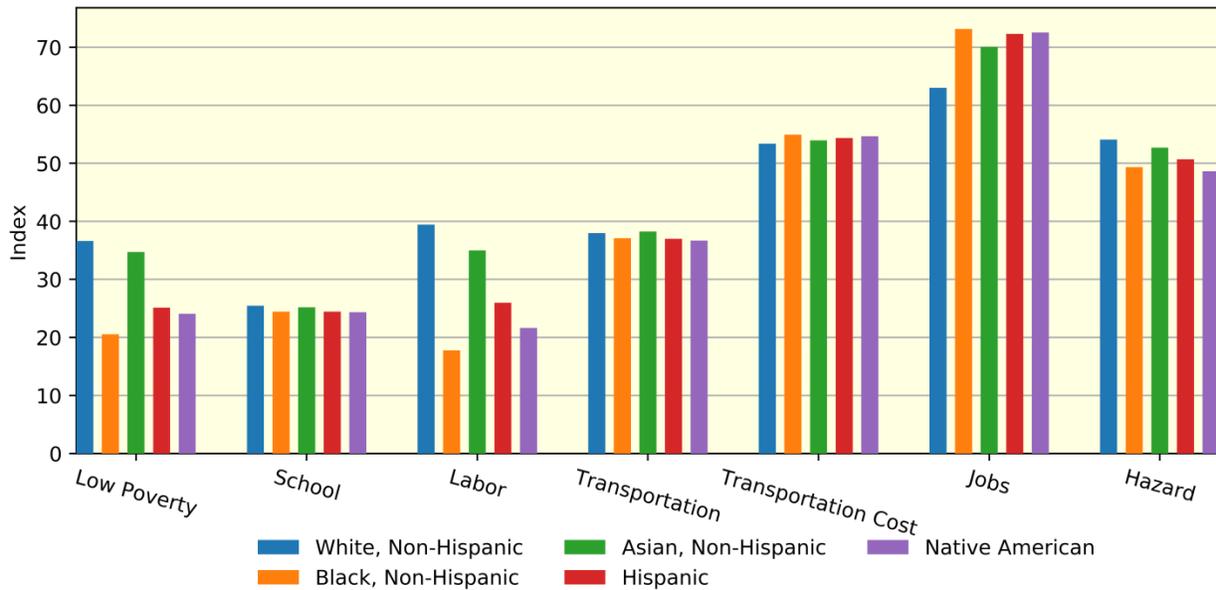
Areas of opportunity are physical places, areas within communities that provide things one needs to thrive, including quality employment, well performing schools, affordable housing, efficient public transportation, safe streets, essential services, adequate parks, and full-service grocery stores. Areas lacking opportunity, then, have the opposite of these attributes. Disparities in access to opportunity inspects whether a select group, or certain groups, have lower or higher levels of access to these community assets. HUD expresses several of these community assets through the use of an index value, with 100 representing total access by all members of the community, and zero representing no access.

The HUD opportunity indices are access to Low Poverty areas; access to School Proficiency; characterization of the Labor Market Engagement; residence in relation to Jobs Proximity; Low Transportation Costs; Transit Trips Index; and a characterization of where you live by an Environmental Health indicator. For each of these a more formal definition is as follows:

- Low Poverty – A measure of the degree of poverty in a neighborhood, at the Census tract level.
- School Proficiency - School-level data on the performance of 4th grade students on state exams to describe which neighborhoods have high-performing elementary schools nearby and which are near lower performing schools.
- Jobs Proximity - Quantifies the accessibility of a given residential neighborhood as a function of its distance to all job locations within a Core Based Statistical Area (CBSA)
- Labor Market Engagement - Provides a summary description of the relative intensity of labor market engagement and human capital in a neighborhood
- Low Transportation Cost – Estimates of transportation costs for a family that meets the following description: a 3-person single-parent family with income at 50% of the median income for renters for the region
- Transit Trips - Trips taken by a family that meets the following description: a 3-person single-parent family with income at 50% of the median income for renters
- Environmental Health - summarizes potential exposure to harmful toxins at a neighborhood level

All the indices are presented in Diagram IV.8. As seen therein, black and Hispanic households have a lower access to low poverty areas than white and Asian households. A similar trend is seen for labor engagement, in which black and Hispanic households have index ratings markedly lower than white non-Hispanic households. Transit trips, transportation costs, proximity and environmental health indices are fairly even across all racial and ethnic groups.

Diagram IV.8
Access to Opportunity
 City of Auburn



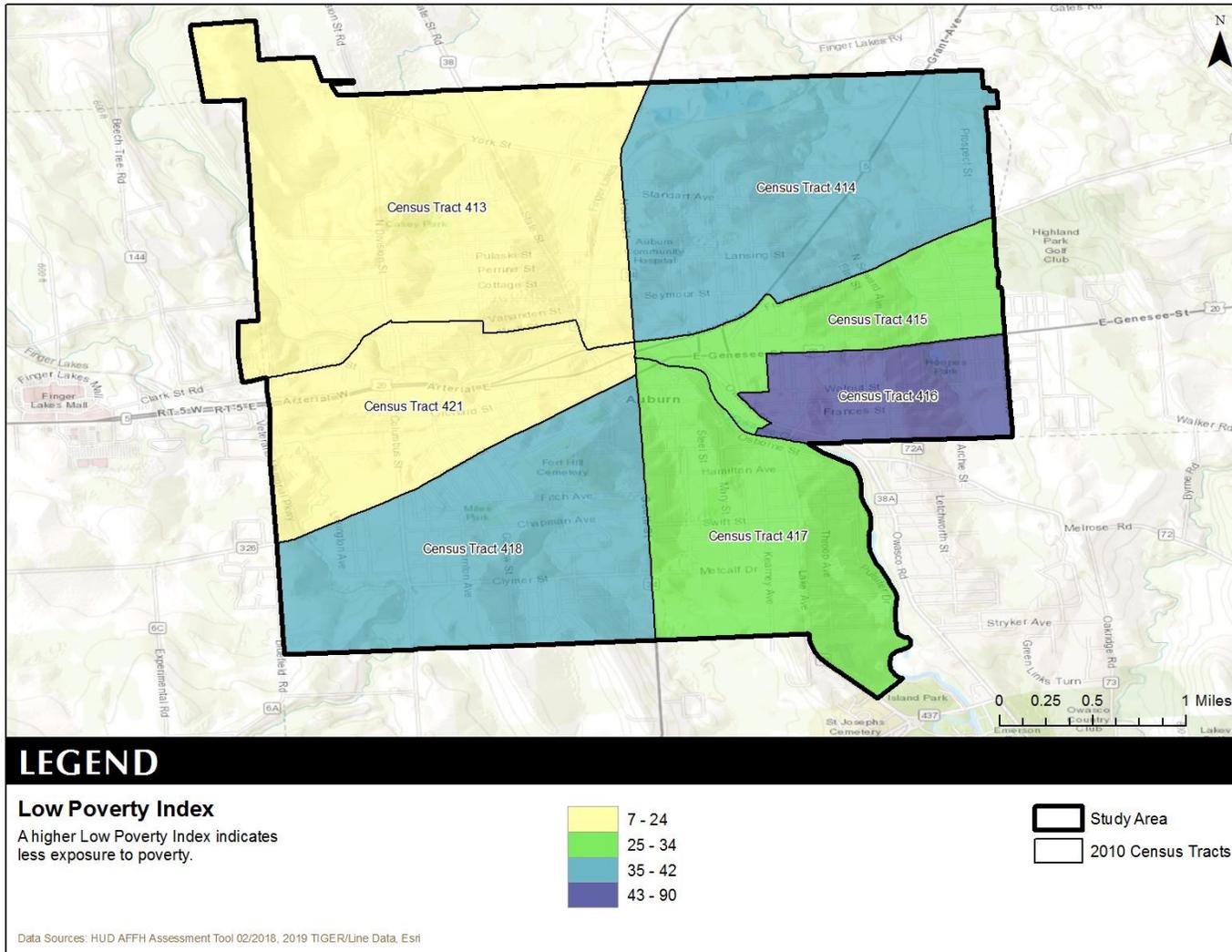
LOW POVERTY INDEX

The Low Poverty Index uses rates of family poverty by household (based on the federal poverty line) to measure exposure to poverty by neighborhood. A higher score is more desirable, generally indicating less exposure to poverty at the neighborhood level.

The highest low-poverty index ratings are seen in the eastern portion of Auburn, while the lowest scores are in western Auburn.

The Low Poverty index was lower for black and Hispanic households than for white households in Auburn.

Map IV.5
Low Poverty
 City of Auburn
 HUD AFFH Database



SCHOOL PROFICIENCY INDEX

The School Proficiency Index measures the proficiency of elementary schools in the attendance area (where this information is available) of individuals sharing a protected characteristic or the proficiency of elementary schools within 1.5 miles of individuals with a protected characteristic where attendance boundary data are not available. The values for the School Proficiency Index are determined by the performance of 4th grade students on state exams.

School proficiency did not vary by race and ethnicity.

School Proficiency indices are highest are seen in the eastern portions of Auburn while the lowest scores are in northern and western Auburn. The highest index ratings are above 29 on a scale of 100, while the lowest are below 24. These are shown in Map IV.6.

JOBS PROXIMITY INDEX

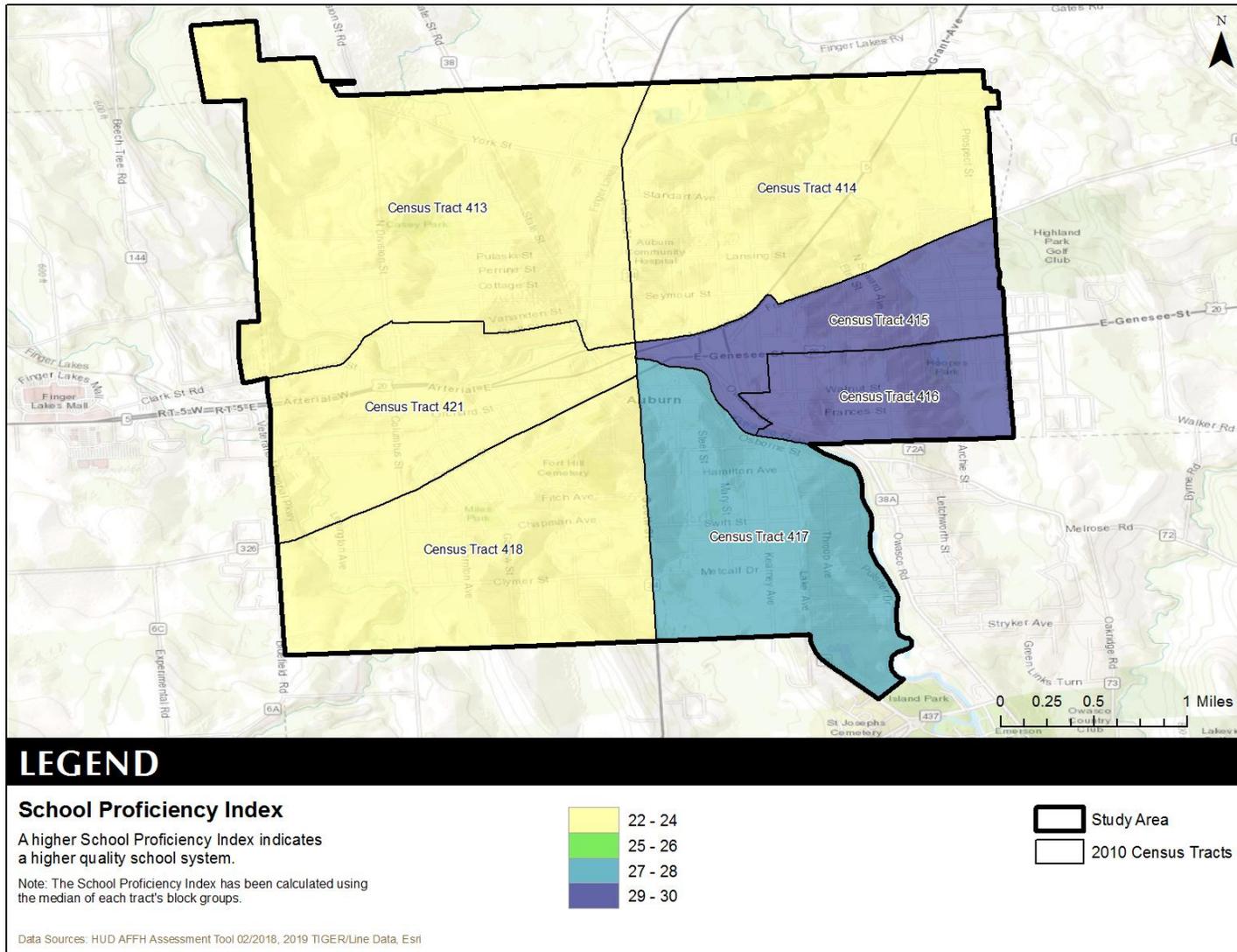
The Jobs Proximity Index measures the physical distances between place of residence and jobs by race/ethnicity and is shown in Map IV.7. Job proximity varied widely across the City. As one would expect, the areas closest to the city center had the highest job proximity index ratings. Job Proximity index ratings were fairly even for all racial and ethnic groups in the City, showing very little variation across racial and ethnic groups.

LABOR MARKET ENGAGEMENT INDEX

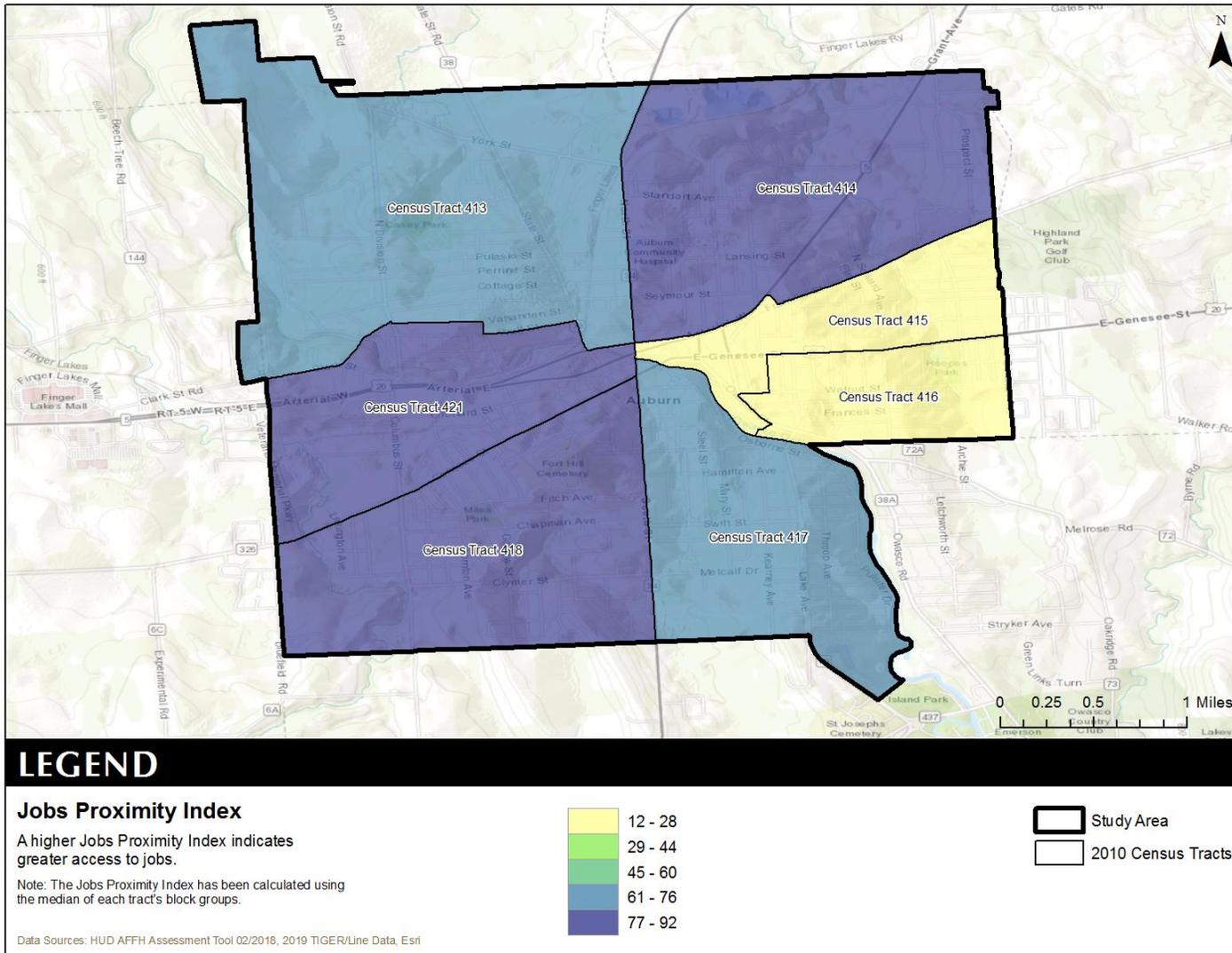
The Labor Market Engagement Index provides a measure of unemployment rate, labor-force participation rate, and percent of the population ages 25 and above with at least a bachelor's degree, by neighborhood Map IV.8 shows the labor market engagement for the study area. Areas in the eastern parts of the study area had the highest rate of labor market engagement, above 68 index ratings, while areas in the western part had the lowest ratings, below 28 index ratings. Black and Hispanic households have a lower level of access to labor engagement compared to other racial and ethnic groups in the City.

Geographic location did not seem to correspond with greater access to jobs and labor market engagement overall. However, black and Hispanic households tended to have lower access to labor market engagement, which may depend on a variety of factors, including education and unemployment levels.

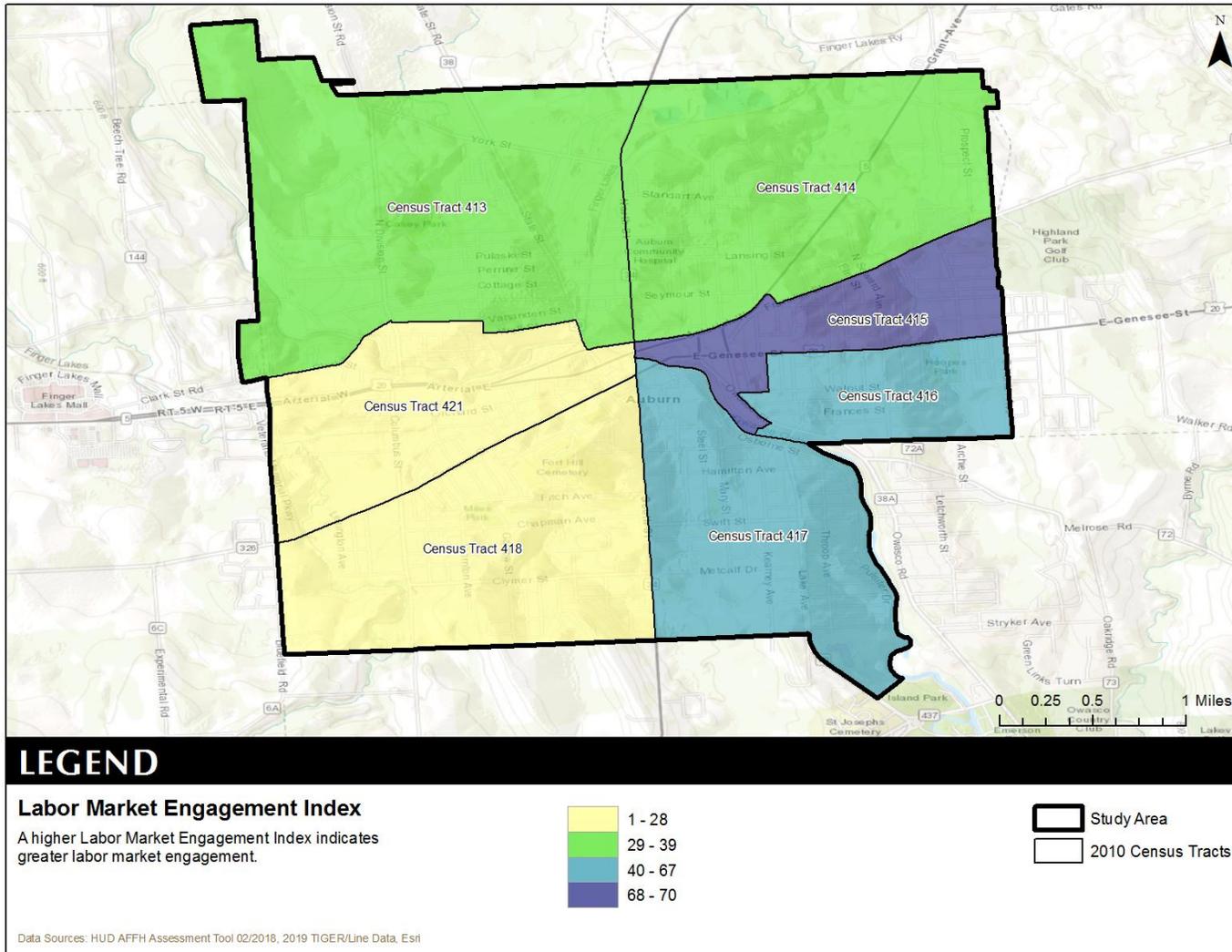
Map IV.6
School Proficiency
 City of Auburn
 HUD AFFH Database



Map IV.7
Job Proximity
 City of Auburn
 HUD AFFH Database



Map IV.8
Labor Market Engagement
 City of Auburn
 HUD AFFH Database



TRANSPORTATION TRIP INDEX

The Transportation Trip Index measures proximity to public transportation by neighborhood. There was little difference in index rating across racial and ethnic groups. The Transportation Trip Index measures proximity to public transportation by neighborhood. The Transit Trips Index measures how often low-income families in a neighborhood use public transportation. The highest rate of transit trips was in southern Auburn, at a rate above 41.

The Transit Trips Index measures how often low-income families in a neighborhood use public transportation. The transit trip index did not vary by racial or ethnic groups in the City.

LOW TRANSPORTATION COST INDEX

The Low Transportation Cost Index measures cost of transport and proximity to public transportation by neighborhood. Transportation Costs were lowest in the areas in and adjacent to the Auburn city center. This is shown in Map IV.10. As with transit trips, however, there is little difference among racial and ethnic groups in the City.

