

CITY OF HOUSTON FAIR HOUSING FORUM REPORT

ABOUT THE FAIR HOUSING FORUM

The City of Houston Housing and Community Development Department (HCDD) hosted its first ever Fair Housing Forum on January 29, 2015. The Forum was held at the Federal Reserve Bank – Houston Branch building near downtown Houston from 9 am to 4 pm. The Forum was free to participants, and a boxed lunch was provided. The Forum agenda was organized around three panel discussions with experts in a variety of disciplines who provided information relevant to the issue of fair housing. A keynote speaker provided demographic information about Houston during lunch. Small group discussions were held twice during the day, one in the morning and one in the afternoon. Appendix A includes the Forum agenda.

The goals of the Fair Housing Forum were to bring together citizens and stakeholders to discuss fair housing needs and strategies for the 2015 Analysis of Impediments to Fair Housing Choice and to inform the community about relevant fair housing issues. In order to create a neutral environment and foster discussion during the Forum, HCDD hired a third-party facilitator with expertise in citizen participation and community development. HCDD procured Morningside Research Consulting, Inc. to facilitate and document the participant discussions of the Forum. This report serves as a record and summary of the citizen input gathered.

INVITING PARTICIPANTS. HCDD sent 975 email invitations to the Forum. Invitations were also mailed to 320 Houston area churches. HCDD’s executive team disseminated the invitation to their contacts and counterparts in county and state government agencies. HCDD also worked with the Houston Housing Authority (HHA) to invite the representatives of all the resident councils so public housing residents could participate. HHA provided transportation for some residents who could attend. The invitation was also posted on HCDD’s Facebook page and Twitter page.

PARTICIPATION. A total of 173 individuals attended the Forum, representing 83 organizations. The organizations represented are listed in Appendix B.

DISCUSSION GROUPS. Each participant was assigned to a table in the morning and a different table in the afternoon. Each table seated up to nine people and care was given to assign people so that the table groupings represented the diversity of stakeholders. Each table was tasked with responding to the questions shown on the agenda in Appendix A. The small groups discussed each question around their table, recorded their responses, and then indicated the response for each question that they determined to be a priority. All responses recorded at each table (including priority and non-priority responses) were collected.

METHODOLOGY FOR DEVELOPING THE REPORT. The response sheets from each table during the morning and afternoon discussion groups were collected and transcribed. The responses were sorted into groups of similar responses and categorized. Priority responses were noted. This report provides a summary narrative of the responses provided by attendees of the Forum.

PUBLIC INPUT

The input from Forum attendees is organized by theme under each of the six questions posed on the agenda shown in Appendix A. **The responses are shown in descending order of frequency and prioritization by each discussion group.** Discussion groups covered some issues multiple times in response to the different questions.

1. WHAT ARE THE CHALLENGES THAT PEOPLE FACE WHEN FINDING AND MAINTAINING HOUSING?

1.A. SUPPLY OF AFFORDABLE HOUSING. The most frequently mentioned challenge faced by Houston residents when seeking housing is finding housing that they can afford; about one-third of the discussion groups listed this as the most significant challenge. The supply of affordable housing is insufficient to meet the demand and finding good quality affordable housing in desirable locations is especially difficult. The continuing increase in housing costs exacerbates this challenge.

1.B. HOUSING LITERACY. The next most frequently mentioned challenge was the financial and housing literacy of people seeking housing. Due at least in part to education disparities, many residents lack the knowledge needed to find affordable housing, finance their housing needs, identify financial resources to assist with home ownership, and manage and maintain housing. In particular, residents need information about the value of owning a home and what home ownership entails. Residents need information about whether they should rent or purchase, the laws and their housing rights, and responsibilities for tax and insurance. Discussion groups frequently mentioned the need for new and prospective homeowners to understand maintenance needs and costs. Assistance is needed to help people, particularly individuals who are elderly or disabled, maintain and make repairs to older or damaged homes.

1.C. INCOME. While the supply of affordable housing was the most frequently mentioned challenge, economic issues including insufficient income to pay for and maintain housing was another significant challenge. One discussion group noted that “income disparities are at the root” of housing issues. The use of payday loans, high student loans, and bad credit make it difficult to find housing. Even with assistance, finding housing is difficult; Section 8 voucher amounts are not keeping pace with expenses.

1.D. ACCESS TO AMENITIES. Areas with affordable housing are lacking many amenities. The two most frequently mentioned needs were sufficient transportation options (mentioned by three-quarters of the discussion groups) and good schools, including childcare (mentioned by half of the discussion groups). Areas where affordable housing is located are also lacking City services such as police and emergency services. Service needs in areas with affordable housing include grocery stores, dry cleaners, health care, and social services. Infrastructure needs include flood control, road maintenance, and lighting. Access to employment and cross-town transportation routes are also lacking.

1. E. PROPERTY TAXES. Property taxes drive out low-income households and will affect mixed income developments. Gentrification causes property values to increase, increasing taxes.

1.F. QUALITY. Discussion groups noted that affordable housing is typically older, in poor condition, and difficult to maintain. The safety and security of the neighborhoods in which affordable housing is located is also a concern. Accessibility for individuals with disabilities is an issue. Housing sufficient for larger families is even more difficult to find.

1.G. DISCRIMINATION. While discrimination based on race, family size, and voucher holders was noted as a significant challenge by some of the discussion groups, one group cautioned against focusing on race discrimination.

1.H. SCREENING. The paperwork and screening requirements for low-income residents create significant challenges. In particular, credit histories are a barrier. The number of forms and rules related to affordable housing can be overwhelming. Criminal background checks are also a barrier for residents with a criminal history.

1.I. SUPPORTIVE SERVICES. Nearly half of the discussion groups indicated that supportive services are needed, particularly case management, to “keep people stabilized in their homes.” Individuals with behavioral health issues and the elderly especially need supportive services. Two discussion groups indicated that “long-term support” and “permanent support” were needed.

2. WHAT ARE THE BARRIERS TO FAIR HOUSING CHOICE IN HOUSTON?

2.A. SUPPLY OF AFFORDABLE HOUSING. Responses to this question were similar to the previous question. The supply of affordable housing was again the most significant barrier listed. Discussion groups noted the lack of income, loan products, and not enough down payment assistance from the City as concerns related to affordability.

2.B. HOUSING LITERACY. The second most frequently mentioned barrier was the lack of residents’ knowledge about housing rights; residents do not know what information exists or how to identify opportunities for assistance.

2.C. DISCRIMINATION. Discussion groups noted considerably more concern about discrimination in response to this question than the previous question. Specific areas of discrimination mentioned include race, gender, source of income, age, disability, and religion. Language and cultural barriers were also noted. Two discussion groups suggested that many stereotypes are based on fear and assistance is needed to overcome those fears. “Steering” and “predatory lending” are two specific ways in which discrimination is practiced. Discussion groups noted that landlords have a lack of knowledge about fair housing laws and how to properly screen tenants and are not held accountable.

2.D. GOVERNMENT REGULATIONS AND PRACTICES. The most significant barrier indicated by one discussion group was that the “City of Houston doesn’t have policies/enforcement ordinances to counteract” the barriers to fair housing. Other groups indicated that the City “does not communicate well with the neighborhoods,” is unnecessarily spending money on other priorities, and that nothing happens when residents call 311 unless they live in a wealthy neighborhood. Others noted a lack of leadership and expressed a desire for strong leadership.

2.E. SCREENING. Screening was discussed in this question as well as in the previous question. Credit and criminal background checks were again mentioned frequently as barriers. Other barriers include receiving past assistance and the lack of uniformity of standards for personal data on applications.

2.F. AMENITIES AND INFRASTRUCTURE. Transportation is a significant barrier. Other amenities needed include good schools, job opportunities, the proximity of local services and resources, parking issues and costs, the “quality of public features”, and police presence in high crime areas.

2.G. SPECIAL NEEDS POPULATIONS. Barriers to fair housing include having mental health and substance abuse issues, being the victim of domestic violence, families with children, mixed families, and individuals who are transgender. For individuals with physical disabilities, accessibility is a barrier.

2.H. PRIVATE DEVELOPMENT. A number of issues related to development were raised by the discussion groups. Barriers include “community backlash to development” and the “not in my backyard” mentality, finding affordable land in areas of high opportunity, lack of incentives and support in certain communities, limited neighborhood revitalization efforts, and lack of land use controls. One discussion group noted that segregated housing practices continue and another suggested encouraging private developers to create more “fair housing”.

3. WHAT ARE THE CHALLENGES THAT THE CITY FACES TO DECREASE HOUSING DISCRIMINATION?

3.A. COMMUNITY CHALLENGES. The most significant challenge faced by the City is communicating with residents about housing discrimination, about fair housing laws and rights, and promoting City programs. Discussion groups noted a lack of community organization and citizen engagement on these issues. However, discussion groups noted that the community in general is resistant to affordable housing in their neighborhoods (“not in my backyard”). The most frequently mentioned challenge is getting information to residents about how to recognize discrimination, what their rights are, and what protections are available. The “stigma attached to fair housing” was noted as was tenants’ fears of retaliation if they report a fair housing violation. As a result, tenants are not reporting discrimination.