ENVIRONMENTAL HEALTH INDEX

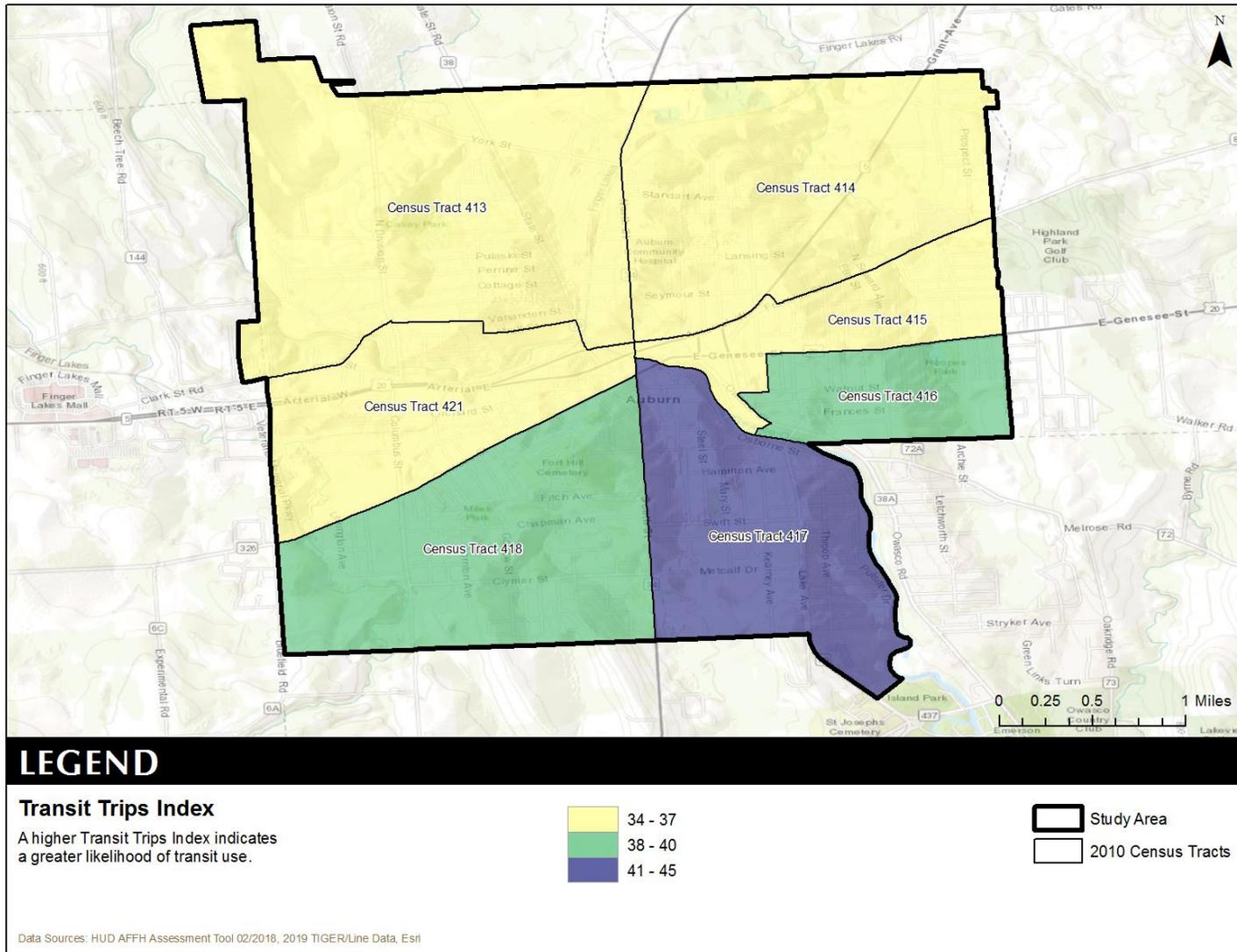
The Environmental Health Index measures exposure based on EPA estimates of air quality carcinogenic, respiratory and neurological toxins by neighborhood.

The areas in the northeast and central parts of Auburn tended to have the lowest Environmental Health index ratings, while areas in the southwestern part of the study area had the highest ratings. Overall, this index does not vary substantially by race or ethnicity.

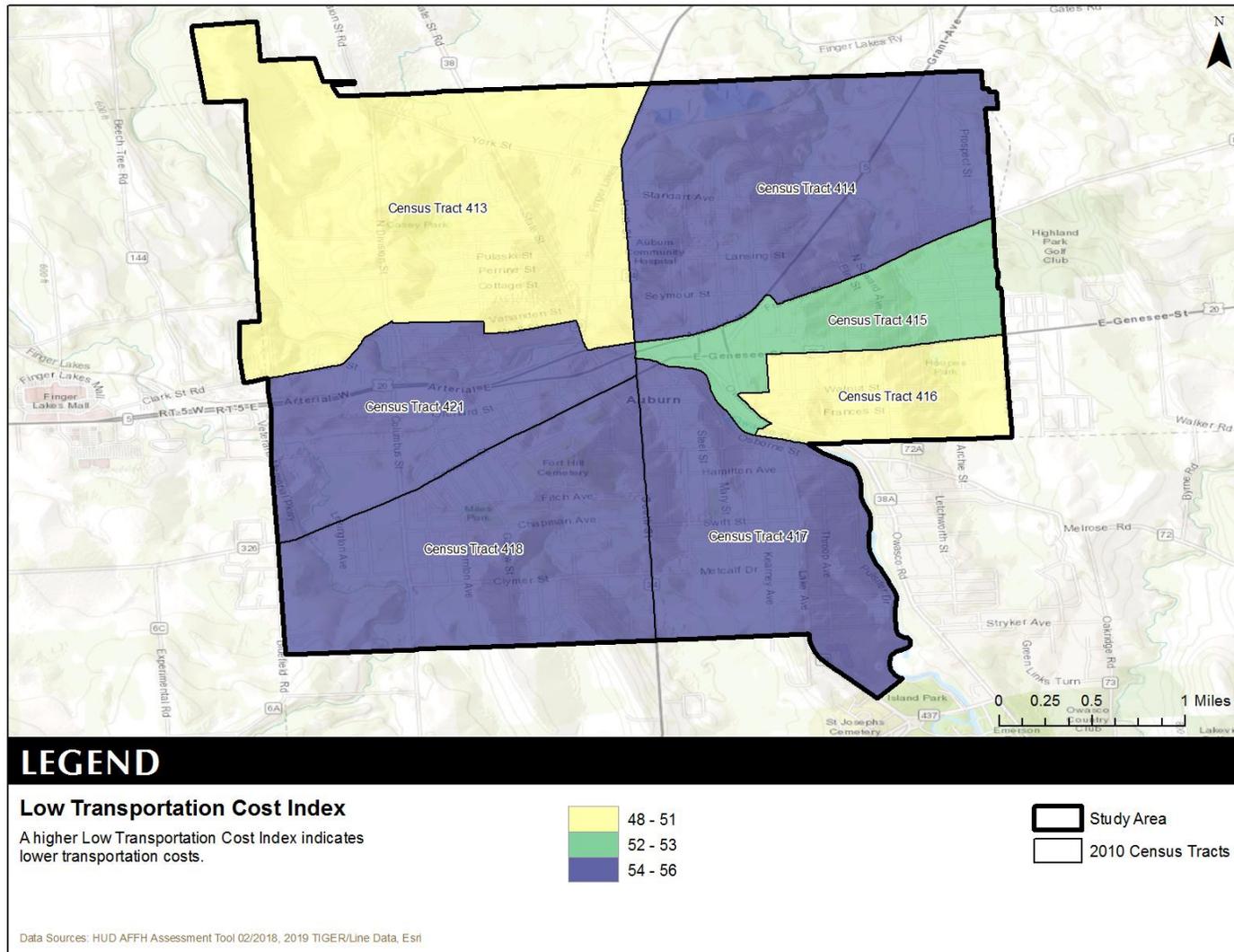
PATTERNS IN DISPARITIES IN ACCESS TO OPPORTUNITY

The degree to which residents had access to low poverty areas and labor market engagement differed depending on their race or ethnicity, particularly resulting in lower index ratings for black and Hispanic households in the City of Auburn. Other measures of opportunity (school proficiency, use of public transit, transportation costs, and environmental quality) did not differ dramatically by race or ethnicity.

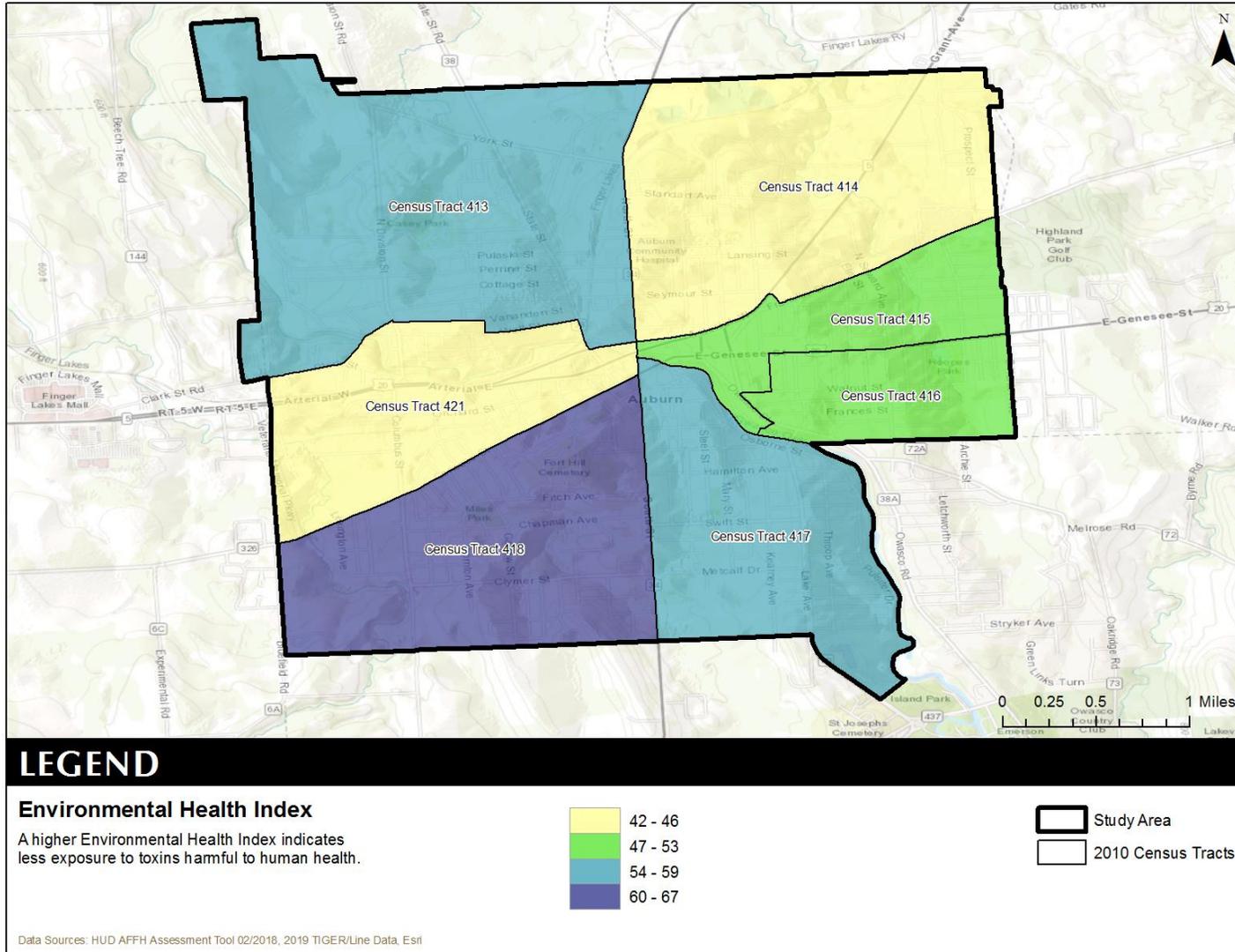
Map IV.9
Transit Trips
 City of Auburn
 HUD AFFH Database



Map IV.10
Transportation Cost
 City of Auburn
 HUD AFFH Database



Map IV.11
Environmental Health
 City of Auburn
 HUD AFFH Database



E. DISPROPORTIONATE HOUSING NEEDS

The Census Bureau collects data on several topics that HUD has identified as “housing problems”. For the purposes of this report, housing problems include overcrowding, incomplete plumbing or kitchen facilities, and cost-burden.

Overcrowding

Overcrowding is defined as having from 1.1 to 1.5 people per room per residence, with severe overcrowding defined as having more than 1.5 people per room. Households with overcrowding are shown in Table IV.21. In 2017, an estimated 0.6 percent of households were overcrowded, and an additional 0.4 percent were severely overcrowded.

Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2010 Five-Year ACS	6,044	99.9%	6	0.1%	0	0%	6,050
2017 Five-Year ACS	5,424	100.0%	0	0%	0	0%	5,424
Renter							
2010 Five-Year ACS	6,155	98.9%	49	0.8%	18	0.3%	6,222
2017 Five-Year ACS	6,026	98.0%	72	1.2%	50	0.8%	6,148
Total							
2010 Five-Year ACS	12,199	99.4%	55	0.4%	18	0.1%	12,272
2017 Five-Year ACS	11,450	98.9%	72	0.6%	50	0.4%	11,572

Incomplete Plumbing and Kitchen Facilities

Incomplete plumbing and kitchen facilities are another indicator of potential housing problems. According to the Census Bureau, a housing unit is classified as lacking complete plumbing facilities when any of the following are not present: piped hot and cold water, a flush toilet, and a bathtub or shower. Likewise, a unit is categorized as deficient when any of the following are missing from the kitchen: a sink with piped hot and cold water, a range or cook top and oven, and a refrigerator.

There was a total of 107 households with incomplete plumbing facilities in 2017, representing 0.9 percent of households in the City of Auburn. This is compared to 0.8 percent of households lacking complete plumbing facilities in 2010.

Households	2010 Five-Year ACS	2017 Five-Year ACS
With Complete Plumbing Facilities	12,169	11,465
Lacking Complete Plumbing Facilities	103	107
Total Households	12,272	11,572
Percent Lacking	0.8%	0.9%

There were 151 households lacking complete kitchen facilities in 2017, compared to 110 households in 2010. This was a change from 0.9 percent of households in 2010 to 1.3 percent in 2017.

Households	2010 Five-Year ACS	2017 Five-Year ACS
With Complete Kitchen Facilities	12,162	11,421
Lacking Complete Kitchen Facilities	110	151
Total Households	12,272	11,572
Percent Lacking	0.9%	1.3%

Cost Burdens

Cost burden is defined as gross housing costs that range from 30 to 50 percent of gross household income; severe cost burden is defined as gross housing costs that exceed 50 percent of gross household income. For homeowners, gross housing costs include property taxes, insurance, energy payments, water and sewer service, and refuse collection. If the homeowner has a mortgage, the determination also includes principal and interest payments on the mortgage loan. For renters, this figure represents monthly rent and selected electricity and natural gas energy charges.

In the City of Auburn 15.3 percent of households had a cost burden and 16.0 percent had a severe cost burden. Some 19.4 percent of renters were cost burdened, and 22.5 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 7.3 percent and a severe cost burden rate of 3.5 percent. Owner occupied households with a mortgage had a cost burden rate of 12.7 percent, and severe cost burden at 12.0 percent.

Table IV.24
Cost Burden and Severe Cost Burden by Tenure
 City of Auburn
 2010 & 2017 Five-Year ACS Data

Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2010 Five-Year ACS	2,698	72.1%	689	18.4%	296	7.9%	57	1.5%	3,740
2017 Five-Year ACS	2,449	74.8%	417	12.7%	392	12.0%	15	0.5%	3,273
Owner Without a Mortgage									
2010 Five-Year ACS	1,797	77.8%	284	12.3%	229	9.9%	0	0%	2,310
2017 Five-Year ACS	1,919	89.2%	157	7.3%	75	3.5%	0	0%	2,151
Renter									
2010 Five-Year ACS	3,356	53.9%	1,136	18.3%	1,488	23.9%	242	3.9%	6,222
2017 Five-Year ACS	3,100	50.4%	1,193	19.4%	1,381	22.5%	474	7.7%	6,148
Total									
2010 Five-Year ACS	7,851	64.0%	2,109	17.2%	2,013	16.4%	299	2.4%	12,272
2017 Five-Year ACS	7,468	64.5%	1,767	15.3%	1,848	16.0%	489	4.2%	11,572

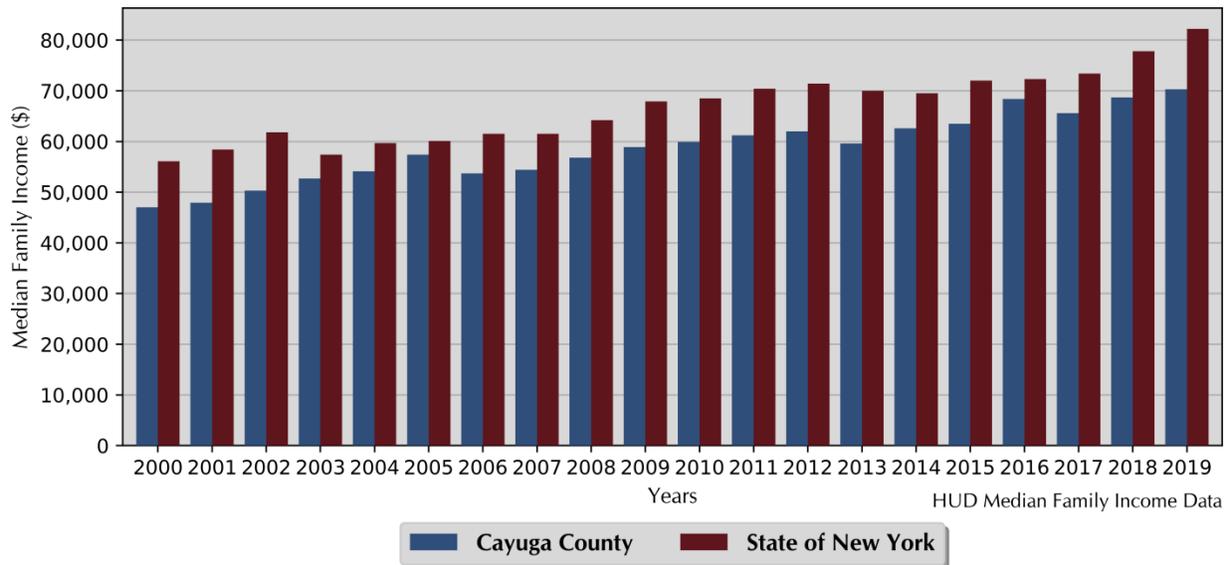
Housing Problems by Income

Table IV.25 shows the HUD calculated Median Family Income (MFI) for a family of four for Cayuga County. As can be seen in 2019 the MFI was 70,300 dollars, which compared to 82,200 dollars for the State of New York.

Table IV.25
Median Family Income
 Cayuga County
 2000–2019 HUD MFI

Year	MFI	State of New York MFI
2000	47,000	56,100
2001	47,900	58,400
2002	50,300	61,800
2003	52,700	57,400
2004	54,100	59,700
2005	57,400	60,100
2006	53,700	61,500
2007	54,400	61,500
2008	56,800	64,200
2009	58,900	67,900
2010	59,900	68,500
2011	61,200	70,400
2012	62,000	71,400
2013	59,600	70,000
2014	62,600	69,500
2015	63,500	72,000
2016	68,400	72,300
2017	65,600	73,400
2018	68,700	77,800
2019	70,300	82,200

Diagram IV.10
Estimated Median Family Income
 Cayuga County vs. New York
 HUD Data: 2000 – 2019



Comprehensive Housing Affordability Strategy (CHAS)

The following table set shows Comprehensive Housing Affordability Strategy (CHAS) data.

Housing Problems by Income, Race, and Tenure

Table IV.26 through Table IV.29 show households with housing problems by race/ethnicity. These tables can be used to determine if there is a disproportionate housing need for any racial or ethnic groups. If any racial/ethnic group faces housing problems at a rate of ten percentage points or high than the jurisdiction average, then they have a disproportionate share of housing problems. Housing problems are defined as any household that has overcrowding, inadequate kitchen or plumbing facilities, or are cost burdened (pay more than 30 percent of their income on housing). In the City of Auburn, 25 black homeowner households face housing problems, 15 Asian households, and 25 Hispanic homeowner households face housing problems.

American Indian and Hispanic homeowner households have a disproportionate share of housing problems. However, these represent four (4) and 25 households, respectively, and may not be statistically significant.

Table IV.26
Percent of Homeowner Households with Housing Problems by Income and Race
 City of Auburn
 2011–2015 HUD CHAS Data

Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
\$0 to \$21,090	75.0%	0%	0%	100.0%	0%	100.0%	0%	76.8%
\$21,091 to \$35,150	58.8%	0%	0%	0%	0%	0%	0%	58.8%
\$35,151 to \$56,240	37.1%	25.0%	60.0%	0%	0%	0%	100.0%	36.6%
\$56,241 to \$70,300	21.4%	0%	0%	0%	0%	0%	0%	21.3%
Above \$70,300	1.8%	0%	0%	0%	0%	0%	0%	1.8%
Total	19.6%	21.0%	30.0%	100.0%	0%	20.0%	100.0%	20.2%

Table IV.27
Homeowner Households with Housing Problems by Income and Race
 City of Auburn
 2011–2015 HUD CHAS Data

Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
\$0 to \$21,090	135	0	0	4	0	10	0	149
\$21,091 to \$35,150	350	0	0	0	0	0	0	350
\$35,151 to \$56,240	310	25	15	0	0	0	25	375
\$56,241 to \$70,300	150	0	0	0	0	0	0	150
Above \$70,300	50	0	0	0	0	0	0	50
Total	995	25	15	4	0	10	25	1,074
Total								
\$0 to \$21,090	180	0	0	4	0	10	0	194
\$21,091 to \$35,150	595	0	0	0	0	0	0	595
\$35,151 to \$56,240	835	100	25	0	0	40	25	1,025
\$56,241 to \$70,300	700	4	0	0	0	0	0	704
Above \$70,300	2,765	15	25	0	0	0	0	2,805
Total	5,075	119	50	4	0	50	25	5,323

In total, some 2,589 households face housing problems in the City of Auburn. Of these, some 255 black households, 4 Asian households, and 20 Hispanic renter households face housing problems.

Black renter households have a disproportionate share of housing problems, at a rate of 77.3 percent, compared to the jurisdiction average of 43.5 percent.

Table IV.28
Renter Households with Housing Problems by Income and Race
 City of Auburn
 2011–2015 HUD CHAS Data

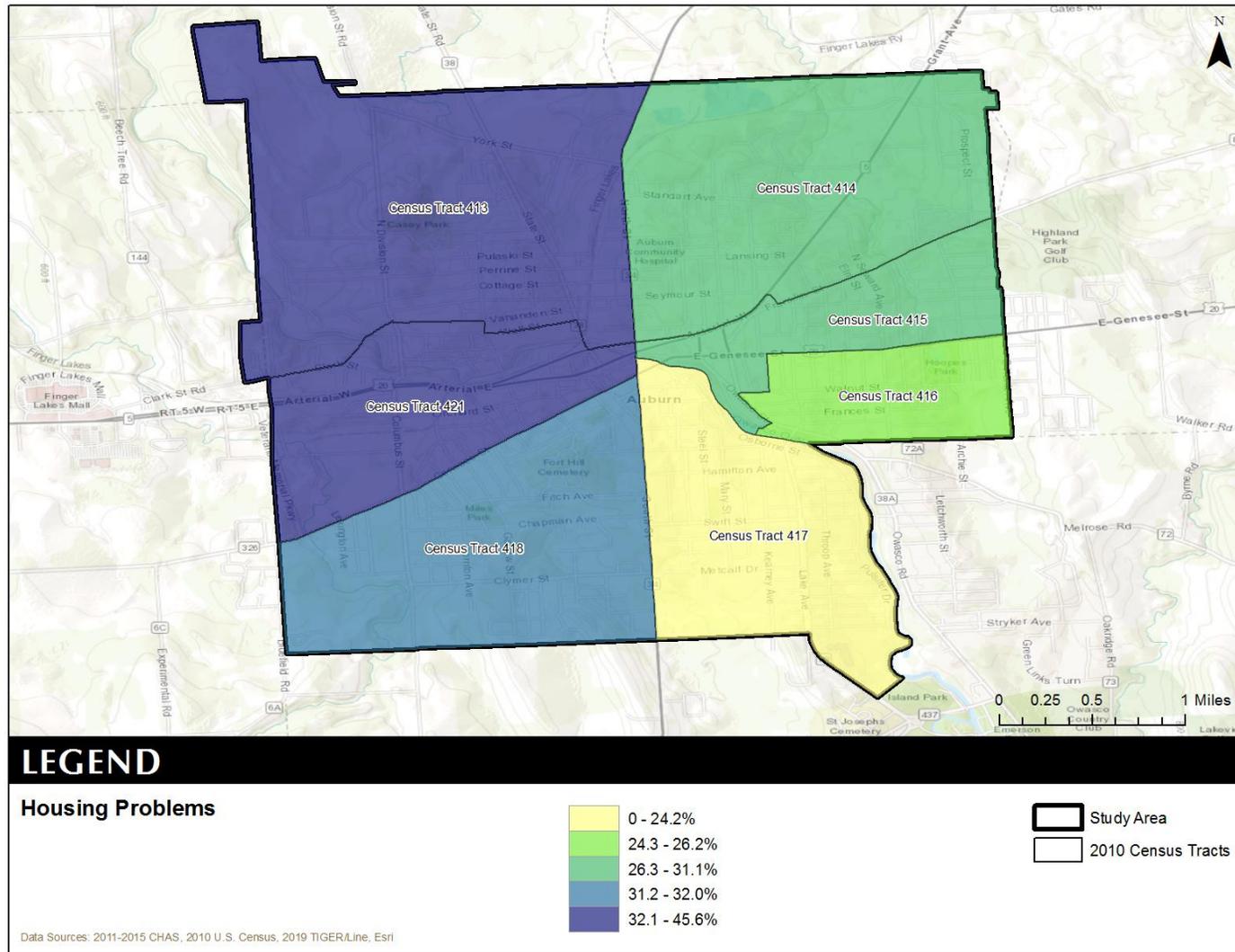
Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
\$0 to \$21,090	1,115	95	0	0	0	35	0	1,245
\$21,091 to \$35,150	650	45	0	0	0	15	0	710
\$35,151 to \$56,240	375	115	0	0	0	40	0	530
\$56,241 to \$70,300	40	0	4	0	0	0	20	64
Above \$70,300	40	0	0	0	0	0	0	40
Total	2,220	255	4	0	0	90	20	2,589
Total								
\$0 to \$21,090	1,555	95	0	0	0	35	20	1,705
\$21,091 to \$35,150	1,010	55	0	0	0	15	0	1,080
\$35,151 to \$56,240	1,160	125	0	15.0	0	65	0	1,365
\$56,241 to \$70,300	475	40	14	0	0	0	35	564
Above \$70,300	1,210	15	0	0	0	10	0	1,235
Total	5,410	330	14	15	0	125	55	5,949

Table IV.29
Percent of Renter Households with Housing Problems by Income and Race
 City of Auburn
 2011–2015 HUD CHAS Data

Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
\$0 to \$21,090	71.7%	100.0%	0%	0%	0%	100.0%	0%	73.0%
\$21,091 to \$35,150	64.4%	81.8%	0%	0%	0%	100.0%	0%	65.7%
\$35,151 to \$56,240	32.3%	92.0%	0%	0%	0%	61.5%	0%	38.8%
\$56,241 to \$70,300	8.4%	0%	28.6%	0%	0%	0%	57.1%	11.3%
Above \$70,300	3.3%	0%	0%	0%	0%	0%	0%	3.2%
Total	41.0%	77.3%	28.6%	0%	0%	72.0%	36.4%	43.5%

The geographic distribution of housing problems is shown in Map IV.12, on the following page. Households in the northwestern parts of Auburn are most likely to experience housing problems. These areas see housing problems at a rate of over 32 percent, compared to areas in the southeast part of the City that see housing problems at a rate less than 24.2 percent.

Map IV.12
Housing Problems
 City of Auburn
 HUD AFFH Database



ACCESS TO MORTGAGE FINANCE SERVICES

Congress enacted the Home Mortgage Disclosure Act in 1975, permanently authorizing the law in 1988⁹. The Act requires both depository and non-depository lenders to collect and publicly disclose information about housing-related applications and loans. Under the HMDA, financial institutions are required to report the race, ethnicity, sex, loan amount, and income of mortgage applicants and borrowers by Census tract. Institutions must meet a set of reporting criteria. For depository institutions, these are as follows:

1. The institution must be a bank, credit union, or savings association;
2. The total assets must exceed the coverage threshold;¹⁰
3. The institution must have had a home or branch office in a Metropolitan Statistical Area (MSA);
4. The institution must have originated or refinanced at least one home purchase loan secured by a first lien on a one- to four-family dwelling;
5. The institution must be federally insured or regulated; and
6. The mortgage loan must have been insured, guaranteed, or supplemented by a federal agency or intended for sale to Fannie Mae or Freddie Mac.

For other institutions, including non-depository institutions, the reporting criteria are:

1. The institution must be a for-profit organization;
2. The institution's home purchase loan originations must equal or exceed 10 percent of the institution's total loan originations, or more than \$25 million;
3. The institution must have had a home or branch office in an MSA or have received applications for, originated, or purchased five or more home purchase loans, home improvement loans, or refinancing on property located in an MSA in the preceding calendar year; and
4. The institution must have assets exceeding \$10 million or have originated 100 or more home purchases in the preceding calendar year.

In addition to reporting race and ethnicity data for loan applicants, the HMDA reporting requirements were modified in response to the Predatory Lending Consumer Protection Act of 2002 as well as the Home Owner Equity Protection Act (HOEPA). Consequently, loan originations are now flagged in the data system for three additional attributes:

1. If they are HOEPA loans;
2. Lien status, such as whether secured by a first lien, a subordinate lien, not secured by a lien, or not applicable (purchased loans); and
3. Presence of high-annual percentage rate loans (HALs), defined as more than three percentage points for purchases when contrasted with comparable treasury instruments or five percentage points for refinance loans.

For the purposes of this analysis, these flagged originations will be termed predatory, or at least predatory in nature. Overall, the data contained within the HMDA reporting guidelines represent the best and most complete set of information on home loan applications. This report includes HMDA data from 2008 through 2017, the most recent year for which these data are available.

⁹ Prior to that year, Congress had to periodically reauthorize the law.

¹⁰ Each December, the Federal Reserve announces the threshold for the following year. The asset threshold may change from year to year based on changes in the Consumer Price Index for Urban Wage Earners and Clerical Workers.

Table IV.30 shows the purpose of loan by year for the City of Auburn from 2008 to 2017. As seen therein, there were over 686,665 loans during this time period, of these some 290,944 were for home purchases. In 2017, there were 57,529 loans, of which 33,664 were for home purchases.

Table IV.30
Purpose of Loan by Year
City of Auburn
2008–2017 HMDA Data

Purpose	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Home Purchase	390	315	229	248	272	324	343	319	353	348	3,141
Home Improvement	176	113	86	89	108	118	109	106	114	99	1,118
Refinancing	423	389	252	289	315	270	199	195	175	180	2,687
Total	989	817	567	626	695	712	651	620	642	627	6,946

Table IV.31 shows the occupancy status for loan applicants. A vast majority of applicants were or owner-occupied units, accounting for 90.6 percent between 2008 and 2017, and for 89.8 percent in 2017 alone.

Table IV.31
Occupancy Status for Applications
City of Auburn
2008–2017 HMDA Data

Status	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Owner-Occupied	902	761	493	546	599	604	556	518	540	547	6,066
Not Owner-Occupied	61	32	47	44	51	70	54	66	60	59	544
Not Applicable	26	24	27	36	45	38	41	36	42	21	336
Total	989	817	567	626	695	712	651	620	642	627	6,946

Owner-occupied home purchase loan applications by loan types are shown in Table IV.32. Between 2008 and 2017, some 63.2 percent of home loan purchases were conventional loans, 30.9 percent were FHA insured, and 5.3 percent were VA Guaranteed.

Table IV.32
Owner-Occupied Home Purchase Loan Applications by Loan Type
City of Auburn
2008–2017 HMDA Data

Loan Type	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Conventional	118	82	71	63	68	89	103	76	94	116	880
FHA - Insured	209	189	119	146	145	153	140	174	174	161	1,610
VA - Guaranteed	14	11	8	9	16	22	38	16	23	26	183
Rural Housing Service or Farm Service Agency	0	0	0	0	0	0	1	0	0	0	1
Total	341	282	198	218	229	264	282	266	291	303	2,674

Denial Rates

After the owner-occupied home purchase loan application is submitted, the applicant receives one of the following status designations:

- “Originated,” which indicates that the loan was made by the lending institution;
- “Approved but not accepted,” which notes loans approved by the lender but not accepted by the applicant;
- “Application denied by financial institution,” which defines a situation wherein the loan application failed;
- “Application withdrawn by applicant,” which means that the applicant closed the application process;

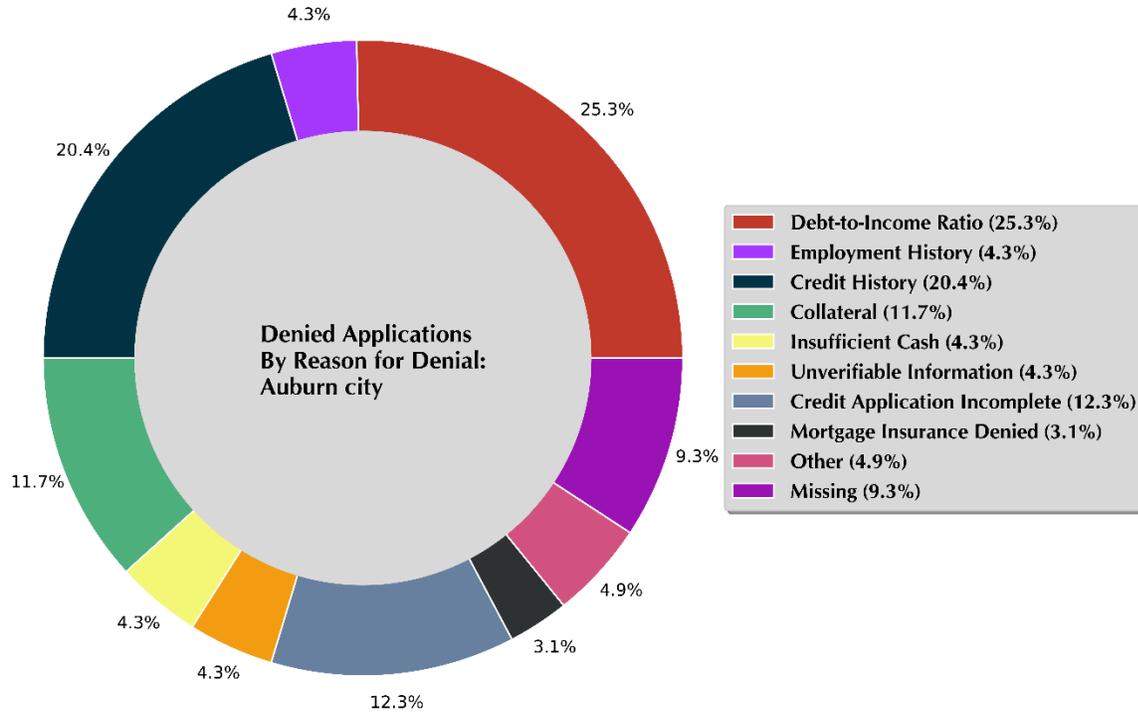
- “File closed for incompleteness” which indicates the loan application process was closed by the institution due to incomplete information; or
- “Loan purchased by the institution,” which means that the previously originated loan was purchased on the secondary market.

As shown in Table IV.34, just over 11,974 home purchase loan applications were originated over the 2008-2017 period, and 1,000 were denied.

Action	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Loan Originated	185	158	117	127	117	133	154	151	177	186	1,505
Application Approved but not Accepted	11	10	4	4	7	4	5	5	1	5	56
Application Denied	22	19	11	11	10	17	18	14	18	22	162
Application Withdrawn by Applicant	13	11	10	4	10	14	10	5	8	8	93
File Closed for Incompleteness	3	2	0	0	1	2	3	2	5	4	22
Loan Purchased by the Institution	107	81	56	72	84	94	92	89	82	78	835
Preapproval Request Denied	0	1	0	0	0	0	0	0	0	0	1
Preapproval Approved but not Accepted	0	0	0	0	0	0	0	0	0	0	0
Total	341	282	198	218	229	264	282	266	291	303	2,674

The most common reasons cited in the decision to deny one of these loan applications related to the debt-to-income ratio of the prospective homeowner, as shown in Table IV.35. Credit history and collateral were also commonly given as reasons to deny home purchase loans. Reasons for denial are also shown in the diagram on the following page.

Denial Reason	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Debt-to-Income Ratio	4	8	2	3	1	5	4	3	5	6	41
Employment History	0	0	2	1	0	1	2	0	0	1	7
Credit History	2	3	1	2	2	4	4	4	3	8	33
Collateral	1	3	1	2	3	1	2	3	1	2	19
Insufficient Cash	3	0	0	1	0	0	0	0	2	1	7
Unverifiable Information	1	0	2	0	0	1	1	0	1	1	7
Credit Application Incomplete	2	1	1	0	2	3	4	1	4	2	20
Mortgage Insurance Denied	0	0	1	0	0	0	1	1	1	1	5
Other	0	0	1	1	2	1	0	2	1	0	8
Missing	9	4	0	1	0	1	0	0	0	0	15
Total	22	19	11	11	10	17	18	14	18	22	162



Denial rates were observed to differ by race and ethnicity, as shown in Table IV.36. While white applicants had a denial rate of 8.8 percent over the period from 2008 through 2017, black applicants had a denial rate of 12.5 percent. As for ethnicity, Hispanic applicants had a higher denial rate than non-Hispanic applicants, at 27.6 percent versus 9.0 percent.

Race/Ethnicity	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Average
American Indian	100.0%	100.0%	%	%	%	%	100.0%	%	%	%	100.0%
Asian	66.7%	%	%	%	%	%	0.0%	0.0%	%	0.0%	28.6%
Black	0.0%	25.0%	0.0%	0.0%	0.0%	%	50.0%	0.0%	25.0%	0.0%	12.5%
Pacific Islander	%	%	%	%	%	0.0%	%	%	%	0.0%	0.0%
White	8.2%	9.5%	8.7%	7.5%	7.4%	9.6%	8.1%	8.0%	9.3%	10.6%	8.8%
Not Available	50.0%	25.0%	%	25.0%	33.3%	30.8%	50.0%	25.0%	0.0%	14.3%	25.4%
Not Applicable	%	%	%	%	%	%	0.0%	%	%	%	0.0%
Average	10.6%	10.7%	8.6%	8.0%	7.9%	11.3%	10.5%	8.5%	9.2%	10.6%	9.7%
Hispanic	50.0%	20.0%	0.0%	%	66.7%	50.0%	0.0%	33.3%	0.0%	0.0%	27.6%
Non-Hispanic	8.7%	10.5%	8.9%	7.5%	5.8%	10.1%	9.2%	7.8%	9.7%	10.4%	9.0%

Predatory Lending

In addition to modifications implemented in 2004 to correctly document loan applicants’ race and ethnicity, the HMDA reporting requirements were changed in response to the Predatory Lending Consumer Protection Act of 2002 as well as the Home Owner Equity Protection Act (HOEPA). Consequently, loan originations are now flagged in the data system for three additional attributes:

1. If they are HOEPA loans;
2. Lien status, such as whether secured by a first lien, a subordinate lien, not secured by a lien, or not applicable (purchased loans); and

3. Presence of high annual percentage rate (APR) loans (HALs), defined as more than three percentage points higher than comparable treasury rates for home purchase loans, or five percentage points higher for refinance loans.

Home loans are designated as “high-annual percentage rate” loans (HALs) where the annual percentage rate on the loan exceeds that of a comparable treasury instruments by at least three percentage points. As shown in Table IV.37, only 31 loans between 2008 and 2017 were HALs, accounting for 2.1 percent. The highest rate of HAL loans was seen in 2008, at 11.9 percent, which fell to 0 percent in 2017.

Loan Type	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
HAL	22	7	0	0	0	0	1	0	1	0	31
Other	163	151	117	127	117	133	153	151	176	186	1474
Total	185	158	117	127	117	133	154	151	177	186	1,505
Percent HAL	11.9%	4.4%	0.0%	0.0%	0.0%	0.0%	0.6%	0.0%	0.6%	0.0%	2.1%

F. PUBLICLY SUPPORTED HOUSING ANALYSIS

There are a variety of types and locations of public housing units within the City. According to HUD's AFFH data, there are 503 total publicly supported units in the City. Of these, some 453 are project-based Section 8.

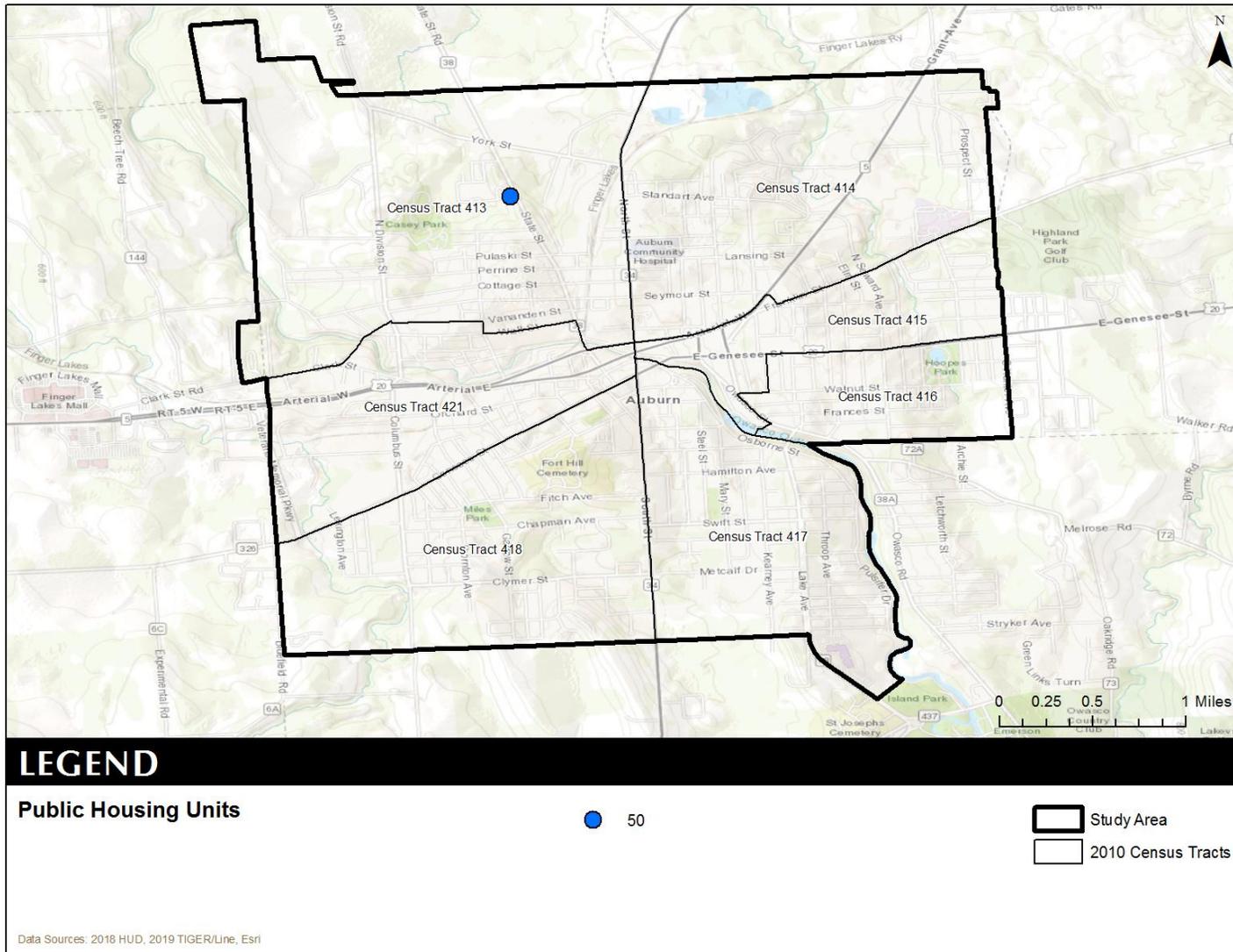
Program	Total Units	Total Disabled Units
Public Housing	50	7
Project Based Section 8	453	73
Other HUD Multifamily	0	0
Housing Choice Vouchers	0.0	0.0
Total	503	80

Map IV.14 shows public housing units in the City of Auburn. Map IV.15 shows housing choice vouchers. Low Income Housing Tax Credit (LIHTC) units are shown in Map IV.16 and Map IV.17 shows other assisted multi-family housing units in the City.

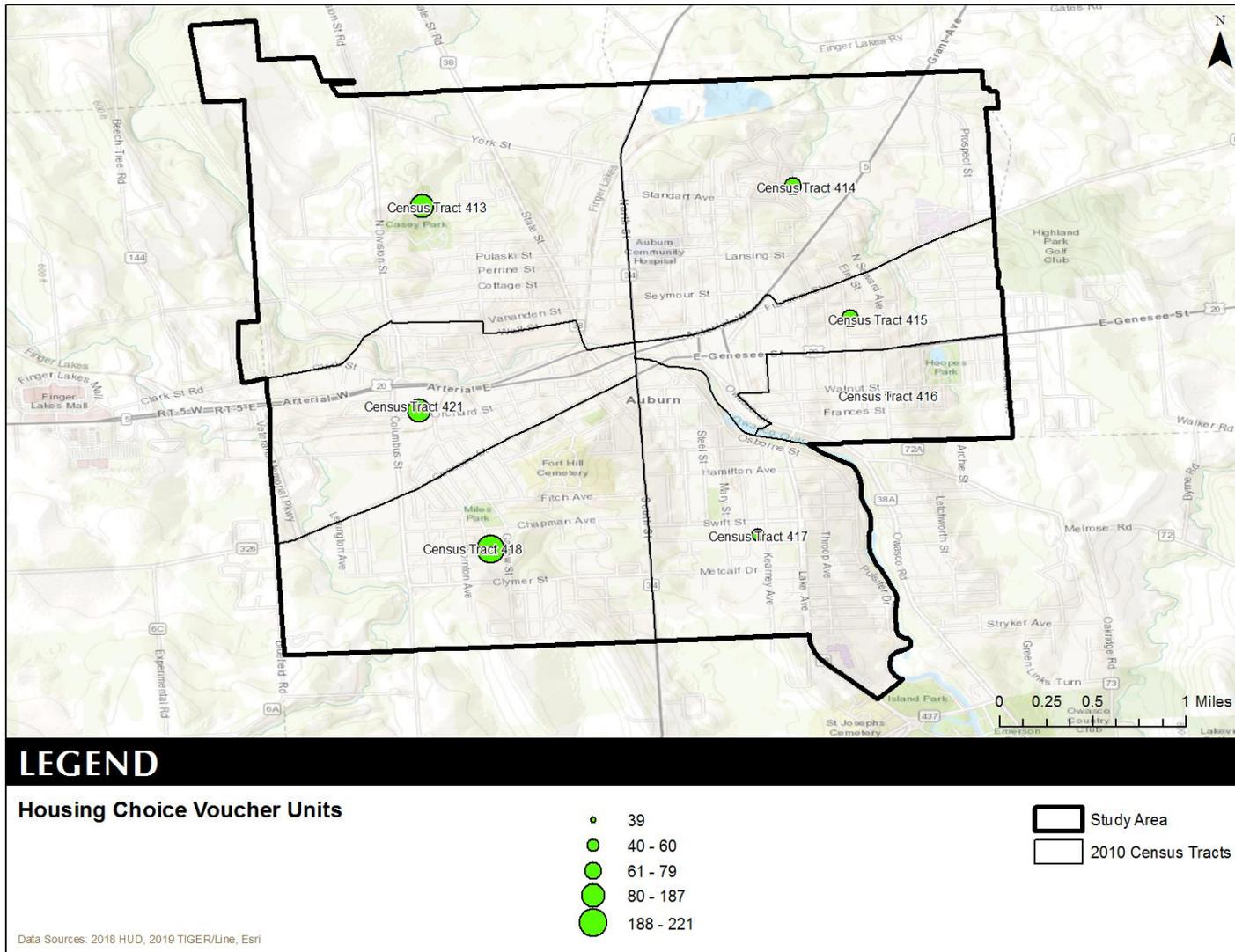
Disparities in Access to Opportunity

The locations of publicly supported housing units are in areas with both high and low access to opportunity. While publicly supported housing units tended to be located in areas with higher access to transportation and job proximity, they also tended to be located in areas with lower school proficiency and with lower access to low poverty areas.