Landlords also are not knowledgeable of fair housing laws. Discussion groups noted that landlords engage in racial profiling and hold general biases, with one discussion group noting as their top barrier that “most discrimination is not overt”.

3.B. POLICIES, REGULATIONS, AND ENFORCEMENT. In the second most frequently cited challenges, discussion groups noted that the City needs to better educate the public about discrimination and reporting, dedicate staff to addressing and resolving fair housing complaints, and enforce current protections, including the Community Reinvestment Act and the City of Houston Fair Housing Ordinance. One discussion group noted that although the City should not ignore poor living conditions, the City should acknowledge that repairs create higher rental costs. One discussion group indicated that the city does not have “robust fair housing testing”. Two discussion groups were concerned about the complicated and unclear processes for resolving fair housing complaints.

Sufficient staffing is needed for training of property managers and all should be held accountable for the same rules and procedures. Another discussion group indicated they want the City to prevent excessive gentrification. One discussion group questioned whether housing would ever be really fair.

3.C. INSUFFICIENT RESOURCES. Discussion groups noted that resources are insufficient (both public and private) and City funds have not been prioritized to meet housing needs. One group is concerned that financial resources are not used efficiently.

3.D. PLANNING. Several significant challenges were noted related to planning. A lack of planning leadership was the top challenge cited by one discussion group. Another noted that public input into plans is inadequate. Other comments include a “lack of creativity”, a need to integrate all master plans, keeping programs up-to-date, and insufficient dialogue with the Metropolitan Transit Authority of Harris County (METRO) and school districts in the area. Two discussion groups noted disparities in the ways that Council districts are treated. One comment stated that “Unequal TIRZ distribution between districts” is a concern. It is unclear whether the discussion group was offering feedback on TIRZ funded programs or the Citywide TIRZ process.

3.E. PRIVATE INVESTMENT AND DEVELOPMENT. Some of the challenges noted by discussion groups include discrimination by private developers, lack of private investment in certain communities, and the need to “change minds” of developers by communicating the incentives for creating fair housing.

3.F. POLITICS. Politics is a challenge to reducing discrimination, particularly government “red tape”, negative perceptions, and lack of awareness among policy makers of what fair housing is.

3.G. LOCATION AND TYPES OF HOUSING. Challenges to reducing discrimination include the diverse geographic location of housing, older housing stock in many areas, lack of diversity in the types of affordable housing (multi-

family vs. single-family), and the types of housing being built (one group indicated that accessibility is limited in townhouses, for example).

3.H. GOVERNMENT SERVICES. Some of the challenges to discrimination are related to transportation issues, particularly the location of bus stops and overall inadequate transportation. Other issues with City services are preferred treatment in public works and not making areas of affordable housing safer.

3.I. CITY TRANSPARENCY. Some discussion groups noted that the City could be more transparent in providing access to housing assistance options, standardizing processes, providing open records access to 311 calls and responses, and providing open records access to studies and City reports.

4. WHAT CAN THE CITY DO TO DECREASE HOUSING DISCRIMINATION AND PROMOTE HOUSING CHOICE?

4.A. COMMUNICATION AND EDUCATION. Housing Forum participants suggested that the City's primary role is to communicate with and educate the public about discrimination and housing choice. Half of the discussion groups indicated that this was their priority for the City. Some of the specific suggestions made are for the City to:

- Be more visible in the neighborhoods and make people aware of current choices
- Target neighborhoods and educate residents about housing discrimination and choice
- Partner with community agencies to exchange information and assistance
- Create a form regarding fair housing that is given to tenants when they sign a lease
- Require landlord certification so they are required to know and understand fair housing compliance

The City should use a variety of methods to educate residents about their rights, encourage reporting, and communicate in a variety of languages. The City should also address property tax issues by providing tax relief seminars or loans so homeowners can stay in their homes.

4.B. EXPAND RESOURCES TO INCREASE AFFORDABLE HOUSING STOCK. Another important role for the City is to increase the public investment in subsidized housing and ensure that affordable housing options are available in more locations. The City should also partner with private developers and make an effort to engage in public/private investments. Other suggestions were to ensure diversity of housing types, attempt to get more vouchers, make changes to the down payment program to increase opportunities for home ownership, and expand the number of accessible units available for the elderly and individuals with disabilities.