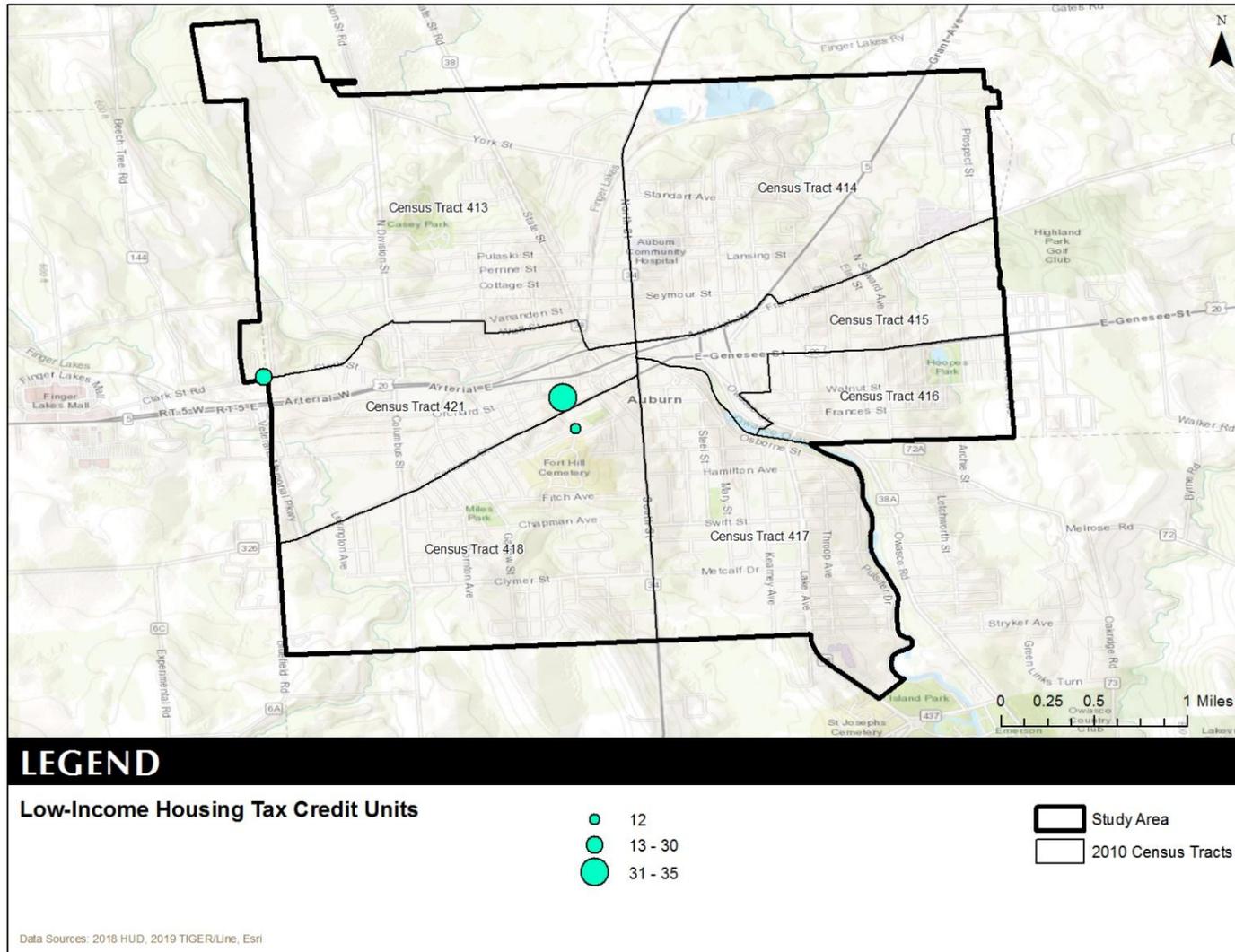
Map IV.14
Public Housing Units
 City of Auburn
 2017 ACS, 2017 Tigerline, HUD AFFH Tool



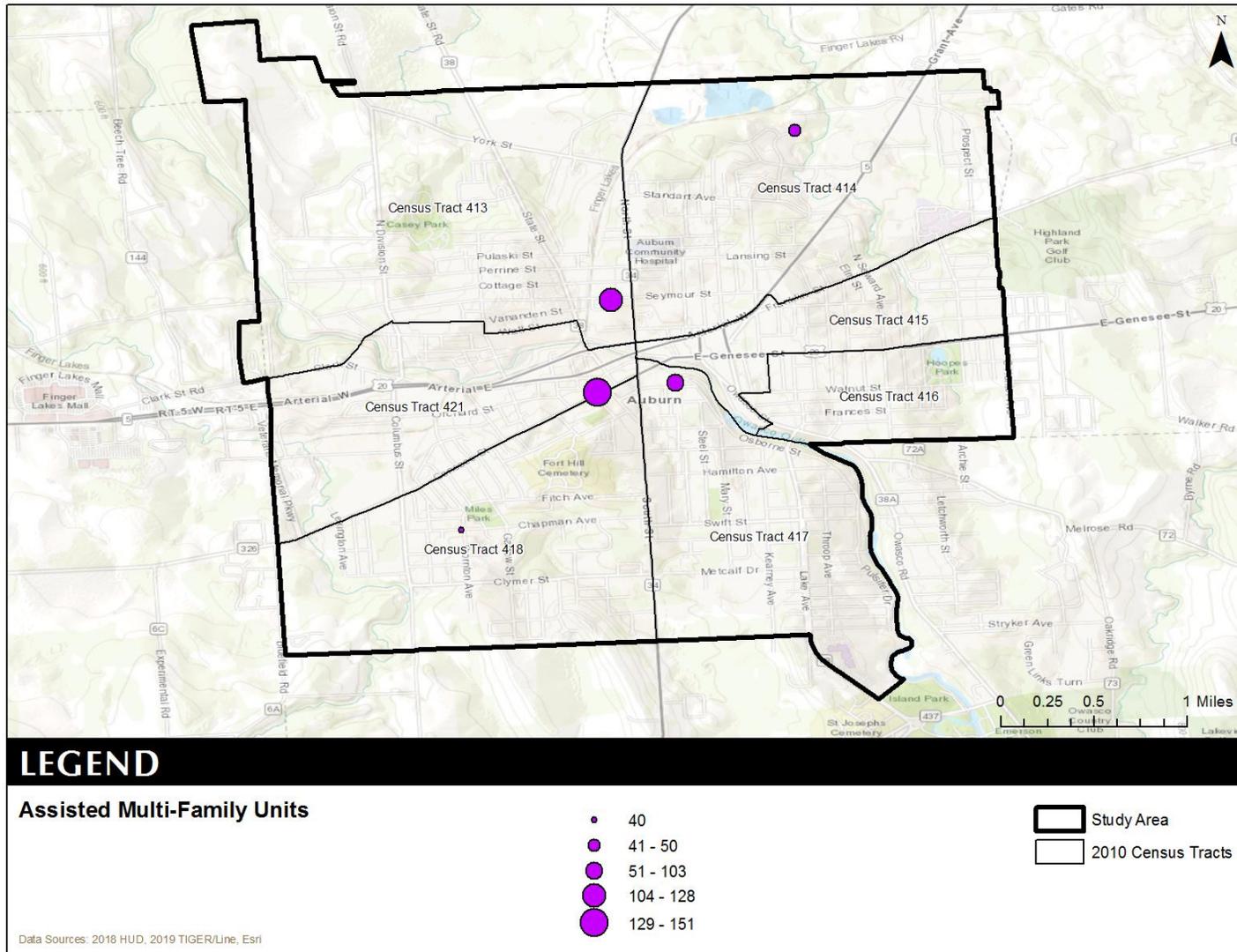
Map IV.15
Housing Choice Voucher Units
 City of Auburn
 2017 ACS, 2017 Tigerline, HUD AFFH Tool



Map IV.16
Low Income Housing Tax Credit (LIHTC) Units
 City of Auburn
 2017 ACS, 2017 Tigerline, HUD AFFH Tool



Map IV.17
Other HUD Multi-Family Units
 City of Auburn
 2017 ACS, 2017 Tigerline, HUD AFFH Tool



G. DISABILITY AND ACCESS ANALYSIS

Section 503 of the Rehabilitation Act of 1973 prohibits discrimination based on disability in any program or activity receiving federal assistance.¹¹ Title II of the Americans with Disabilities Act of 1990 prohibits discrimination based on disability by public entities. HUD enforces the housing-related activities of public entities, including public housing, housing assistance, and housing referrals.¹²

Persons with Disabilities

Disability by age, as estimated by the 2017 ACS, is shown in Table IV.39. The disability rate for females was 15.5 percent, compared to 14.3 percent for males. The disability rate grew precipitously higher with age, with 54.0 percent of those over 75 experiencing a disability.

Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	14	1.8%	23	2.7%	37	2.3%
5 to 17	142	7.4%	69	3.9%	211	5.7%
18 to 34	267	9.0%	222	7.3%	489	8.2%
35 to 64	656	14.3%	782	16.2%	1,438	15.3%
65 to 74	303	27.6%	276	21.8%	579	24.5%
75 or Older	325	55.4%	622	53.3%	947	54.0%
Total	1,707	14.3%	1,994	15.5%	3,701	14.9%

The number of disabilities by type, as estimated by the 2017 ACS, is shown in Table IV.40. Some 8.3 percent have an ambulatory disability, 5.8 percent have an independent living disability, and 3.5 percent have a self-care disability.

Disability Type	Population with Disability	Percent with Disability
Hearing disability	1,169	4.7%
Vision disability	712	2.9%
Cognitive disability	1,361	5.9%
Ambulatory disability	1,917	8.3%
Self-Care disability	802	3.5%
Independent living disability	1,137	5.8%

Housing Accessibility

Accessible housing units are located throughout the City. However, many newer housing units are located outside city center areas. These newer housing units are more likely to have the mandatory minimum accessibility features.

¹¹ 29 U.S.C. §§794

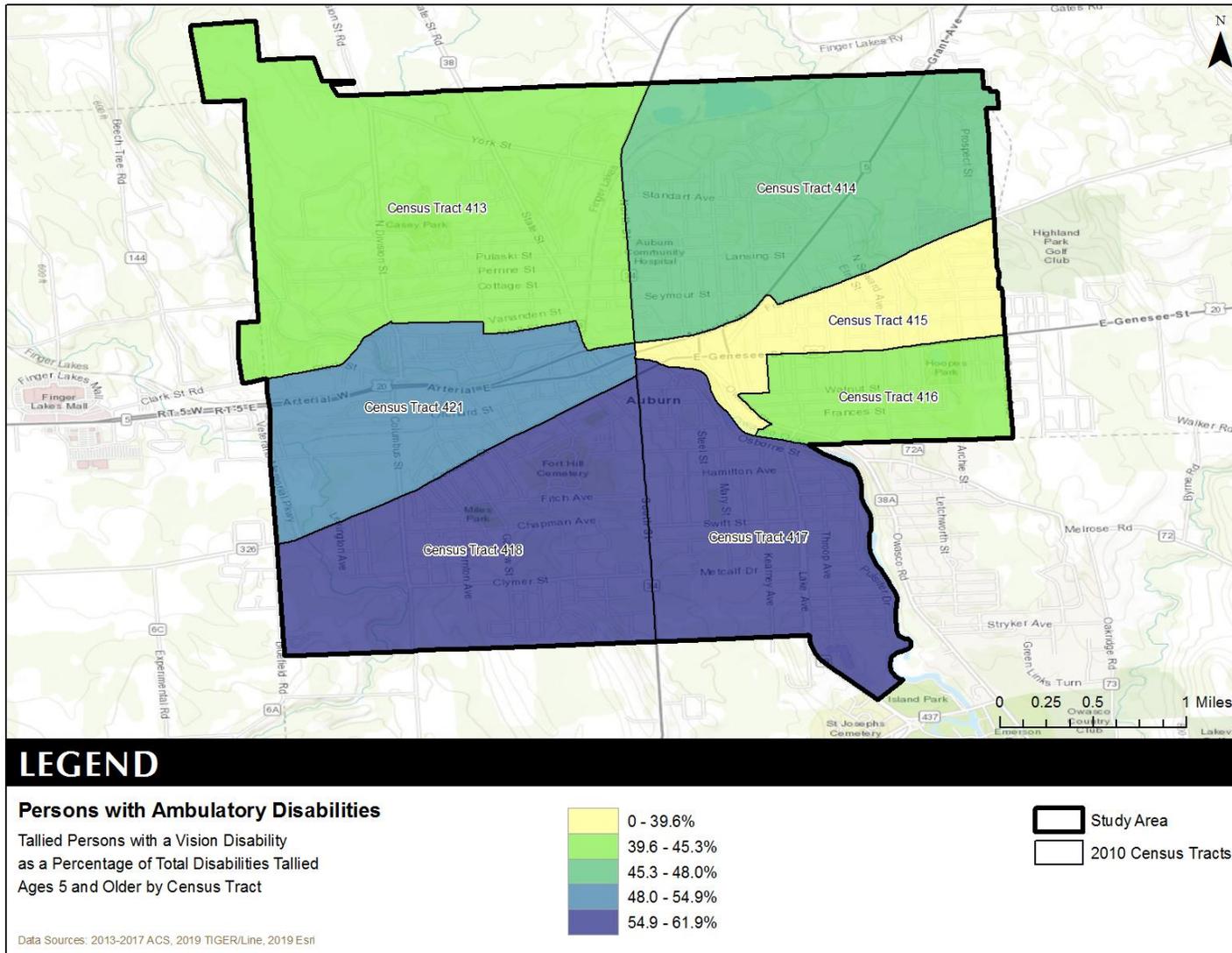
¹² 42 U.S.C. §§ 12131 – 12165

Some 15.9 percent of publicly supported housing units, according to HUD's AFFH database, are accessible. This exceeds the rate of disability for the general population in the City.

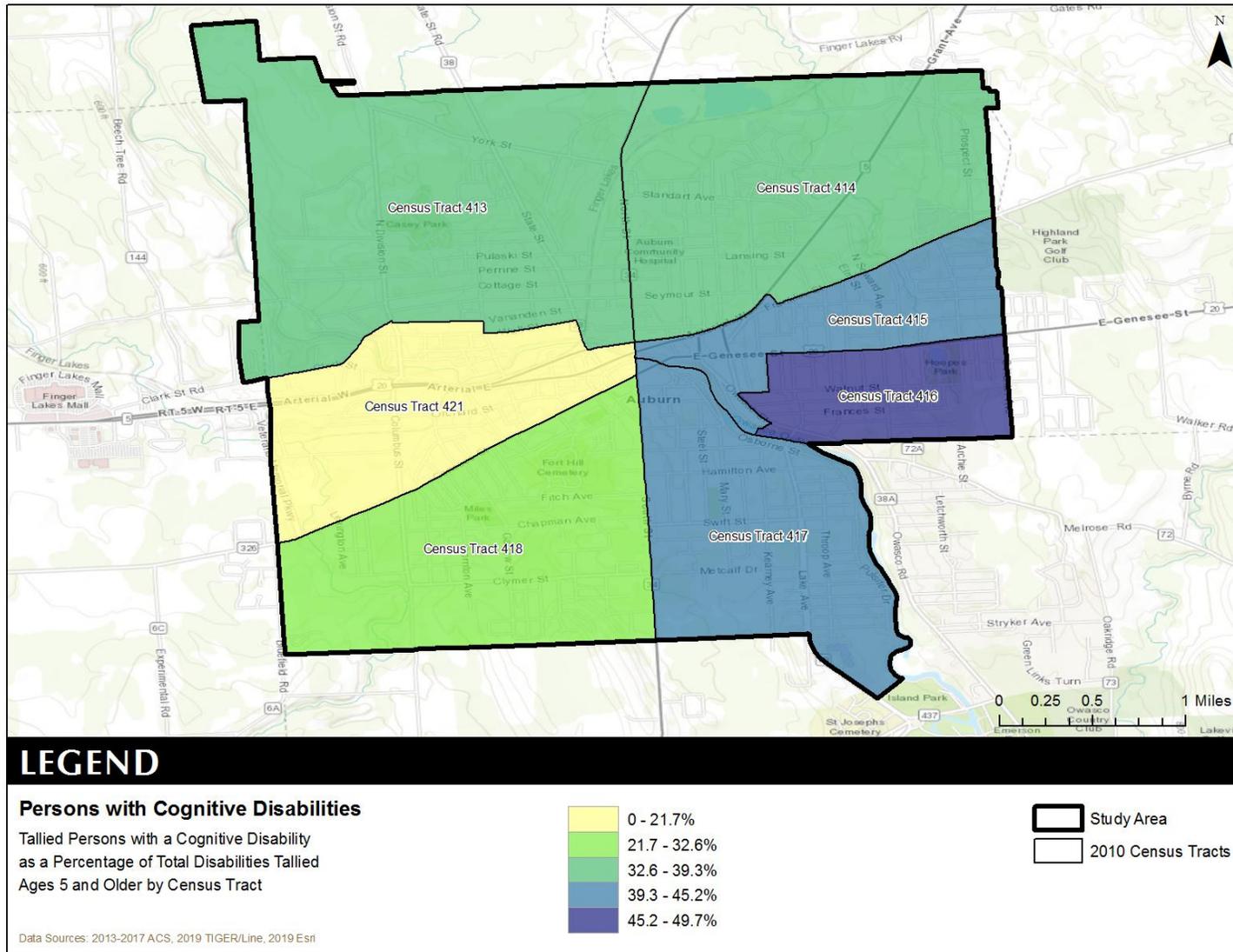
Table IV.41 Residents with Disabilities by Subsidized Housing Type City of Auburn HUD AFFH Raw Database		
Program	Total Units	Total Disabled Units
Public Housing	50	7
Project Based Section 8	453	73
Other HUD Multifamily	0	0
Housing Choice Vouchers	0	0
Total	503	80

The maps on the following pages show the distribution of households with various disabilities. There does not appear to be a concentration of households by disability type in any one area of the City.

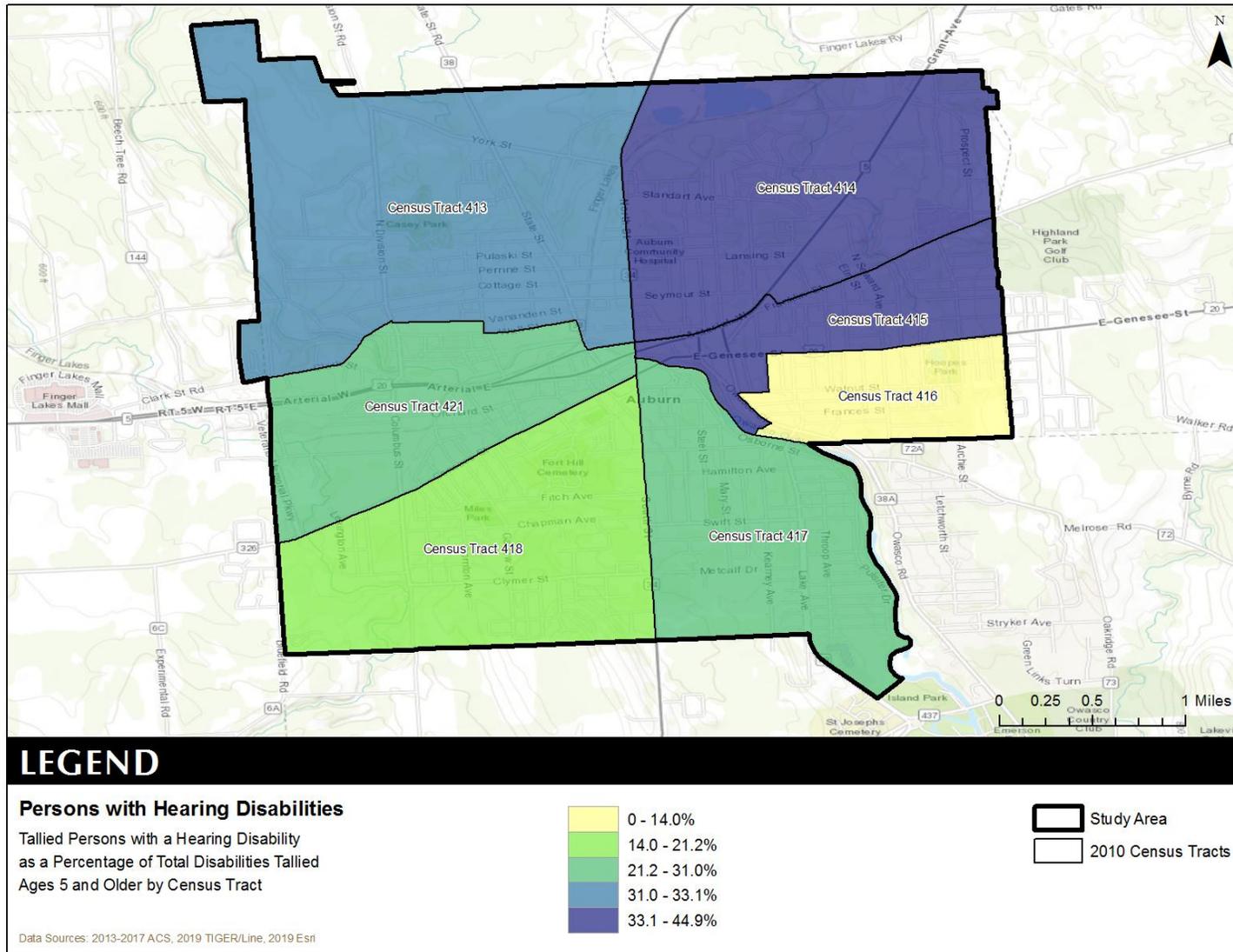
Map IV.18
Persons with Ambulatory Disabilities
 City of Auburn
 2017 ACS, 2017 Tigerline, HUD AFFH Tool



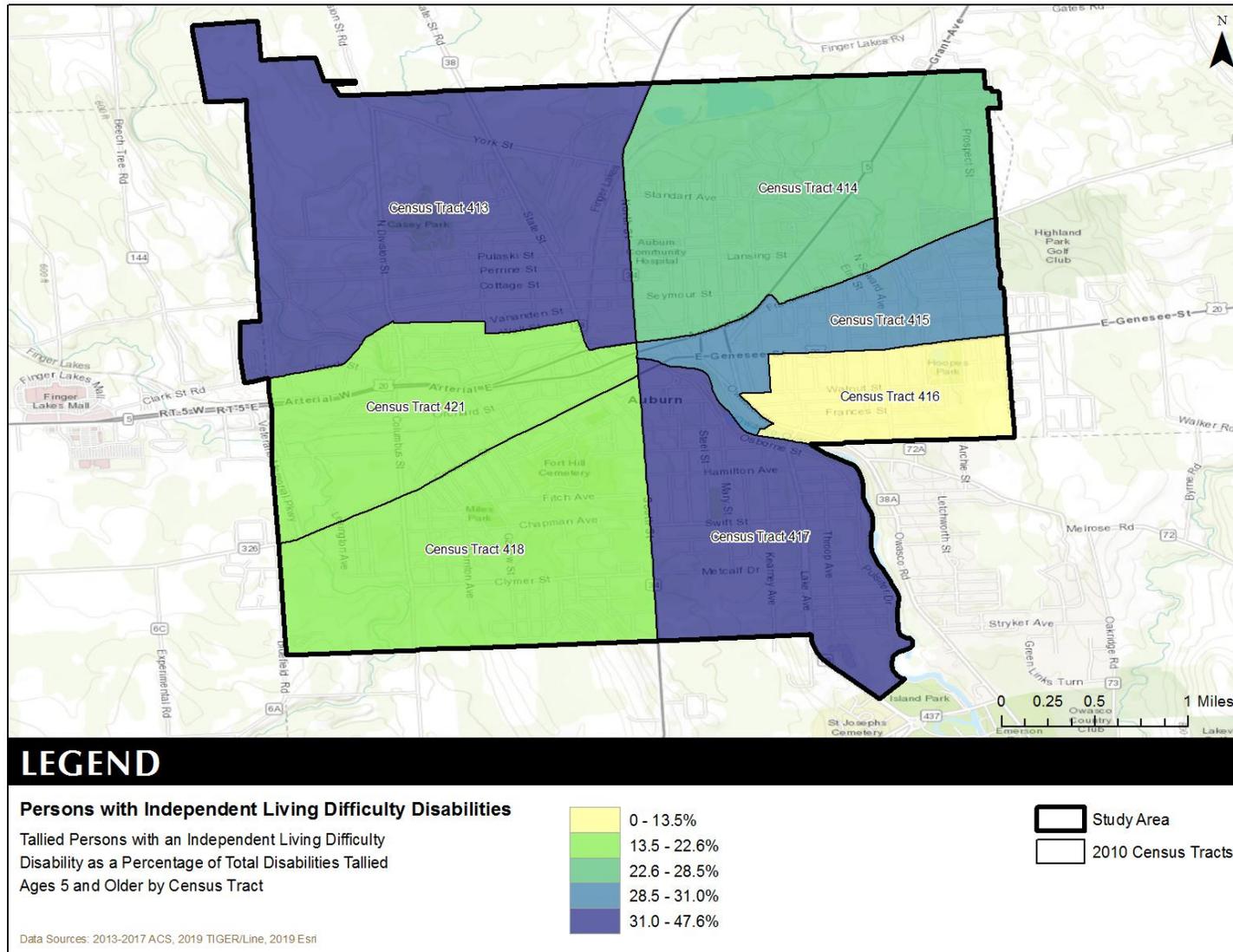
Map IV.19
Persons with Cognitive Disabilities
 City of Auburn
 2017 ACS, 2017 Tigerline, HUD AFFH Tool



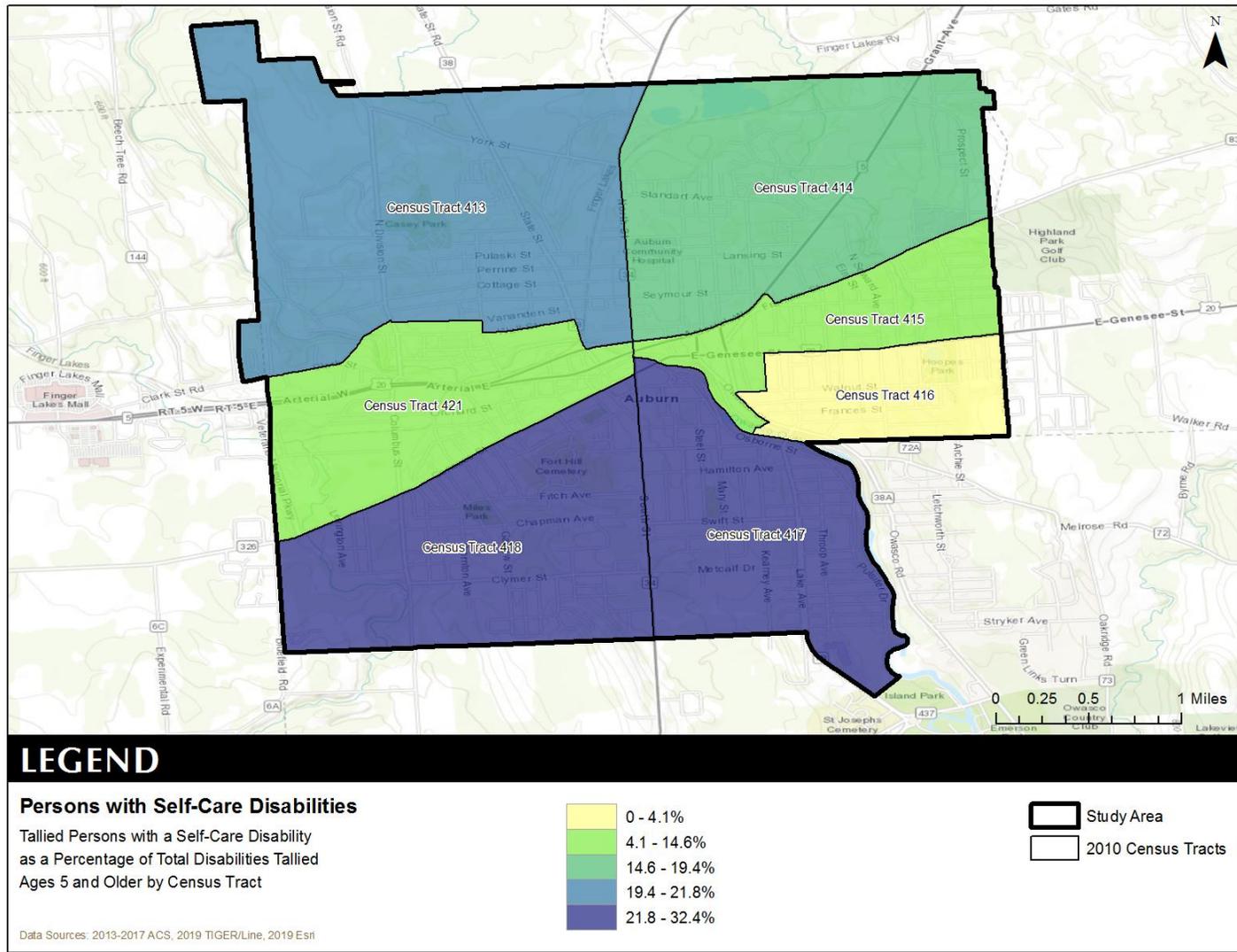
Map IV.20
Persons with Hearing Disabilities
 City of Auburn
 2017 ACS, 2017 Tigerline, HUD AFFH Tool



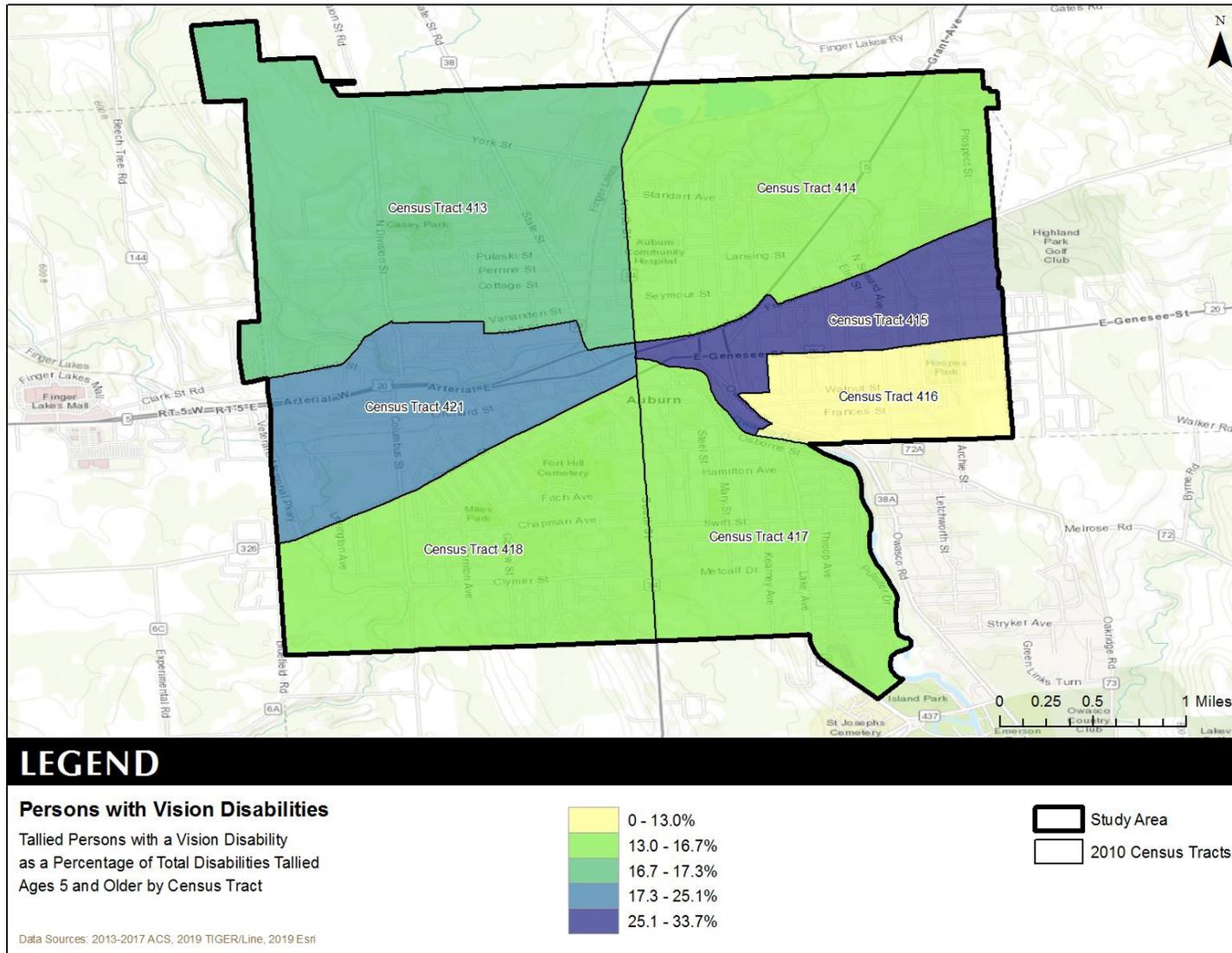
Map IV.21
Persons with Independent Living Disabilities
 City of Auburn
 2017 ACS, 2017 Tigerline, HUD AFFH Tool



Map IV.22
Persons with Self Care Disabilities
 City of Auburn
 2017 ACS, 2017 Tigerline, HUD AFFH Tool



Map IV.23
Persons with Vision Disabilities
 City of Auburn
 2017 ACS, 2017 Tigerline, HUD AFFH Tool



H. FAIR HOUSING ENFORCEMENT, OUTREACH CAPACITY, & RESOURCES

FEDERAL FAIR HOUSING LAWS

Federal laws provide the backbone for U.S. fair housing regulations. The following federal and state rules, regulations, and executive orders inform municipalities and developers of their fair housing obligations and the rights of protected classes. Many of these statutes were successful in generating specialized resources, such as data, to aid organizations, government entities, and individuals in affirmatively furthering fair housing. While some laws have been previously discussed in this report, a list of laws related to fair housing, as defined on the U.S. Department of Housing and Urban Development's (HUD's) website, is presented below:

Title VIII of the Civil Rights Act of 1968 (Fair Housing Act)¹³

The Fair Housing Act prohibits discrimination in the sale, rental, financing, and insuring of housing on the basis of race, color, religion, sex, and national origin. In 1988, the act was amended to include family status and disability as protected classes, which includes children under the age of 18 living with parents or legal custodians, pregnant women, and persons securing custody of children under the age of 18. Jurisdictions may add protected classes but are not allowed to subtract from the seven federally protected classes.¹⁴ The Act also contains design and construction accessibility provisions for certain new multi-family dwellings developed for first occupancy on or after March 13, 1991.¹⁵ On April 30, 2013, HUD and the Department of Justice released a Joint Statement that provides guidance regarding the persons, entities, and types of housing and related facilities that are subject to the accessible design and construction requirements of the Act.

It is unlawful under the Act to discriminate against a person in a protected class by: Refusing to sell or rent after the making of a bona fide offer, or to refuse to negotiate for the sale or rental of, or otherwise make unavailable or deny, a dwelling to any person because of race, color, religion, sex, familial status, or national origin; discriminating against any person in the terms, conditions, or privileges of sale or rental of a dwelling, or in the provision of services or facilities based on a protected class; representing that a dwelling is not available for inspection, sale, or rental when it is, in fact, available; publishing an advertisement indicating any preference, limitation, or discrimination against a protected class; or refusing to allow a person with a disability to make a reasonable modification to the unit at the renter's own expense.

There are several exceptions to the law. It is legal for developments or buildings for the elderly to exclude families with children. In addition, single-family homes being sold by the owner of an owner-occupied 2 family home may be exempt, unless a real estate agency is involved, if they have advertised in a discriminatory way, or if they have made discriminatory statements. There are no exemptions for race discrimination because race is covered by other civil rights laws.

The following are examples of Fair Housing Act violations:

1. Making any representation, directly or implicitly, that the presence of anyone in a protected class in a neighborhood or apartment complex may or will have the effect of lowering

¹³ 42 U.S.C. 3601, et. Seq., as amended in 1988

¹⁴ "HUD Fair Housing Laws and Presidential Executive Orders."

http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/FHLaws

¹⁵ "Title VIII: Fair Housing and Equal Opportunity."

http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/progdesc/title8

property taxes, reduce safety, make the neighborhood and/or schools worse, change the character of the neighborhood, or change the ability to sell a home.

2. Providing inconsistent, lesser, or unequal service to customers or clients who are members of a protected class, such as failing to return calls from a buyer agent to avoid presenting a contract to your seller, avoiding or delaying an appointment for a showing a listing, making keys unavailable, failing to keep appointments, or refusing maintenance or repairs to an apartment.
3. Requiring higher standards for a member of a protected class, including asking for more references or demanding a higher credit rating.
4. Requiring employers to make distinctions on applications, or in the application process, among protected class members, including marking applications to indicate race, sex, etc. of applicant or misrepresenting availability for particular protected classes.
5. Advertising in a manner that indicates a preference for a particular class and thereby excluding protected class members.

Title VI of the Civil Rights Act of 1964

Title VI prohibits discrimination on the basis of race, color, or national origin in programs and activities receiving federal financial assistance, including denying assistance, offering unequal aid, benefits, or services, aiding or perpetuating discrimination by funding agencies that discriminate, denying planning or advisory board participation, using discriminatory selection or screening criteria, or perpetuating the discrimination of another recipient based on race, color, or national origin.

Section 504 of the Rehabilitation Act of 1973

The Act prohibits discrimination based on disability in any program or activity receiving federal financial assistance. The concept of “reasonable accommodations” and “reasonable modifications” was clarified in memos dated May 17, 2004 and March 5, 2008. Reasonable accommodations are changes in rules, policies, practices, or services so that a person with a disability can participate as fully in housing activities as someone without a disability. Reasonable modifications are structural changes made to existing premises, occupied or to be occupied by a person with a disability so they can fully enjoy the premises.

Section 109 of the Housing and Community Development Act of 1974

Section 109 prohibits discrimination on the basis of race, color, national origin, sex or religion in programs or activities funded from HUD’s Community Development Block Grant Program.

Title II of the Americans with Disabilities Act of 1990

Title II applies to state and local government entities and protects people with disabilities from discrimination on the basis of disability in services, programs, and activities. HUD enforces Title II when it relates to state and local public housing, housing assistance and housing referrals.

Architectural Barriers Act of 1968

The Act requires that buildings and facilities designed, constructed, altered, or leased with certain federal funds after September 1969 be accessible to and useable by handicapped persons. The ABA specifies accessibility standards for ramps, parking, doors, elevators, restrooms, assistive listening systems, fire alarms, signs, and other accessible building elements and are enforced through the Department of Defense, HUD, the General Services Administration, and the U.S. Postal Services.

Age Discrimination Act of 1975

The Age Discrimination Act prohibits discrimination on the basis of age in programs or activities receiving federal financial assistance, applies to all ages, and may be enforced by the head of any Federal department or agency by terminating grant funding for those with an express finding on the record who fail to comply with the Act after reasonable notice. HUD established regulations for implementation of the Age Discrimination Act for HUD programs.

Title IX of the Education Amendments Act of 1972

Title IX prohibits discrimination on the basis of sex or blindness in education programs or activities that receive federal financial assistance.¹⁶

The Home Mortgage Disclosure Act (HMDA)

HMDA requires both depository and non-depository lenders to collect and publicly disclose information about housing-related applications and loans, including the race, ethnicity, sex, loan amount, and income of mortgage applicants and borrowers by Census tract. Depository institutions that meet the following criteria are required to report:

- Bank, credit union, or savings association
- Total assets must exceed the coverage threshold¹⁷
- The institution must have had a home or branch office in a Metropolitan Statistical Area (MSA)
- The institution must have originated or refinanced at least one home purchase loan secured by a first lien on a one- to four-family dwelling
- The institution must be federally insured or regulated
- The mortgage loan must have been insured, guaranteed, or supplemented by a federal agency or intended for sale to Fannie Mae or Freddie Mac

For other institutions, including non-depository institutions, the reporting criteria are:

1. The institution must be a for-profit organization
2. The institution's home purchase loan originations must equal or exceed 10 percent of the institution's total loan originations, or more than \$25 million
3. The institution must have had a home or branch office in an MSA or have received applications for, originated, or purchased five or more home purchase loans, home improvement loans, or refinancing on property located in an MSA in the preceding calendar year

¹⁶ "HUD Fair Housing Laws and Presidential Executive Orders."

¹⁷ Each December, the Federal Reserve announces the threshold for the following year. The asset threshold may change from year to year based on changes in the Consumer price Index for Urban Wage Earners and Clerical Workers.

4. The institution must have assets exceeding \$10 million or have originated 100 or more home purchases in the preceding calendar year

In addition to reporting race and ethnicity data for loan applicants, the HMDA reporting requirements were modified in response to the Predatory Lending Consumer Protection Act of 2002 as well as the Home Owner Equity Protection Act (HOEPA). Consequently, loan originations are now flagged in the data system for three additional attributes:

1. If they are HOEPA loans
2. Lien status, such as whether secured by a first lien, a subordinate lien, not secured by a lien, or not applicable (purchased loans)
3. Presence of high-annual percentage rate loans (HALs), defined as more than three percentage points for purchases when contrasted with comparable treasury instruments or five percentage points for refinance loans

EXECUTIVE ORDERS

Executive Order 11063 Equal Opportunity in Housing

Signed by President Kennedy on November 20, 1962, the Order prohibits discrimination based on race, color, religion, creed, sex, or national origin in the sale, leasing, rental, or other disposition of properties and facilities owned, operated, or funded by the federal government. The Order also prohibits discrimination in lending practices that involve loans insured or guaranteed by federal government.

Executive Order 12892 Leadership and Coordination of Fair Housing in Federal Programs: Affirmatively Furthering Fair Housing

Signed by President Clinton on January 11, 1994, the Order required federal agencies to affirmatively further fair housing in the programs and activities with the Secretary of HUD coordinating the effort, and established the President's Fair Housing Council, which is chaired by the Secretary of HUD.

Executive Order 12898 Federal Actions to Address Environmental Justice in Minority Populations and Low-Income Populations

Signed by President Clinton on February 11, 1994, the order requires federal agencies to practice environmental justice in its programs, policies, and activities. Specifically, developers and municipalities using federal funds must evaluate whether or not a project is located in a neighborhood with a concentration of minority and low-income residents or a neighborhood with disproportionate adverse environmental effects on minority and low-income populations. If those conditions are met, viable mitigation measures or alternative project sites must be considered.

Executive Order 13166 Improving Access to Services for Persons with Limited English Proficiency

Signed by President Clinton on August 11, 2000, the Order eliminates limited English proficiency as a barrier to full and meaningful participation in federal programs by requiring federal agencies to examine the services they provide, identify the need for LEP services, then develop and implement a system to provide those services. The Department of Justice issued policy guidance which set forth compliance standards to ensure accessibility to LEP persons.

Executive Order 13217 Community Based Alternatives for Individuals with Disabilities

Signed by President Bush on June 18, 2001, the Order requires federal agencies to evaluate their policies and programs to determine if they need to be revised to improve the availability of community-based living arrangements for persons with disability, noting that isolating or segregating people with disabilities in institutions is a form of disability-based discrimination prohibited by Title II of the ADA.

STATE FAIR HOUSING LAWS

The New York State Human Rights Law protects all of the same characteristics as the federal Fair Housing Act but also makes it illegal to discriminate based on creed, age, sexual orientation, marital status, or military status.

Some local governments afford their residents additional protections. For example, the New York City Human Rights Law prohibits housing discrimination based on: gender, citizenship status, partnership status, gender identity, lawful occupation, and lawful source of income (including public assistance or housing assistance, social security, supplemental security income, pensions, annuities, or unemployment benefits).¹⁸

New York Division of Human Rights

The New York Division of Human Rights (DHR) was created to enforce the state Human Rights Law. In service to its mission to ensure that “every individual... has an equal opportunity to participate fully in the economic, cultural, and intellectual life of the State”, the DHR prosecutes unlawful discriminatory practices; receives, investigates, and resolves complaints of discrimination; promotes awareness among members of the public concerning their rights and obligations under the law; and develops human rights policies and legislation for the State. Auburn residents who believe that their right to fair housing choice has been violated may contact the local office of the Division of Human Rights through the following information:¹⁹

Address:

New York Division of Human Rights
333 E. Washington Street, Room 543
Syracuse, New York 13202
Phone: (315) 428-4633
Fax: (315) 428-4106
Email: InfoSyracuse@dhr.ny.gov

Human Rights Commission

The City of Auburn’s Human Rights Commission mission is to “To encourage and ensure that every individual has an equal opportunity to participate in the economic, cultural, and

¹⁸ <https://ag.ny.gov/civil-rights/fair-housing>

¹⁹ <http://www.dhr.ny.gov/contact-us> The Syracuse office of the DHR also serves residents of Cayuga, Jefferson, Oneida, Onondaga, Oswego

intellectual life of the community regardless of disability, creed, race, gender, age, or national origin.”²⁰ This commission receives fair housing complaints for the City.

FAIR HOUSING COMPLAINTS

Federal Fair Housing Law prohibits housing discrimination based on race, color, national origin, religion, sex, familial status, or disability. An individual may file a complaint if they feel their rights have been violated. HUD maintains records of complaints that represent potential and actual violations of federal housing law.

Fair Housing and Equal Opportunity (FHEO) begins its complaint investigation process shortly after receiving a complaint. A complaint must be filed within one year of the last date of the alleged discrimination under the Fair Housing Act. Other civil rights authorities allow for complaints to be filed after one year for good cause, but FHEO recommends filing as soon as possible. Generally, FHEO will either investigate the complaint or refer the complaint to another agency to investigate. Throughout the investigation, FHEO will make efforts to help the parties reach an agreement. If the complaint cannot be resolved voluntarily by an agreement, FHEO may issue findings from the investigation. If the investigation shows that the law has been violated, HUD or the Department of Justice may take legal action to enforce the law.

Fair housing complaint data received for the City of Auburn by the Department of Housing and Urban Development from January 1, 2008 to the present was used for this analysis. Table IV.42 shows a total of 12 complaints, with the most common complaint filed based on disability eight (8) complaints, followed by race five (5) complaints.

Table IV.42
Fair Housing Complaints by Basis
City of Auburn
HUD Fair Housing Complaints

Basis	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Total
Disability	1	0	0	0	0	0	3	0	2	0	1	1	8
Race	0	2	0	0	0	0	1	2	0	0	0	0	5
Color	0	0	0	0	0	0	0	0	0	0	0	0	0
Sex	0	0	0	0	0	0	0	0	0	0	0	0	0
Familial Status	0	0	0	0	0	0	0	0	0	0	0	0	0
Religion	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Basis	1	2	0	0	0	0	4	2	2	0	1	1	13
Total Complaints	1	2	0	0	0	0	4	2	2	0	1	1	13

Table IV.43 shows Fair Housing complaints by closure. Some four (4) complaints resulted in a successful conciliation or settlement agreement. There was a no cause determination for nine (9) complaints.

²⁰ <https://www.auburnny.gov/human-rights-commission>

Table IV.43
Fair Housing Complaints by Closure
 City of Auburn
 HUD Fair Housing Complaints

Basis	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Total
Conciliation/settlement successful	0	1	0	0	0	0	1	0	2	0	0	0	4
No cause determination	1	1	0	0	0	0	3	2	0	0	1	1	9
Total Closures	1	2	0	0	0	0	4	2	2	0	1	1	13
Total Complaints	1	2	0	0	0	0	4	2	2	0	1	1	13

Table IV.44 shows Fair Housing complaints by issue. The most common issues were discriminatory refusal to rent.