4.C. ADDRESS COMPLAINTS. One discussion group had a priority for the City to encourage and make it easy for residents to communicate when their rights have been violated. Others wanted the City to encourage complainants to report potential discrimination and assess "stiff" penalties.

4.D. REGULATIONS AND ENFORCEMENT. Two discussion groups had regulations and enforcement as their top priorities for the City, including the following:

- Put more ordinances in place at the local level with enforceable penalties
- Developers should be mandated to supply affordable housing when using federal funds

Other discussion groups echoed the need to enforce policies and regulations and noted that the City should hold absentee landlords accountable for the condition of their property and not allow property to be rented when it does not meet code.

4.E. EXPAND INFRASTRUCTURE AND SERVICES. Another way that the City can promote housing choice is by providing better infrastructure in low-income neighborhoods, making sure services are available (child care,

transportation, health care, and schools), making sure the elderly can age in place, and take on more responsibility for expanding public transportation.

4.F. LEADERSHIP. Because these issues are multi-faceted, the City should take a leadership role and ensure that different city, county, private, and community entities are communicating and working together for maximum impact.

5. WHAT CAN NONPROFIT ORGANIZATIONS AND BUSINESSES DO TO DECREASE HOUSING DISCRIMINATION AND PROMOTE HOUSING CHOICE?

5.A. NON-PROFITS CAN ADVOCATE AND EDUCATE. Housing Forum participants identified two primary roles for nonprofit organizations: advocacy and educating the public. Specific advocacy activities include encouraging clients to have a voice, organizing individuals, partnering with the City, holding the City accountable, and “challenging the current mindset.” Non-profits also need to educate themselves and their employees about fair housing laws in order to be better advocates.

Education and outreach activities that nonprofits can engage in include:

- Train nonprofit organizations that are not a part of the main network
- Work closely with down payment assistance entities
- Teach people about the value of integrated communities
- Provide homebuyer classes
- Educate landlords
- Collaborate with City and the community to identify needs and develop strategies
- Continue to distribute marketing materials

Organizations working with immigrants should help with understanding of the laws and their rights in the United States.

5.B. NON-PROFITS CAN SEEK FUNDING. Two discussion groups thought nonprofits should find grants for supportive services and engage in land trusts.

5.C. BUSINESSES HAVE SEVERAL ROLES. One discussion group prioritized the development of Community Benefits Agreements and noted that businesses should “provide services to neighborhoods and make specific commitments to communities.” Other discussion groups thought businesses should build affordable housing and take risks in lower income neighborhoods. Affordable housing developers need to “affirmatively market.” More sizes of units are needed, from efficiencies to four or more bedrooms.

Non-developer businesses should be aware of the impact businesses have on communities, bring investments to areas of opportunity, and invest in communities of need. Businesses should put pressure on political leadership to create incentives for businesses to move into low-income or high minority areas. Realtors should do more marketing to members of protected classes.

6. WHAT IS A CITIZENS’ ROLE TO HELP DECREASE HOUSING DISCRIMINATION?

6.A. ADVOCATE AND PARTICIPATE. Housing Forum participants thought that the primary role of citizens is to get organized, get involved, participate in fair housing issues, and advocate for change. Citizens can establish neighborhood associations, volunteer, increase charitable contributions and engagement with nonprofits, actively participate in community forums, reach out to elected officials, and organize with other residents. In addition,

citizens should put pressure on political leaders to find solutions to housing discrimination. In particular, more organization and empowerment is needed in Latino and other non-Black minority groups.

6.B. SEEK EDUCATION AND EDUCATE OTHERS. The second most significant role for citizens is to become educated about fair housing rules and regulations, learn more about their rights, become familiar with the different forms of discrimination, provide education for youth and young adults, share stories of discrimination with others, educate neighbors and friends, and attend fair housing meetings. One idea posed is to appoint a block captain or building captain who will be the liaison to the City and help educate neighbors. Another idea was to have a citizen-staffed call center for reporting incidences and providing information.

6.C. INCREASE ACCOUNTABILITY. A third role for citizens, mentioned by more than half of the discussion groups, is to increase accountability by reporting discrimination.