Table IV.44
Fair Housing Complaints by Issue
 City of Auburn
 HUD Fair Housing Complaints

Issue	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Total
Discriminatory refusal to rent	0	0	0	0	0	0	1	0	2	0	0	0	3
Otherwise deny or make housing unavailable	0	1	0	0	0	0	0	0	0	0	0	0	1
Discriminatory refusal to rent and negotiate for rental	0	1	0	0	0	0	0	1	0	0	0	0	2
Discrimination in terms/conditions/privileges relating to rental	0	0	0	0	0	0	2	0	0	0	0	0	2
Other discriminatory acts	0	0	0	0	0	0	1	0	0	0	0	0	1
Discriminatory terms, conditions, privileges, or services and facilities	0	0	0	0	0	0	0	1	0	0	1	0	2
False denial or representation of availability - rental	0	0	0	0	0	0	0	0	0	0	0	1	1
False denial or representation of availability	1	0	0	0	0	0	0	0	0	0	0	0	1
Discriminatory advertisement - rental	0	0	0	0	0	0	0	0	0	0	0	0	0
None	0	0	0	0	0	0	0	0	0	0	0	0	0
Failure to make reasonable accommodation	0	0	0	0	0	0	0	0	0	0	0	0	0
Discriminatory acts under Section 818 (coercion, Etc.)	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Issues	1	2	0	0	0	0	4	2	2	0	1	1	13
Total Complaints	1	2	0	0	0	0	4	2	2	0	1	1	13

HUD COMPLAINTS WITH CAUSE

HUD Fair Housing complaints found with cause are shown in Table IV.45. The most common discrimination complaint with cause was for disability with three (3) complaints, followed by race with one (1) complaint.

Basis	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Total
Disability	0	0	0	0	0	0	1	0	2	0	0	0	3
Race	0	1	0	0	0	0	0	0	0	0	0	0	1
Color	0	0	0	0	0	0	0	0	0	0	0	0	0
Sex	0	0	0	0	0	0	0	0	0	0	0	0	0
Familial Status	0	0	0	0	0	0	0	0	0	0	0	0	0
Religion	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Basis	0	1	0	0	0	0	1	0	2	0	0	0	4
Total Complaints Found with Cause	0	1	0	0	0	0	1	0	2	0	0	0	4

The closure of fair housing complaints found with cause is shown in Table IV.46. The outcome of four (4) complaints was a successful settlement or conciliation.

Basis	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Total
Conciliation/settlement successful	0	1	0	0	0	0	1	0	2	0	0	0	4
No cause determination	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Closures	0	1	0	0	0	0	1	0	2	0	0	0	4
Total Complaints Found with Cause	0	1	0	0	0	0	1	0	2	0	0	0	4

Table IV.47 shows fair housing complaints by issue. Discriminatory refusal to rent was the most common, accounting for three (3).

Table IV.47
Fair Housing Complaints by Issue
 City of Auburn
 HUD Fair Housing Complaints

Issue	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Total
Discriminatory refusal to rent	0	0	0	0	0	0	1	0	2	0	0	0	3
Otherwise deny or make housing unavailable	0	1	0	0	0	0	0	0	0	0	0	0	1
Discriminatory refusal to rent and negotiate for rental	0	0	0	0	0	0	0	0	0	0	0	0	0
Discrimination in terms/conditions/privileges relating to rental	0	0	0	0	0	0	0	0	0	0	0	0	0
Other discriminatory acts	0	0	0	0	0	0	0	0	0	0	0	0	0
Discriminatory terms, conditions, privileges, or services and facilities	0	0	0	0	0	0	0	0	0	0	0	0	0
False denial or representation of availability - rental	0	0	0	0	0	0	0	0	0	0	0	0	0
False denial or representation of availability	0	0	0	0	0	0	0	0	0	0	0	0	0
Discriminatory advertisement - rental	0	0	0	0	0	0	0	0	0	0	0	0	0
None	0	0	0	0	0	0	0	0	0	0	0	0	0
Failure to make reasonable accommodation	0	0	0	0	0	0	0	0	0	0	0	0	0
Discriminatory acts under Section 818 (coercion, Etc.)	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Issues	0	1	0	0	0	0	1	0	2	0	0	0	4
Total Complaints Found with Cause	0	1	0	0	0	0	1	0	2	0	0	0	4

I. FAIR HOUSING SURVEY RESULTS

The Fair Housing survey has a total of 49 responses to date. The majority of survey respondents are renters, representing 29 respondents.

Table IV.48 What is your primary role with housing? City of Auburn 2019 Fair Housing Survey Data	
Primary Role	Total
Homeowner	29
Renter	9
Human Service Agency	2
Other	2
Missing	0
Total	49

As seen in Table IV.49, the mean time that respondents have lived in the City of Auburn is 3 years, 2 months and 3 weeks.

Table IV.49 How long have you lived in the City of Auburn? City of Auburn 2019 Fair Housing Survey Data	
Mean Response	
3 years, 2 months, and 3 weeks	

When asked what classes are protected by fair housing laws, the most common responses included race, disability, and religion.

Table IV.50 Please select all the classes you believe are protected by Fair Housing Law: City of Auburn 2019 Fair Housing Survey Data	
Familiarity	Total
Religion	34
Sexual Orientation	28
Age	31
Gender	33
Marital Status	28
Ethnicity	35
Race	40
Familial Status	29
National Origin	30
Color	34
Public Assistance Status	26
Income	24
Disability	38
Children	25

Some ten (10) respondents feel that fair housing laws are adequately enforced, and 13 respondents feel they are not. Some seven (7) respondents are aware of any fair housing ordinance, regulation, or plan. Some eight (8) respondents are aware of any activities to foster inclusive communities and overcome patterns of segregations.

Table IV.51 Federal, State, and Local Fair Housing Laws City of Auburn 2019 Fair Housing Survey Data					
Question	Yes	No	Don't Know	Missing	Total
Do you feel that fair housing laws are adequately enforced in your community?	10	13	17	9	49
Are you aware of any fair housing ordinance, regulation, or plan in your community?	7	15	13	14	49
Are you aware of any activities in the City of Auburn to foster inclusive communities and overcome patterns of segregation?	8	16	10	15	49

Respondents were also asked about a variety of scenarios to judge to level of fair housing knowledge in the community. In the scenario of a households using government assistance to rent an apartment being refused by a landlord, some 21 respondents said this action by the landlord is illegal, and 21 respondents also said it should be illegal.

Table IV.52 Fair Housing Activities in the City of Auburn City of Auburn 2019 Fair Housing Survey Data					
Scenario: A low income married couple who received government assistance to pay their rent was moving to a new town and looking for an apartment. They called an ad in the local paper and were told by the landlord that she doesn't accept renters who are receiving government assistance.					
Question	Legal	Illegal	Don't Know	Missing	Total
Is refusing to rent to a couple receiving government assistance with their rent legal or illegal?	10	21	7	11	49
Should the landlords actions be legal or illegal?	10	21	6	12	49

In a scenario where a real estate agent steers a Hispanic household into primarily Hispanic neighborhoods, some 25 respondents said this activity is illegal, and 22 respondents said it should be illegal.

Table IV.53 Fair Housing Activities in the City of Auburn City of Auburn 2019 Fair Housing Survey Data					
Scenario: A Hispanic family wants to buy a house and finds a real estate agent to show them houses in their price range. The real estate agent is also Hispanic. Their agent only shows them houses in predominately Hispanic areas, even though there are houses they could afford in other parts of town because she tells them they will be more comfortable in a Hispanic neighborhood.					
Question	Legal	Illegal	Don't Know	Missing	Total
Is this real estate agents decision to show them homes predominately in Hispanic parts of town legal or illegal?	7	25	6	11	49
Should the real estate agents decision be legal or illegal?	6	22	9	12	49

In a scenario where an apartment owner chooses to not build a wheelchair ramp for a disabled tenant, some 32 respondents thought this action by the landlord is illegal, and 30 indicated it should be illegal.

Table IV.54					
Fair Housing Activities in the City of Auburn					
City of Auburn 2019 Fair Housing Survey Data					
Scenario: An apartment building owner is renting to a tenant who uses a wheelchair. The building is old and does not have a wheelchair ramp. The tenant asks if he could arrange to have a ramp built so he can get into the building more easily. The tenant has offered to pay for the ramp. The owner thinks the ramp will ruin the look of the building so he refuses to have one built.					
Question	Legal	Illegal	Don't Know	Missing	Total
Is the apartment building owner's decision to not have the ramp built, legal or illegal?	2	32	4	11	49
Should the apartment building owner's decision to not have the ramp built be legal or illegal?	3	30	4	12	49

When respondents were asked about fair housing barriers in the private sector, respondents were most likely to be aware of barriers in the rental housing market or real estate industry.

Table IV.55					
Barriers to Fair Housing in the Private Sector					
City of Auburn 2019 Fair Housing Survey Data					
Question	Yes	No	Don't Know	Missing	Total
Have you or anyone you know experienced discrimination or impediments to fair housing in the following areas?					
The rental housing market? Example: Refusing to rent based on religion or color.	9	23	5	12	49
The real estate industry? Example: Only showing properties to families with children in certain areas.	8	21	8	12	49
The mortgage and home lending industry? Example: Offering higher interest rates only to women or racial minorities.	5	24	8	12	49
The housing construction or housing design fields? Example: New rental complexes built with narrow doorways that do not allow wheelchair accessibility.	5	23	9	12	49
The home insurance industry? Example: Limiting policies and coverage for racial minorities.	2	23	10	14	49
The home appraisal industry? Example: Basing home values on the ethnic composition of neighborhoods.	5	22	10	12	49
Any other housing services?	6	20	11	12	49

When respondents were asked about community assets, the ones that were most likely to have a significant impact were access to good nutrition, healthy food, fresh vegetables, etc., followed by lack of acceptance of housing choice vouchers.

Table IV.56					
Access to Community Assets					
City of Auburn					
2019 Fair Housing Survey Data					
Question	Not at all	Slightly	Moderately	Significantly	Total
How do the factors listed below affect your community?					
Access to public transportation to schools, work, health care, services	4	3	6	13	49
Access to good nutrition, healthy food, fresh vegetables, etc	6	4	10	15	49
Access to school choice	6	5	7	13	49
Access to proficient Public Schools	9	4	7	13	49
Access to parks, libraries, other public facilities	11	3	10	13	49
Access to health care	7	4	12	13	49
Access to mental health care	2	5	11	13	49
Access for seniors and/or people with disabilities to public transportation	3	7	8	13	49
Lack of affordable housing	1	8	5	13	49
Lack of acceptance of housing choice vouchers	3	3	8	14	49
Other	0	0	1	41	49

When asked if various factors are happening in the City of Auburn, respondents were most likely to be aware of segregation and differences in access to housing opportunities for people of various income, races, ethnicity, genders, and family status.

Table IV.57					
Barriers to Fair Housing in the Public Sector					
City of Auburn					
2019 Fair Housing Survey Data					
Question	Yes	No	Don't Know	Missing	Total
Do you believe these issues are happening in the City of Auburn? If so, how much are the issues impacting the community?					
Segregation	7	9	13	13	49
Concentrations of racial or ethnic minorities	6	9	11	15	49
Concentrations of poverty	1	8	6	15	49
Differences in access to housing opportunities for people of various income, races, ethnicity, genders, family status	7	8	4	13	49
Greater share of housing problems for those at lower incomes, of a specific race or ethnicity or national origin, disability, gender, or family status.	2	8	9	13	49
Challenges for persons with disabilities	0	8	14	13	49
Lack of affordable single-family houses	4	3	11	13	49
Lack of affordable rental housing	2	7	6	13	49
Other	0	0	1	43	49

Summary

The results of the 2019 Fair Housing Survey found that while respondents did recognize some of the illegal activities in the survey, there is an on-going need for outreach and education. This is particularly indicated by the proportion of respondents that did not respond to a number of questions, averaging about one quarter of respondents for each question, as well as the proportion of respondents that were not aware of what constituted a protected class in fair housing law. The overall findings of the survey indicate that the City may need to reach additional members of the population with outreach and education efforts.

J. MUNICIPAL CODE REVIEW AND CODE ENFORCEMENT

A review of the City of Auburn's Municipal Code was conducted in order to review if there are any barriers in the city's regulations that may impede access to housing. The following narrative is a description of any language or statutes that may act a barrier to fair housing choice.

This review gauged zoning and code regulations that may encourage or limit fair housing choice within the City. The Municipal Code was review for definitions of dwelling unit, disability, and family. The use of the word family, including a strict definition of family, or limiting the number of people in "family," may limit housing choices within a jurisdiction. The review included the allowance of mixed-use and conditional uses, which may increase opportunities for the development of more affordable housing choices. The review also asked about any policies that encourage the development of affordable housing, as well as any policies that promote fair housing within their communities. The review also sought to ascertain any restrictions to group housing and housing for seniors, including definitions and where these units may be permitted.

The City does have a definition of the word "Family," which is included here:

"Family" means a person living alone, two or more persons related by blood or marriage, or any other analogous family union recognized under federal and/or state statute, as distinguished from a group occupying a hotel, club, or communal residence. For the purposes of this definition, minors living with a parent shall not be counted as part of the maximum number of residents. The purpose of defining family is to assist in the regulation of occupancy standards within dwelling units and to define different types of structures; it is not intended to interfere with the civil rights of individuals who establish relationships under the terms of state and federal laws."

The City does not have a definition for the term "disabled" or "disability," or for "reasonable accommodation."

The City does not have any policies to encourage affordable housing development.

Group residence facilities are allowed as a conditional use in three (3) residentially zoned areas.

Efforts to reach out to the code enforcement office were unsuccessful. This included several phone calls and an email. The code enforcement office did not have a way to leave a voice mail at the time this was undertaken. This may inhibit access for residents that are seeking to report code violations.

During the timeframe that data and information was being gathered for the Analysis of Impediments, the Code Enforcement Office has been in significant transition. A long-time staff person in the office departed in September 2019. The hiring process to replace that employee is just completed, with a new employee set to begin work in early January 2020. This gap in staffing required one other employee in the department to cover the responsibilities for both positions, therefore causing a delay in response to phone calls or e-mails.

In addition, during this same timeframe, Code Enforcement staff have been fully engaged in new software implementation, which has taken them out of the office and away from their regular duties on a daily basis. The City will be live in the new software in Mid-December 2019, and will follow with upgrades to include voicemail.

The code enforcement interview found that the most common code violations include lack of smoke and carbon monoxide detectors, broken windows, drywall holes, torn flooring, chipping paint, lighting fixtures missing globes. The process to report code violations includes calling the office or emailing an inquiry. Codes are enforced by a written violation, which is coded, mailed, and re-inspected within 30 days. If an individual is renting a unit with code violations they can call to have it inspected. The interview respondent indicated that they believe the current housing stock is mediocre and that code violations limit the availability of suitable housing options. In addition, if the housing court were to increase its efforts on fixing violations, the housing stock in Auburn would be in better shape.

Section V. Fair Housing Goals and Priorities

Overview

Title VIII of the 1968 Civil Rights Act, also known as the Federal Fair Housing Act, made it illegal to discriminate in the buying, selling, or renting of housing based on a person's race, color, religion, or national origin. Sex was added as a protected class in the 1970s. In 1988, the Fair Housing Amendments Act added familial status and disability to the list, making a total of seven federally protected characteristics. Federal fair housing statutes are largely covered by the following:

1. The Fair Housing Act,
2. The Housing Amendments Act, and
3. The Americans with Disabilities Act.

The purpose of fair housing law is to protect a person's right to own, sell, purchase, or rent housing of his or her choice without fear of unlawful discrimination. The goal of fair housing law is to allow everyone equal opportunity to access housing.

Assessing Fair Housing

Provisions to affirmatively further fair housing are long-standing components of the U.S. Department of Housing and Urban Development's (HUD's) housing and community development programs. These provisions come from Section 808(e) (5) of the federal Fair Housing Act, which requires that the Secretary of HUD administer federal housing and urban development programs in a manner that affirmatively furthers fair housing.

In 1994, HUD published a rule consolidating plans for housing and community development programs into a single planning process. This action grouped the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Emergency Shelter Grants (ESG)²¹, and Housing Opportunities for Persons with AIDS (HOPWA) programs into the Consolidated Plan for Housing and Community Development, which then created a single application cycle. As a part of the consolidated planning process, and entitlement communities that receive such funds from HUD are required to submit to HUD certification that they are affirmatively furthering fair housing (AFFH). This was described in the Analysis of Impediments to Fair Housing Choice and a Fair Housing Planning Guide offering methods to conduct such a study was released in March of 1993.

In 2015, HUD released a new AFFH rule, which gave a format, a review process, and content requirements for the newly named "Assessment of Fair Housing", or AFH. The assessment would now include an evaluation of equity, the distribution of community assets, and access to opportunity within the community, particularly as it relates to concentrations of poverty among minority racial and ethnic populations. Areas of opportunity are physical places, areas within communities that provide things one needs to thrive, including quality employment, high performing schools, affordable housing, efficient public transportation, safe streets, essential services, adequate parks, and full-service grocery stores. Areas lacking opportunity, then, have the opposite of these attributes.

²¹ The Emergency Shelter Grants program was renamed the Emergency Solutions Grants program in 2011.

The AFH would also include measures of segregation and integration and provide some historical context about how such concentrations became part of the community's legacy. Together, these considerations were then intended to better inform public investment decisions that would lead to amelioration or elimination of such segregation, enhancing access to opportunity, promoting equity, and hence housing choice. Equitable development requires thinking about equity impacts at the front end, prior to the investment occurring. That thinking involves analysis of economic, demographic, and market data to evaluate current issues for citizens who may have previously been marginalized from the community planning process. All this would be completed by using an on-line Assessment Tool.

However, on January 5, 2018, HUD issued a notice that extended the deadline for submission of an AFH by local government consolidated plan program participants to their next AFH submission date that falls after October 31, 2020. Then, on May 18, 2018, HUD released three notices regarding the AFFH; one eliminated the January 5, 2018, guidance; a second withdrew the on-line Assessment Tool for local government program participants; and, the third noted that the AFFH certification remains in place. HUD went on to say that the AFFH databases and the AFFH Assessment Tool guide would remain available for the AI; and, encouraged jurisdictions to use them, if so desired.

Hence, the AI process involves a thorough examination of a variety of sources related to housing, the fair housing delivery system, housing transactions, locations of public housing authorities, areas having racial and ethnic concentrations of poverty and access to opportunity. The development of an AI also includes public input, and interviews with stakeholders, public meetings to collect input from citizens and interested parties, distribution of draft reports for citizen review, and formal presentations of findings and impediments, along with actions to overcome the identified fair housing issues/impediments.

In accordance with the applicable statutes and regulations governing the Consolidated Plan, the City of Auburn certifies that they will affirmatively further fair housing, by taking appropriate actions to overcome the effects of any impediments identified in the Analysis of Impediments to Fair Housing Choice and maintaining records that reflect the analysis and actions taken in this regard.

Overview of Findings

As a result of detailed demographic, economic, and housing analysis, along with a range of activities designed to foster public involvement and feedback, the City of Auburn has identified a series of fair housing issues/impediments, and other contributing factors that contribute to the creation or persistence of those issues.

Table V.1, on the following page, provides a list of the contributing factors that have been identified as causing these fair housing issues/impediments and prioritizes them according to the following criteria:

1. High: Factors that have a direct and substantial impact on fair housing choice
2. Medium: Factors that have a less direct impact on fair housing choice, or that the City of Auburn has limited authority to mandate change.

3. Low: Factors that have a slight or largely indirect impact on fair housing choice, or that the City of Auburn has limited capacity to address.

Table V.1 Contributing Factors City of Auburn		
Contributing Factors	Priority	Justification
Discriminatory patterns in lending	High	As demonstrated by 2008-2017 HMDA data black and Hispanic households have a higher mortgage denial rate than white households. The average denial rate over the entire period was 9.7 percent for white households; however, the denial rate was 12.5 percent for black households, and 27.6 percent for Hispanic households. This also may indicate a lack of black and Hispanic households applying for mortgages overall.
Access to low poverty areas	Med	Low poverty index is markedly lower for black and Hispanic populations than white school proficiency, indicating inequitable access to low poverty areas. However, the City of Auburn has little control over increasing access.
Access to labor market engagement	Med	Black and Hispanic households have less access to labor market engagement as indicated by the Access to Opportunity index. However, the City has little control over impacting labor market engagement on a large scale.
Moderate to high levels of segregation	Low	American Indian and "other" racial households have moderate to high levels of segregation. However, these households represent less than one percent of the overall population in Auburn.
Insufficient affordable housing in a range of unit sizes	High	Some 31.3 percent of households have cost burdens. This is more significant for renter households, of which 41.9 percent of renter households have cost burdens. This signifies a lack of housing options that are affordable to a large proportion of the population. In addition, public input suggests that much of the city housing stock is insufficiently maintained and does not provide a safe and suitable living environment for renters.
Black renter households have disproportionate rates of housing problems	High	Black renter households face housing problems at a rate of 77.3 percent, compared to the jurisdiction average of 43.5 percent.
Insufficient accessible affordable housing	High	The number of accessible affordable units may not meet the need of the growing elderly and disabled population, particularly as the population continues to age. Some 54.0 percent of persons aged 75 and older have at least one form of disability.
Location of public housing units tend to have lower levels of access to opportunity	Med	The location of public housing units tends to be in areas with lower levels of access to low poverty areas and labor market engagement.
Lack of fair housing infrastructure	High	The fair housing survey and public input indicated a lack of collaboration among agencies to support fair housing.
Insufficient fair housing education	High	The fair housing survey and public input indicated a lack of knowledge about fair housing and a need for education.
Insufficient understanding of credit	High	The fair housing survey and public input indicated an insufficient understanding of credit needed to access mortgages.

ADDITIONAL FINDINGS

In addition to the table on the following page are several significant findings or conclusions summarized here. The City had no Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs) at the time of this report.

A review of the City's Municipal Code found that there are no city policies to encourage the development of affordable housing. However, as the City's population is not growing, the development of new housing may not be necessary to meet the needs of the population. Public

input suggested that the City's current housing is not meeting the needs of residents in terms of safety and code enforcement. The need for rehabilitation and renovation may be a higher priority than the development of new units in Auburn. The City's website does not have information about reasonable accommodations. In addition, information from code enforcement suggests that housing choice is limited in the City by the level of code violations in the City.

The results of the 2019 Fair Housing Survey found that while respondents did recognize some of the illegal activities in the survey, there is an on-going need for outreach and education. This is particularly indicated by the proportion of respondents that did not respond to a number of questions, averaging about one quarter of respondents for each question, as well as the proportion of respondents that were not aware of what constituted a protected class in fair housing law. The overall findings of the survey indicate that the City may need to reach additional members of the population with outreach and education efforts.

FAIR HOUSING ISSUES, CONTRIBUTING FACTORS, AND PROPOSED ACHIEVEMENTS

Table V.2, on the following page, summarizes the fair housing issues/impediments and contributing factors, including metrics, milestones, and a timeframe for achievements.

Table V.2 Recommended Fair Housing Issues, Contributing Factors, and Recommended Actions City of Auburn		
Fair Housing Issues/ Impediments	Contributing Factors	Recommended Actions to be Taken
Disparities in Access to Opportunity	Access to low poverty areas Access to labor market engagement Labor market engagement	Review opportunities annually to increase funding sources for additional low-income housing in high opportunity areas. Continue to promote homeownership opportunities in high opportunity areas with the City's Mortgage Assistance Program that includes financial assistance to homebuyers using CDBG funds: 35 households over five (5) years. Continue to explore opportunities annually for redevelopment or rehabilitation of residential properties in high opportunity areas and utilize the City's Acquisition Rehab Program.
Disproportionate Housing Need	Insufficient affordable housing in a range of unit sizes Black renter households have disproportionate rates of housing problems	Review zoning for areas with restrictions to housing development, including minimum lot requirements; make appropriate amendments every year for the next five (5) years. Work with code enforcement to ensure code violations can easily be reported. Continue to use vacant building registry. Continue to use CDBG funds to fund housing rehabilitation for homeowner and rental housing option: 50 residential housing units over five (5) years.
Publicly Supported Housing	Location of public housing units tend to have lower levels of access to opportunity	Locate any future publicly supported housing units in high opportunity areas. Review the location of publicly supported housing units annually. Research opportunities for increased funding options annually.
Disability and Access	Insufficient accessible affordable housing	Review development standards for accessible housing and inclusionary policies for accessible housing units; continue recommending appropriate amendments each year, over the next five (5) years.
Fair Housing Enforcement and Outreach	Insufficient fair housing education Insufficient understanding of credit Insufficient fair housing infrastructure Discriminatory patterns in lending	Continue to promote fair housing education through annual or biannual workshops. Continue to promote annual outreach and education related to credit for prospective homebuyers. Partner with agency to provide financial literacy classes for prospective homebuyers on an annual basis.

Section VI. Appendices

A. ADDITIONAL PLAN DATA

Table VI.1 Loan Applications by Selected Action Taken by Race/Ethnicity of Applicant City of Auburn 2008–2017 HMDA Data												
Race		2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
American Indian	Originated	0	0	0	0	0	0	0	0	0	0	0
	Denied	1	1	0	0	0	0	1	0	0	0	3
	Denial Rate	100.0%	100.0%	%	%	%	%	100.0%	%	%	%	100.0%
Asian	Originated	1	0	0	0	0	0	1	1	0	2	5
	Denied	2	0	0	0	0	0	0	0	0	0	2
	Denial Rate	66.7%	%	%	%	%	%	0.0%	0.0%	%	0.0%	28.6%
Black	Originated	1	3	2	1	2	0	1	6	3	2	21
	Denied	0	1	0	0	0	0	1	0	1	0	3
	Denial Rate	0.0%	25.0%	0.0%	0.0%	0.0%	%	50.0%	0.0%	25.0%	0.0%	12.5%
Pacific Islander	Originated	0	0	0	0	0	1	0	0	0	1	2
	Denied	0	0	0	0	0	0	0	0	0	0	0
	Denial Rate	%	%	%	%	%	0.0%	%	%	%	0.0%	0.0%
White	Originated	180	152	115	123	113	123	148	138	165	169	1426
	Denied	16	16	11	10	9	13	13	12	17	20	137
	Denial Rate	8.2%	9.5%	8.7%	7.5%	7.4%	9.6%	50.0%	8.0%	9.3%	10.6%	8.8%
Not Available	Originated	3	3	0	3	2	9	3	6	9	12	50
	Denied	3	1	0	1	1	4	3	2	0	2	17
	Denial Rate	50.0%	25.0%	%	25.0%	33.3%	30.8%	50.0%	25.0%	0.0%	14.3%	25.4%
Not Applicable	Originated	0	0	0	0	0	0	1	0	0	0	1
	Denied	0	0	0	0	0	0	0	0	0	0	0
	Denial Rate	%	%	%	%	%	%	0.0%	%	%	%	0.0%
Total	Originated	185	158	117	127	117	133	154	151	177	186	1,505
	Denied	22	19	11	11	10	17	18	14	18	22	162
	Denial Rate	10.6%	10.7%	8.6%	8.0%	7.9%	11.3%	10.5%	8.5%	9.2%	10.6%	9.7%
Hispanic	Originated	3	4	2	0	1	1	1	2	2	5	21
	Denied	3	1	0	0	2	1	0	1	0	0	8
	Denial Rate	50.0%	20.0%	0.0%	%	66.7%	50.0%	0.0%	33.3%	0.0%	0.0%	27.6%
Non-Hispanic	Originated	168	145	113	124	114	125	148	142	167	172	1418
	Denied	16	17	11	10	7	14	15	12	18	20	140
	Denial Rate	8.7%	10.5%	8.9%	7.5%	5.8%	10.1%	9.2%	7.8%	9.7%	10.4%	9.0%

TableVI.2									
Loan Applications by Reason for Denial by Race/Ethnicity of Applicant									
City of Auburn									
2008–2017 HMDA Data									
Denial Reason	American Indian	Asian	Black	Pacific Islander	White	Not Available	Not Applicable	Total	Hispanic (Ethnicity)
Debt-to-Income Ratio	0	0	0	0	35	6	0	41	0
Employment History	0	0	0	0	7	0	0	7	0
Credit History	0	0	2	0	28	3	0	33	0
Collateral	0	0	0	0	17	2	0	19	0
Insufficient Cash	0	0	1	0	6	0	0	7	0
Unverifiable Information	0	1	0	0	6	0	0	7	0
Credit Application Incomplete	1	0	0	0	16	3	0	20	1
Mortgage Insurance Denied	0	0	0	0	3	2	0	5	0
Other	0	0	0	0	8	0	0	8	0
Missing	2	1	0	0	11	1	0	15	7
Total	3	2	3	0	137	17	0	162	8
% Missing	66.7%	50.0%	0.0%	%	8.0%	5.9%	%	9.3%	87.5%

TableVI.3					
Denial Rates by Gender of Applicant					
City of Auburn					
2008–2017 HMDA Data					
Year	Male	Female	Not Available	Not Applicable	Average
2008	9.3%	10.5%	100.0%	%	10.6%
2009	9.1%	12.5%	0.0%	%	10.7%
2010	10.8%	4.4%	%	%	8.6%
2011	8.5%	5.6%	50.0%	%	8.0%
2012	10.3%	2.2%	33.3%	%	7.9%
2013	9.5%	11.9%	28.6%	%	11.3%
2014	9.0%	9.3%	50.0%	0.0%	10.5%
2015	11.8%	1.8%	16.7%	%	8.5%
2016	7.1%	12.0%	0.0%	%	9.2%
2017	6.5%	15.4%	28.6%	%	10.6%
Average	9.1%	9.4%	30.8%	0.0%	9.7%

Table VI.4
Loan Applications by Selected Action Taken by Gender of Applicant

City of Auburn
2008–2017 HMDA Data

Gender		2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Male	Originated	117	80	74	75	70	76	101	90	91	115	889
	Denied	12	8	9	7	8	8	10	12	7	8	89
	Denial Rate	9.3%	9.1%	10.8%	8.5%	10.3%	9.5%	9.0%	11.8%	7.1%	6.5%	9.1%
Female	Originated	68	77	43	51	45	52	49	56	81	66	588
	Denied	8	11	2	3	1	7	5	1	11	12	61
	Denial Rate	10.5%	12.5%	4.4%	5.6%	2.2%	11.9%	9.3%	1.8%	12.0%	15.4%	9.4%
Not Available	Originated	0	1	0	1	2	5	3	5	5	5	27
	Denied	2	0	0	1	1	2	3	1	0	2	12
	Denial Rate	100.0%	0.0%	%	50.0%	33.3%	28.6%	50.0%	16.7%	0.0%	28.6%	30.8%
Not Applicable	Originated	0	0	0	0	0	0	1	0	0	0	1
	Denied	0	0	0	0	0	0	0	0	0	0	0
	Denial Rate	%	%	%	%	%	%	0.0%	%	%	%	0.0%
Total	Originated	185	158	117	127	117	133	154	151	177	186	1,505
	Denied	22	19	11	11	10	17	18	14	18	22	162
	Denial Rate	10.6%	10.7%	8.6%	8.0%	7.9%	11.3%	10.5%	8.5%	9.2%	10.6%	9.7%

Table VI.5
Denial Rates by Income of Applicant

City of Auburn
2008–2017 HMDA Data

Income	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
\$30,000 or Below	30.0%	13.5%	11.5%	8.7%	5.6%	13.0%	14.8%	6.2%	10.0%	20.0%	14.2%
\$30,001–\$50,000	10.8%	14.5%	6.2%	7.5%	14.8%	17.6%	15.0%	14.5%	14.0%	10.4%	12.6%
\$50,001–\$75,000	3.2%	2.4%	5.7%	3.0%	3.1%	8.5%	7.1%	2.0%	1.9%	10.7%	4.9%
\$75,001–\$100,000	0.0%	9.1%	0.0%	19.0%	0.0%	5.9%	0.0%	5.3%	7.1%	12.1%	6.8%
\$100,001–\$150,000	23.1%	16.7%	33.3%	0.0%	0.0%	0.0%	0.0%	0.0%	20.0%	0.0%	9.4%
Above \$150,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	33.3%	33.3%	0.0%	0.0%	7.4%
Data Missing	%	%	%	%	%	%	%	%	%	%	%
Total	10.6%	10.7%	8.6%	8.0%	7.9%	11.3%	10.5%	8.5%	9.2%	10.6%	9.7%

Table VI.6
Loan Applications by Income of Applicant: Originated and Denied

City of Auburn
 2008–2017 HMDA Data

Income		2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
\$30,000 or Below	Loan Originated	21	32	23	21	17	20	23	15	18	16	206
	Application Denied	9	5	3	2	1	3	4	1	2	4	34
	Denial Rate	30.0%	13.5%	11.5%	8.7%	5.6%	13.0%	14.8%	6.2%	10.0%	20.0%	14.2%
\$30,001 –\$50,000	Loan Originated	66	59	45	49	46	42	51	59	74	69	560
	Application Denied	8	10	3	4	8	9	9	10	12	8	81
	Denial Rate	10.8%	14.5%	6.2%	7.5%	14.8%	17.6%	15.0%	14.5%	14.0%	10.4%	12.6%
\$50,001 –\$75,000	Loan Originated	61	40	33	32	31	43	52	49	53	50	444
	Application Denied	2	1	2	1	1	4	4	1	1	6	23
	Denial Rate	3.2%	2.4%	5.7%	3.0%	3.1%	8.5%	7.1%	2.0%	1.9%	10.7%	4.9%
\$75,001 –\$100,000	Loan Originated	26	20	9	17	12	16	20	18	26	29	193
	Application Denied	0	2	0	4	0	1	0	1	2	4	14
	Denial Rate	0.0%	9.1%	0.0%	19.0%	0.0%	5.9%	0.0%	5.3%	7.1%	12.1%	6.8%
\$100,001 –\$150,000	Loan Originated	10	5	6	5	5	10	6	8	4	18	77
	Application Denied	3	1	3	0	0	0	0	0	1	0	8
	Denial Rate	23.1%	16.7%	33.3%	0.0%	0.0%	0.0%	0.0%	0.0%	20.0%	0.0%	9.4%
Above \$150,000	Loan Originated	1	2	1	3	6	2	2	2	2	4	25
	Application Denied	0	0	0	0	0	0	1	1	0	0	2
	Denial Rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	33.3%	33.3%	0.0%	0.0%	7.4%
Data Missing	Loan Originated	0	0	0	0	0	0	0	0	0	0	0
	Application Denied	0	0	0	0	0	0	0	0	0	0	0
	Denial Rate	%	%	%	%	%	%	%	%	%	%	%
Total	Loan Originated	185	158	117	127	117	133	154	151	177	186	1,505
	Application Denied	22	19	11	11	10	17	18	14	18	22	162
	Denial Rate	10.6%	10.7%	8.6%	8.0%	7.9%	11.3%	10.5%	8.5%	9.2%	10.6%	9.7%

Table VI.7
Denial Rates of Loans by Race/Ethnicity and Income of Applicant

City of Auburn
 2008–2017 HMDA Data

Race	\$30,000 or Below	\$30,001 – \$50,000	\$50,001 – \$75,000	\$75,001 – \$100,000	\$100,001 – \$150,000	> \$150,000	Data Missing	Average
American Indian	100.0%	100.0%	%	%	%	%	%	100.0%
Asian	33.3%	0.0%	0.0%	%	100.0%	%	%	28.6%
Black	0.0%	25.0%	0.0%	0.0%	%	0.0%	%	12.5%
Pacific Islander	%	0.0%	0.0%	%	%	%	%	0.0%
White	11.4%	11.6%	5.0%	6.2%	8.5%	4.3%	%	8.8%
Not Available	42.9%	29.2%	7.1%	16.7%	0.0%	100.0%	%	25.4%
Not Applicable	0.0%	%	%	%	%	%	%	0.0%
Average	14.2%	12.6	4.9%	6.8%	9.4%	7.4%	%	9.7%
Non-Hispanic	33.3%	41.7	11.1%	0.0%	%	50.0%	%	27.6%
Hispanic	12.6%	11.7	4.8%	6.3%	9.6%	4.2%	%	9.0%

Table VI.8
Loan Applications by Income and Race/Ethnicity of Applicant: Originated and Denied

City of Auburn
 2008–2017 HMDA Data

Race		\$30,000 or Below	\$30,001 – \$50,000	\$50,001 – \$75,000	\$75,001 – \$100,000	\$100,001 – \$150,000	> \$150,000	Data Missing	Total
American Indian	Loan Originated	0	0	0	0	0	0	0	0
	Application Denied	2	1	0	0	0	0	0	3
	Denial Rate	100.0%	100.0%	%	%	%	%	%	100.0%
Asian	Loan Originated	2	2	1	0	0	0	0	5
	Application Denied	1	0	0	0	1	0	0	2
	Denial Rate	33.3%	0.0%	0.0%	%	100.0%	5	%	28.6%
Black	Loan Originated	1	9	7	1	0	3	0	21
	Application Denied	0	3	0	0	0	0	0	3
	Denial Rate	0.0%	25.0%	0.0%	0.0%	%	0.0%	%	0.0%
Pacific Islander	Loan Originated	0	1	1	0	0	0	0	2
	Application Denied	0	0	0	0	0	0	0	0
	Denial Rate	%	0.0%	0.0%	%	%	%	%	0.0%
White	Loan Originated	194	531	422	182	75	22	0	1426
	Application Denied	25	70	22	12	7	1	0	137
	Denial Rate	11.4%	11.6%	5.0%	6.2%	8.5%	4.3%	%	8.8%
Not Available	Loan Originated	8	17	13	10	2	0	0	50
	Application Denied	6	7	1	2	0	1	0	17
	Denial Rate	42.9%	29.2%	7.1%	16.7%	0.0%	100.0%	%	25.4%
Not Applicable	Loan Originated	1	0	0	0	0	0	0	1
	Application Denied	0	0	0	0	0	0	0	0
	Denial Rate	0.0%	%	%	%	%	%	%	0.0%
Total	Loan Originated	206	560	444	193	77	25	0	1,505
	Application Denied	34	81	23	14	8	2	0	162
	Denial Rate	14.2%	12.6%	4.9%	6.8%	9.4%	7.4%		9.7%
Hispanic	Loan Originated	2	7	8	3	0	1	0	21
	Application Denied	1	5	1	0	0	1	0	8
	Denial Rate	33.3%	41.7%	11.1%	0.0%	%	50.0%	%	27.6%
Non-Hispanic	Loan Originated	195	529	418	178	75	23	0	1418
	Application Denied	28	70	21	12	8	1	0	140
	Denial Rate	12.6%	11.7%	4.8%	6.3%	9.6%	4.2%	%	9.0%

Table VI.9
Loans by Loan Purpose by HAL Status

City of Auburn
 2008–2017 HMDA Data

Loan Purpose		2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Home Purchase	HAL	22	7	0	0	0	0	1	0	1	0	31
	Other	163	151	117	127	117	133	153	151	176	186	1474
	Percent HAL	11.9%	4.4%	0.0%	0.0%	0.0%	0.0%	0.6%	0.0%	0.6%	0.0%	2.1%
Home Improvement	HAL	11	10	1	5	2	0	1	3	0	3	36
	Other	57	48	48	44	72	67	55	52	73	54	570
	Percent HAL	16.2%	17.2%	2.0%	10.2%	2.7%	0.0%	1.8%	5.5%	0.0%	5.3%	2.1%
Refinancing	HAL	28	11	0	1	2	2	1	5	2	0	52
	Other	102	152	109	128	155	144	83	80	70	69	1092
	Percent HAL	21.5%	6.7%	0.0%	0.8%	1.3%	1.4%	1.2%	5.9%	2.8%	0.0%	2.1%
Total	HAL	61	28	1	6	4	2	3	8	3	3	119
	Other	322	351	274	299	344	344	291	283	319	309	3136
	Percent HAL	15.9%	7.4%	0.4%	2.0%	1.1%	0.6%	1.0%	2.7%	0.9%	1.0%	3.7%

Table VI.10											
HALs Originated by Race of Borrower											
City of Auburn											
2008–2017 HMDA Data											
Race	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
American Indian	0	0	nan	nan	nan	nan	0	nan	0	nan	0
Asian	0	0	nan	nan	nan	nan	0	nan	0	nan	0
Black	0	1	nan	nan	nan	nan	0	nan	0	nan	1
Pacific Islander	0	0	nan	nan	nan	nan	0	nan	0	nan	0
White	21	6	nan	nan	nan	nan	1	nan	1	nan	29
Not Available	1	0	nan	nan	nan	nan	0	nan	0	nan	1
Not Applicable	0	0	nan	nan	nan	nan	0	nan	0	nan	0
Total	22	7	0	0	0	0	1	0	1	0	31
Hispanic	1	0	nan	nan	nan	nan	0	nan	0	nan	15
Non-Hispanic	20	7	nan	nan	nan	nan	1	nan	1	nan	1,217

Table VI.11											
Rate of HALs Originated by Race/Ethnicity of Borrower											
City of Auburn											
2008–2017 HMDA Data											
Race	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Average
American Indian	%	%	%	%	%	%	%	%	%	%	%
Asian	0.0%	%	%	%	%	%	0.0%	%	%	%	0.0%
Black	0.0%	33.3%	%	%	%	%	0.0%	%	0.0%	%	5.3%
Pacific Islander	%	%	%	%	%	%	%	%	%	%	0.0%
White	11.7%	3.9%	%	%	%	%	0.7%	%	0.6%	%	2.3%
Not Available	33.3%	0.0%	%	%	%	%	0.0%	%	0.0%	%	2.6%
Not Applicable	%	%	%	%	%	%	0.0%	%	%	%	0.0%
Average	11.9%	4.4%	0.0%	0.0%	0.0%	0.0%	0.6%	0.0%	0.6%	0.0%	2.1%
Hispanic	33.3%	0.0%	%	%	%	%	0.0%	%	0.0%	%	6.2%
Non-Hispanic	11.9%	4.8%	%	%	%	%	0.7%	%	0.6%	%	2.3%

Table VI.12
Loans by HAL Status by Race/Ethnicity of Borrower
 City of Auburn
 2008–2017 HMDA Data

Race	Loan Type	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
American Indian	HAL	0	0	nan	nan	nan	nan	0	nan	0	nan	0
	Other	0	0	0	0	0	0	0	0	0	0	0
	Percent HAL	%	%	%	%	%	%	%	%	%	%	%
Asian	HAL	0	0	nan	nan	nan	nan	0	nan	0	nan	0
	Other	1	0	0	0	0	0	1	1	0	2	3
	Percent HAL	0.0%	%	%	%	%	%	0.0%	%	%	%	0.0%
Black	HAL	0	1	nan	nan	nan	nan	0	nan	0	nan	1
	Other	1	2	2	1	2	0	1	6	3	2	18
	Percent HAL	0.0%	33.3%	%	%	%	%	0.0%	%	0.0%	%	5.3%
Pacific Islander	HAL	0	0	nan	nan	nan	nan	0	nan	0	nan	0
	Other	0	0	0	0	0	1	0	0	0	1	1
	Percent HAL	%	%	%	%	%	%	%	%	%	%	0.0%
White	HAL	21	6	nan	nan	nan	nan	1	nan	1	nan	29
	Other	159	146	115	123	113	123	147	138	164	169	1,228
	Percent HAL	11.7%	3.9%	%	%	%	%	0.7%	%	0.6%	%	2.3%
Not Available	HAL	1	0	nan	nan	nan	nan	0	nan	0	nan	1
	Other	2	3	0	3	2	9	3	6	9	12	18
	Percent HAL	33.3%	0.0%	%	%	%	%	0.0%	%	0.0%	%	2.6%
Not Applicable	HAL	0	0	nan	nan	nan	nan	0	nan	0	nan	0
	Other	0	0	0	0	0	0	1	0	0	0	1
	Percent HAL	%	%	%	%	%	%	0.0%	%	%	%	0.0%
Total	HAL	22	7	0	0	0	0	1	0	1	0	31
	Other	163	151	117	127	117	133	153	151	176	186	1474
	Percent HAL	11.9%	4.4%	0.0%	0.0%	0.0%	0.0%	0.6%	0.0%	0.6%	0.0%	2.1%
Hispanic	HAL	1	0	nan	nan	nan	nan	0	nan	0	nan	15
	Other	2	4	2	0	1	1	1	2	2	5	1
	Percent HAL	33.3%	0.0%	%	%	%	%	0.0%	%	0.0%	%	6.2%
Non-Hispanic	HAL	20	7	nan	nan	nan	nan	1	nan	1	nan	1,217
	Other	148	138	113	124	114	125	147	142	166	172	29
	Percent HAL	11.9%	4.8%	%	%	%	%	0.7%	%	0.6%	%	2.3%

Table VI.13
Rates of HALs by Income of Borrower
 City of Auburn
 2008–2017 HMDA Data

Income	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Average
\$30,000 or Below	19.0%	6.2%	%	%	%	%	4.3%	%	0.0%	%	3.7%
\$30,001–\$50,000	13.6%	1.7%	%	%	%	%	0.0%	%	0.0%	%	2.0%
\$50,001–\$75,000	11.5%	5.0%	%	%	%	%	0.0%	%	1.9%	%	2.5%
\$75,001–\$100,000	3.8%	10.0%	%	%	%	%	0.0%	%	0.0%	%	1.8%
\$100,00–\$150,000	10.0%	0.0%	%	%	%	%	0.0%	%	0.0%	%	1.7%
Above \$150,000	0.0%	0.0%	%	%	%	%	0.0%	%	0.0%	%	0.0%
Data Missing	%	%	%	%	%	%	%	%	%	%	%
Average	11.9%	4.4%	0.0%	0.0%	0.0%	0.0%	0.6%	0.0%	0.6%	0.0%	2.1%

Table VI.14
Loans by HAL Status by Income of Borrower

City of Auburn
2008–2016 HMDA Data

Income		2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
\$30,000 or Below	HAL	4	2	nan	nan	nan	nan	1	nan	0	nan	7
	Other	17	30	23	21	17	20	22	15	18	16	183
	Percent HAL	19.0%	6.2%	%	%	%	%	4.3%	%	0.0%	%	3.7%
\$30,001 –\$50,000	HAL	9	1	nan	nan	nan	nan	0	nan	0	nan	10
	Other	57	58	45	49	46	42	51	59	74	69	481
	Percent HAL	13.6%	1.7%	%	%	%	%	0.0%	%	0.0%	%	2.0%
\$50,001 –\$75,000	HAL	7	2	nan	nan	nan	nan	0	nan	1	nan	10
	Other	54	38	33	32	31	43	52	49	52	50	384
	Percent HAL	11.5%	5.0%	%	%	%	%	0.0%	%	1.9%	%	2.5%
\$75,001 – \$100, 000	HAL	1	2	nan	nan	nan	nan	0	nan	0	nan	3
	Other	25	18	9	17	12	16	20	18	26	29	161
	Percent HAL	3.8%	10.0%	%	%	%	%	0.0%	%	0.0%	%	1.8%
\$100,001 –\$150,000	HAL	1	0	nan	nan	nan	nan	0	nan	0	nan	1
	Other	9	5	6	5	5	10	6	8	4	18	58
	Percent HAL	10.0%	0.0%	%	%	%	%	0.0%	%	0.0%	%	1.7%
Above \$150,000	HAL	0	0	nan	nan	nan	nan	0	nan	0	nan	0
	Other	1	2	1	3	6	2	2	2	2	4	21
	Percent HAL	0.0%	0.0%	%	%	%	%	0.0%	%	0.0%	%	0.0%
Data Missing	HAL	0	0	nan	nan	nan	nan	0	nan	0	nan	0
	Other	0	0	0	0	0	0	0	0	0	0	0
	Percent HAL	%	%	%	%	%	%	%	%	%	%	%
Total	Other	22	7	0	0	0	0	1	0	1	0	31
	HAL	163	151	117	127	117	133	153	151	176	186	1474
	Percent HAL	11.9%	4.4%	0.0%	0.0%	0.0%	0.0%	0.6%	0.0%	0.6%	0.0%	2.1%

B. PUBLIC INPUT

Auburn Fair Housing Forum 1

October 8, 2019 2:00pm

Equal Rights Heritage Center

25 South St, Auburn, NY

Presenter: Megan Brace, Project Manager, Western Economic Services

Comment: Does this factor in the bus line too?

Presenter: This is where you live. We will look at your access to transportation in the next couple of slides.

Presentation

Comment: When you say transit trends is that...

Presenter: Public Transportation.

Presentation

Comment: I am wondering, and you are showing all this disparity.

Presenter: That is part of why we are here today, to see what we can do about this. Unfortunately, there might be historical trends or other contributing factors, but we like to have the City decide what we could take to help alleviate these barriers that people have access to housing.

Comment: I (Not Discernable) what these people are.

Presenter: What the city can do.

Comment: Are you addressing that?

Comment: So, myself and I work with the planning department and so what we are looking at today is identifying fair housing issues.

Presenter: And seeing how we can address them.

Comment: She is from a consulting firm called...

Presenter: Western Economic Services.

Comment: They are helping through their analytics department.

Comment: Alright, thank you.

Comment: I work at ARISE across the street and we are an independent living center and we serve people with disabilities to help them live in the community as independently as possible. So, one

of the things that we are seeing, and I don't have any solutions at the moment, and we have been working on this for a long time though. We see a lot of landlords pricing out of individuals who are lower income. So, a lot of our individuals are living in poverty or living on SSI. The apartments are not affordable for them. It is way above their limit. I know that the source of income bill that has just come in. We do a landlord training every year for CDBG funding with a couple of agencies. So we are going to be talking about that at the end of this month with them and I want to use some of this language with them to help them understand what is going on which I think will eliminate some of it, but not all of it. We invited 1,200 people and we have 22 who are coming. I don't know what the answer is, but I think that is what we are finding is that they are being priced out specifically because they are lower income.

Comment: That is currently not available.

Comment: Yes.

Comment: So, if keep raising the rents.

Comment: One more thing is that the accessible housing that is available may not be appropriate for the disability. While we understand that no complex can keep an apartment open that they have to fill apartments because they have to make money and that is a thing that somebody without a disability might be going onto an apartment that is accessible then that apartment is not available for somebody who needs that apartment.

Comment: Is that a thing? We don't do that. We can't do that. I work at Oak Creek Townhomes and we have 10 ADA units on our property and when they empty, they have to go to someone that needs that ADA unit.

Comment: The tax credit properties that we have seen they don't have to.

Comment: We have to. We did it once and now we do it forever. Somebody that needs it has to have it. So, we can't, and I could not today.

Comment: What is an ADA?

Comment: Accessible unit.

Comment: Like a handicap unit?

Comment: Yes, we just don't use the term handicap.

Comment: Oh.

Comment: Yes, that is what it is.

Comment: How many?

Comment: Ten.

Comment: Do you have a wait list on those? So, you could let me know when it is ...

Comment: Who were it is have them apply.

Comment: There is not that many.

Comment: So, when somebody buys a property and it is a duplex and they are given their certificate of occupancy for the first time. All they do is check out the house, right? Not the landlord.

Comment: Correct.

Comment: Not the landlord. That is the biggest impediment is if you have somebody that is in the business simply to make a buck and only wants somebody living in the 1 percent to move in, they will not move in single people with children and they will not move in somebody who maybe doesn't have any money or access to their money, because they don't have to give rhyme or reason. If you are like me and you leave a voice mail and they have their life story on the voice mail, they can attain that I am a single woman with children with moderate income and they just won't call me back. So, there is nothing to be and they go in and they check out the house, but nothing is done to the landlord to assure that they know all of their landlord right, all of the tenant rights, they just bought the property.

(Not Discernable)

Comment: Theoretically. They don't have to give a reason. It is just I rented it to somebody else. It could be a lot and you are not obligated to tell the person who you rented it to because that violates.

Comment: Rented in a month and isn't that kind of obvious?

Comment: Landlords are really inundated. There are a lot of people who are searching. So, if you have an apartment that is available you probably could get 100 calls on that. So, picking the one person you want...

Comment: You could rent to anybody that you want, is that right?

Comment: (Not Discernible) there is just not enough low-income housing options and a lot of landlords don't want to rent to people who are getting assistance from DSS or assistance from a similar program. You want people who have money. There is Olympia Terrace, Oak Creek Townhomes, and I am forgetting one and those are your options is you are low-income and there are waitlists for all of them. Some of them are like three year wait lists. It is crazy. (Not Discernible) finding affordable housing.

Comment: They have those DSS (Not Discernible)

(Not Discernible)

Comment: They want one check from the renter. They don't want two checks one being from the renter and one from the county. Maybe they don't trust that the renter can pay their portion, because they are low-income.

Comment: DSS doesn't pay the whole rent?

Comment: In certain cases.

Comment: One of the issues with that I think and when we are looking at this kind of data , one of my concerns is when you create low-income housing you create pockets of these low-income people or disability housing there are pockets of people with disabilities and that is not really and if there was a way that we could and we used to do scatter sites when we had HUD housing program to avoid that situation, but if there was a way and I don't know, but for the city to somehow to work with HUD to enable private landlords to be able to provide low-income housing the same way that the low-income housing properties have them. So that we are not creating pockets of people with disabilities or people with low-income. Does that make sense?

Comment: Yes.

Comment: The city gets all of these pilots out and all of these funding's and tax exemptions, they claim that when they are building these apartments that are going to be low-income. Is that not low enough for what? They are supposed to be doing it on Market Street. I don't know if the guy got the money, but some other places they were building. So, all of these pilots and all of the money the grants that they are getting, aren't they supposed to have low-income if they say they are going to have low-income?

Presenter: From what I am gathering and from what I have been hearing and what we are seeing is that there are not enough of those units available. The population that we are trying to serve, the low-income households there are not enough affordable housing units in the city to meet everybody's needs. If you have anything to add to that, but that is what I have been understanding what is happening in Auburn That there are just not enough low-income housing units to serve everybody.

Comment: In addition to that they are doing a state tax credit and it has nothing to do with the city., The state tax credit there is an income threshold that the person has to meet. If they receive social security income as a side and they do not meet that threshold. So even though it is a low-income apartment, they don't make enough money to go into that.

Comment: Low-income is not low enough.

Comment: That criteria is skewed.

Comment: That is what we are here for to tell the city ...

Comment: They can't tell the state that.

Comment: Low-income level should be at this level and not at this level. If they are going to advertise low-income housing it should be what they city decides what low-income is. If it is \$400 a month and that is considered low-income...housing. That is something that they can afford. I am seeing apartments that is \$700 to \$1,000 that they are saying they are low-income. That is something I couldn't even afford.

Comment: Who is determining what low-income is?

(Crosstalk)

Comment: They could say that low-income housing that they want to produce should be really low-income and maybe a portion of their apartments. Not all of their apartments, but maybe a portion. That is what we are here for right?

(Not Discernible)

Comment: For HUD...

(Not Discernible)

Comment: ...flat rate and a lot of our programs that we assistance with they have a certain income threshold level as well. So, the thresholds for income are a little different for HUD verses...

Comment: I am talking about the landlords and when they get this money they are going to advertise or promote when their application that they are low-income. The city really needs to see what that low-income amount.

Comment: The federal government sets that amount. That is set by the federal government and we have to follow what the federal government or what the state says.

Comment: Fair housing market rate and you can go online and look that up and it is set for each.

(Not Discernible)

Comment: What is considered low-income housing market rates?

Comment: We don't (Not Discernable) the Department of Social Services when they do their subsidies would be very familiar with all the fair market housing rates are.

(Not Discernable)

Comment: And whether the utilities are included.

(Crosstalk)

Comment: I don't think the low-income is not really low-income.

Comment: Right, I agree.

(Not Discernable)

Comment: That is what we are hearing and that is what we are analyzing right now.

Comment: (Not Discernable)

Comment: They are a HUD run and so when you talk about low-income, Oak Creek has to income layers. Either you are below the 50 percent area median income limit or 60 percent. They operate at 30 percent. So, all their rents are way low because they have people.

Comment: What is the rent?

Comment: It is based on their income.

Comment: So, it is a percentage.

Comment: Ours are fixed. So, you move in and that is how much.

Comment: So, they find out your income and they determine your rent amount.

Comment: Yes.

Comment: So, you are paying 30 percent of your income.

Comment: Adjusted gross income.

Comment: I see.

Comment: (Not Discernible)

Comment: Minimum wage it is going to be almost nothing.

Comment: Sometimes they pay for it.

Comment: Serious.

Comment: They pay for their utilities, but that is not private landlord. Regular landlords set their own rates. That is why you are seeing \$700; those are private landlords.

(Not Discernable)

Comment: I thought there was a new tenant right rule. A thing is a resident moves out you can't rent that the next month for this exponential increase, but nobody checks so nobody knows.

Comment: The landlord receives funding source then the CDBG funds go into homes they have (Not Discernable) they are going to track and insure that fair market rents are being charged for a certain amount of time after that, but as far as a generic tracking method the city does not have one (Not Discernable). There has been discussion of possibly implementing rental registry. That is still just (Not Discernable)

Comment: I am the pastor of Westminster Presbyterian Church and I am on the Human Rights Commission and the downtown church we get lots of people coming in who are in need of help in one way or another. We sometimes supply rental assistance for some of your folks at Oak Creek or security deposits or other kinds of assistance. A few things that I am seeing almost on a daily basis are there is transportation and there is public transportation here in Auburn, but not all resources are equitably accessible. So, for instance like that which is an awesome and fantastic resource is not on a bus line. So, your street is not as easy. So, if you are going for the food pantry and you don't have a car you are carrying your food. That is true for some of the other resources throughout the city are not accessible. Plus, there are a lot of folks who can't even afford bus passes. Even that is an expense beyond them. Another group of people that I am seeing fall through the crack are people, especially single people in their 50s. In an age range where their children are grown and they are no longer living with them and if they had a minor living with them they would have access to certain resources, but they don't anymore and they are not of a certain age to qualify for other resources and a lot of them are ending up homeless or they can't afford and they might have they might be making just enough that they don't get certain benefits and resources, but not enough to be able to afford a \$650 apartment. So, I know a woman right now who is living homeless in this very situation and I make her aware of various homeless resources that are and we do have shelters and DSS will put people them up in a hotel, but she doesn't want to be separated from her partner and they would be separated. So that is a choice she is making, but to be able to stay with her support system she has had to choose between shelter and that support system and has chosen to be homeless, because she cannot afford the what is affordable housing. I have seen so many people in that age range who are falling through the cracks. There are a lot of people who just can't afford what the affordable housing is. They have a part time job and erratic hours. What and there are a variety of organizations that are trying to step into the gap. Westminster Church, Catholic Charities, and many other and we step in and have great partnerships with some of the institutions in our community include Oak Creek and Lone Village and that has been when really exciting things happen is those partnerships. We are always working on a symptomatic level. So, ARISE reached out to us and there was a man living in just horrid conditions and unsafe conditions and we get him, and he is going to be moving to the (Not Discernable) Center. He can't afford transportation. Who is going to move all of his stuff? Who is going to transport him to get there? ARISE reached out to us and so the church members will go pack up his stuff and move him or Catholic Charities and we will work together to pay someone's security deposit or rental assistance, but a lot of that is a one-time deal. We can't afford to do that on a regular basis or about a year and a half ago there was a discovery of some Guatemalan families on this farm in this area that were living in horrid conditions. They were kicked out for their own safety, but then were essentially homeless. Again, we all came together, rescue mission also, Catholic Charities, and Westminster and we put them up in a hotel for a couple of weeks and we found a landlord that was able to provide housing. There was a landlord that was willing to work with us and provide affordable housing. That synergy produced positive results and keep those families off the streets. We are just catching the bodies. What is not happening and what I am not seeing as much is strategic systemic collaboration to try to stop those bodies from getting to us in the first place. There are definitely organizations that are ready to step up to assist with that. To try to see how we can increase affordable housing option,

how do we address and identify the people in the gaps, how do we expand transportation, centralize resources and make that more navigable, but right now it feels like and despite there being some really noble endeavors, everything is pretty despite and everyone is just sort of fighting to survive and help who they can. What would happen if there was more and there is some, but more effort to bring us together and really have a strategy that we are all signed onto and that we are take these steps to make these changes. That is what I think is and otherwise it is daily, and we are looking at these situations. I would also add that disability is a big issue. What is often happening is people if they can't afford the coded places, they are going into places that are not coded or approved for renting and unsafe conditions and sometimes really horrid conditions, because it is the only place that they can afford. I was just walking by before I came in here and saw a woman who has disabilities and she was on her porch and leaning on the railing and it gave way and she fell. Collided with the dumpster there and serious medical injuries. That is out and extreme version, but the circumstances are not uncommon.

Comment: I agree it very trying. I know that the City is doing everything that they can work on some of the landlord issues, but we had a person with a disability call just last week and the landlord said it is not my responsibility. So, you know, what do you do?

Comment: The other option is that you call code enforcement.

Comment: Potentially they could...

Comment: Call the house and say that you can't stay there. Then you have no place to live.

Comment: That is where we are trying on resources to say what are we going to do if that happens, because that was our first suggestion to call code enforcement. Then what happens when this person potentially become homeless because you know. You have to prep for those things as agencies. We all are working really hard together.

Comment: How do we reward and identify the landlords who are willing. I have and some of these personal landlords are willing to go the extra mile for someone and willing to go with late payments for bills and work with us for multiple sources of payment and what not. So, there are some really incredible folks out there. How do we incentivize that behavior and honor it publicly so that and know who those folks are and starting to build that coalition? There are always going to be some greedy folks out there. That is a part of our world but how do we start focusing on the folks that are willing to us right.

Comment: I literally asked the same question yesterday. How do we better support the landlords that are doing the right things and recognize them for that? So, you are not the only one thinking that.

Comment: Or having to catch them before they become the (Crosstalk) if anyone has an answer.

Comment: Some problems are kind of beyond the pale right. I bought a house in 1970 and started to rent it 1970 and I forever have occupancy. I am subject to 1970 code rules and not 2019 code rules. That has happened.

Comment: I am not familiar, and I know (Not Discernable) as far as ...

Comment: (Not Discernable) Part of the historic district and they have apartment on the fourth floor with no screens and no emergency exit. The fourth floor with no way out but a narrow hallway. How do they get out if there is a fire on that stairway if that is the only way out?

Comment: (Not Discernable) I don't know.

Comment: There are the horror stories which are heard third hand that we hear that I have no this and I have no that and I have one way out of my apartment and code says we can't do anything to the house. We can't make them do anything to the house. Maybe it is because it is one of the historic buildings that they can't or that takes months to get reviewed.

Comment: Human Rights Commission, we get a lot of tenant/landlord complaints. I would say less than 45 percent at least that and most of them are employment issues, but for the city to develop some kind of place where people could go? An office or something for housing. Is there a housing complaint bureau?

Comment: The way that the system is set up for Auburn is that the Human Rights Commission does take any housing complaints and they could come to the City of Auburn or the mayor's office if it is not a serious complaint or what we really recommend is CNY Housing.

Comment: Where are they located?

Comment: They are located in Syracuse, but they cover our region and they do investigations and they research and the do outreach and education all around fair housing.

Comment: Do you think these landlords know about it? I don't even know about it.

Comment: That is something that we can certainly put in this and address is the outreach and education portion of fair housing.

Comment: You would think they would have a branch in our area. Maybe they have an office here. How many people can't afford to go to Syracuse.

Comment: Their region is very very large where this one is several counties.

Comment: Is there a branch here in Auburn or outreach person?

Comment: No, but they have people that come to Auburn.

Comment: Oh, they do.

Comment: Yes.

Comment: Is that announced? I didn't even know about it.

Comment: So, for any education or outreach they will come to Auburn and for investigations they will come to Auburn to do say undercover if it is an investigation and so there is fair housing complaints they come into.

Comment: How do you know about it?

Comment: The Human Rights Commission then refers it to CNY Housing. Then they talk to the client and they talk it through and see if the complaint is worth investigating. So maybe somebody was complaining that they were denied rent based on race. So, then an investigator will call that landlord and those apartments and try and rent it and wait to see what the outcome is.

Presenter: There is actually data that we are processing and collecting. So, we can look at in the city people have highest complaints based on race or based on disability. So that will be part of the report too to see what types of complaints are being issued in the city and outreach and education. That is a big piece of fair housing. Do people know where they can turn to, when they have issues. So, that is definitely something that we want to hear because we can then try to alleviate that problem. What can we do to make sure that people know about what is going on?

Comment: (Not Discernable) access to financial literacy education. (Not Discernable) a lot of people just never learn and create this cycle that they can't get out of and education on finances would be awesome if there was something that the community could put together and for free and people could show up. I think it would really help.

Comment: On a side note we represent the (Not Discernable) we provide that service and that training so there is (Not Discernable) that covers a variety of things and not just financial. ARISE, we are right across the street.

Comment: I would second that. A lot of these folks are in generational poverty. So, they have never experienced or had modeled an opportunity to learn some of these skill sets, and values and I think in addition to that we see at the Human Rights Commission some of that too late. I remember we had a case where a young women was telling us about she had been evicted and eventually inappropriately and had invested quite a bit of money fixing up the place and from her description it was in pretty bad condition and her security deposit and the investment made into that wasn't returned to her, but she had not know. She is a young woman and had not known to take pictures of the place prior to her improvements. So, we had no availability to legally document what she had done. It sounds like such a simple thing, but if you don't know it, you don't know it. So, to know tenant rights and to know good practices and that is something that is sorely lacking. Then to have to find and meet vehicles for distributing that information, because how do you know a website or someplace ultimately is going to reach these folks. Is it in our schools, the high school? Is it at Booker T. Washington Community center? Is it in our different resources? How is it going to actually reach the people that need it and a way that they are going tend to it?

Auburn Fair Housing Forum 2

October 8, 2019 5:30 pm

Brogan Manor Community Room – Auburn Housing Authority

37 Olympia Av, Auburn, NY

Presenter: Megan Brace, Project Manager, Western Economic Services

No public Comment

Auburn Fair Housing Forum 3

October 9, 2019 9:00 am

City Hall

24 South St, Auburn, NY

Presenter: Megan Brace, Project Manager, Western Economic Services

Comment: I am assuming elementary schools.

Presenter: Yes, these data from HUD are based on fourth grade test results.

Presentation

Comment: I think one of the barriers that we see in the health department with a lot of the kids with families that we work with and are poisoned by lead is we find out that the amount of rent that they are paying is that these families could be owning a home for much less than the rent. The quality and conditions of the homes that they pay for and it is an astronomical amount for rent just is shocking to me and basically it is all that is available and if we raise the standard of what is safe, affordable, accessible housing then everybody across the board would be able to equally access all of that, but because there is such a huge disparity in what is available and the amount of money that these landlords are getting for units that are not well maintained. It is just alarming to me and then you get into the whole do they have enough credit to get a mortgage, because they could be better off if they were able to afford that mortgage and pay less for that than they are for rent. So, it is just like that conundrum of what comes first for them. A lot of times the families don't want to leave the neighborhood because that is where their kids are going to school then there is not much available in that neighborhood.

Presenter: Thank you. Any other comments on what might be a barrier for people to access housing or how the city can help get people into housing opportunities that they might not have at the moment?

Comment: I think one thing that we have discusses is the conditions and maintenance of the homes and maybe code enforcement could get more staff to do more work to prevent. You keep the housing conditions more properly maintained and more access for people so that there is better options for people.

Presenter: Thank you.

Comment: Does anyone know what the average rent is for a unit.

Presenter: That is something that we were discussing yesterday. There is not rental registry or anything in the city. We have Census data that shows it, but it is lagging a couple of years. So, it is not accurate to what you are probable experiencing in the city right now.

Comment: Do they need to, is there any standard? I don't know or like a fair market rent or a fair market value for rent?

Presenter: If it is publicly supported housing there are regulations where, affordable housing regulations for what it should cost, but regular market rate rent there is no, and you get whatever somebody will pay for it. You set the rent. There is no regulations to control that.

Comment: Let me get some input here. In 2008, the mortgage meltdown the market decreased. Then Obama came in with the First-Time Homebuyer thing which I actually qualified for, (Not Discernable) That created a local bubble. So, people who were escalating the price of the houses, so it stayed there. So, over the last and it has been since 2018, so it has been over the last ten years. So, in Auburn you could've bought a really nice house for \$75 to \$80,000 and now it is over \$100,000. That is progressively because of this bubble.

Comment: Rents. I was paying \$500 a month in rent and now it is over \$700. I go online and research this stuff. So, given that a number of jobs that have left this area, which I think also impacts the viability and rent ability of the people and you don't have a certain income level here. For people that are living here, it creates a hardship for them. Everything has gone up. Sometimes wages are staying static in certain places. So, she is right. It is cheaper to buy a house here than it is to rent, but now with the housing crisis it has gone up over \$100,000. So, now you have got \$25 to \$30,000 increase in the last ten years. So that impacts buying ability, because if the person has a marginally to acceptable credit, of course now in today's market it is basically a buyers' market, actually a sellers' market, but the interest rates are low which attracts buyers. So, I think you have a double-edged sword there. You don't have the stock that we need. The environment for buying right now it is a sellers' market because the stock is down and the fact that jobs have left the area. So that contact it creates hardship for people looking, because it is definitely cheaper to buy a house here than to rent. From personal experience when I was renting the landlord did not really pay attention to some things and I see in my travels in Auburn some really should have been torn down. I mean burn it to the ground. Another issue with the housing and just talking about the mechanic of it. A big issue in Auburn is people getting their rent deposit back, because it is written in there that you have got to and I had the same thing with a family that owned three different properties in the area and she didn't want to give me my deposit back. I went completely through and in was living in a house that had been converted into four units. I scrubbed everything and cleaned everything, and she came up and inspected and my niece was living with me, she had to find something, and she found some little thing behind the (Not Discernable) and I said gone, I'll do it right now. She wrote me out a check because I said if you don't, I will sue you for it. So that is another issue, people getting the landlords to stand behind their agreements. So that is my two cents worth.

Presenter: I have heard both of you mention that buying seems to be a better option for a lot of people. What barriers that you see that people are facing in buying a house? Is it coming up with a down payment? Is it having good enough credit? What barriers do you know of that people face when they try to buy?

Comment: I think two of them is having the credit and coming up with the funds, because since 2008 when we had the low doc/no doc we don't care what you are making, HAL, there are no high-risk loans now. So, unless you mark the boxes you are not getting any loan. It is just not going to happen. It has to be verifiable. So now there are certain situation where you can and depending on the type of loan that you are getting, family can help fund a down payment and so forth. Conventional is the top of the line. FHA is next and VA, and there is no high response anymore. They have gone away. So, people who got anything in there before and if there is anything in their credit. I used to work for a financial institution, and we did home equity loans and I saw a situation there a couple of times where there was flat out discrimination because there was a senior citizen and they refused the loan based on age. I was like you can't do this, but I think those are the two points. The credit rating, because institutions having gone through 2008 and having seen the financial bust have backed off doing anything that looks like a high risk.

Comment: I think that it is both. It is the need to put a down payment and it is lack of knowledge of first-time homebuyer programs that are available. There are some that you can get some money for a down payment and from what we have seen from the families that we work with they are working but their credit isn't good.

(Crosstalk)

Comment: I also think you made a really good point about what the housing costs a few years ago and what you could get. Ten years ago, when I was looking for a house in the city, there was some really cute houses then I could afford. Now, we see how much houses have gone up in price, I hadn't really seen that much change in the industry. The houses didn't look that much nicer or newer than ten years ago. So, I think you are right that has impacted people's ability to actually purchase in the city and you are creating a larger gap. I was actually surprised that the higher income bracket getting larger.

Comment: That surprised me too.

Comment: It is creating more gaps and this community is small. So, a big gap like that is pretty and you will see that in a community that is so small and that was surprising to me.

Presenter: Any other comments?