APPENDIX A: AGENDA FOR THE HOUSTON FAIR HOUSING FORUM

JANUARY 29, 2014 AT FEDERAL RESERVE BANK – HOUSTON BRANCH

Registration	8:30 a.m.
Forum Call to Order and Acknowledgments Brenda Scott, Deputy Assistant Director, City of Houston Housing and Community Development Department	9:00 a.m.
Welcome and Opening Remarks Donald N. Bowers II, Vice President, Federal Reserve Bank – Houston Jackie Hoyer, Senior Community Development Advisor, Federal Reserve Bank - Houston Neal Rackleff, Director, City of Houston Housing and Community Development Department	9:05 a.m.
Panel Discussion: Defining the Problem: The impact of housing discrimination Al Henson, PhD, Staff Analyst, City of Houston Housing and Community Development Department Susan Rogers, Professor, University of Houston Community Design Resource Center Lester King, PhD, Sustainability Planner, Rice University Shell Center for Sustainability	9:20 a.m. - 10:10 a.m.
Break (10 minutes)	10:10 a.m. – 10:20 a.m.
Small Group Discussion <ul style="list-style-type: none">• What are the challenges that people face when finding and maintaining housing?• What are the barriers to fair housing choice in Houston?• What are the challenges that the City faces to decrease housing discrimination?	10:20 a.m. – 11:35 a.m.
Break for Lunch	11:35 a.m. – 11:45 a.m.
Keynote Speaker: Stephen Klineberg, PhD, Rice University Kinder Institute of Urban Research	11:45 a.m. - 12:15 p.m.
Panel Discussion: Legal Trends in Fair Housing Cynthia Bast, Partner, Locke Lord Scott Marks, Director, Coats Rose	12:30 p.m. - 1:30 p.m.
Break (10 minutes)	1:30 p.m. – 1:40 p.m.
Panel Discussion: Fair Housing Perspectives: Addressing Discrimination and Promoting Choice Daniel Bustamante, Director, Greater Houston Fair Housing Center John Henneberger, Co-Director, Texas Low Income Housing Information Service Neal Rackleff, Director, City of Houston Housing and Community Development Department	1:40 p.m. – 2: 40 p.m.
Small Group Discussion <ul style="list-style-type: none">• What can the City do to decrease housing discrimination and promote housing choice?• What can nonprofit organizations and businesses do to decrease housing discrimination and promote housing choice?• What is a citizens’ role to help decrease housing discrimination?	2:40 p.m. – 3:50 p.m.
Closing Remarks Brenda Scott, Deputy Assistant Director, City of Houston Housing and Community Development Department Veronica Chapa, Deputy Director, City of Houston Housing and Community Development Department	3:50 p.m. – 4:00 p.m.
Adjourn	4:00 p.m.

APPENDIX B: ORGANIZATIONS AND INDIVIDUALS REPRESENTED AT THE JANUARY 29, 2015, HOUSTON FAIR HOUSING FORUM

Amerifirst Home Loans, LLC	I Am Pleased Development Center
Private Attorney at Law	ICARE CMM
Avenue CDC	ITEX Group
BBVA Compass	Jackson Hinds Gardens
Capital One Bank	Kelly Village Resident Council Board
Chinese Community Center	KEW Learning Academy
City of Houston Citizens	Kimble Senior Living
City of Houston Housing and Community Development Department	Kinder Institute of Urban Research
City of Houston HTV	Knowles Temenos Apartments
City of Houston Legal Department	Locke Lord LLP
City of Houston Mayor's Office for People With Disabilities	Mason Sweeney and Company
City of Houston Planning and Development Department	MHMRA of Harris County
Cloudbreak Communities	MKP Consulting
Coalition for the Homeless of Houston/Harris County	Montgomery County Community Development
Coats Rose	Morningside Research and Consulting
Covenant Community Capital	National Association of Hispanic Real Estate Professionals
Credit Coalition	New Hope Housing, Inc.
Cuney Homes	New Penn Financial, LLC
Cuney Homes Residential Council	North Star Title
Family Houston	Oxford Place Houston Housing Authority
Family Service of Greater Houston	Pilgrim Place I Inc.
Federal Reserve Bank	Pilgrim Place II Inc.
Fidelity National Title	Pilgrim Place Management Agency Apostil
Fifth Ward Community Redevelopment Corporation	Rice University Shell Center for Sustainability
Fort Bend County Community Services Department	Salvation Army Social Services
Greater First Missionary Baptist Church	SEARCH Homeless Services
Greater Houston Fair Housing Center	Southwest ADA Center at ILRU
Greater Southeast Management District	Tejano Center for Community Concerns
Harris County Area Agency on Aging	Texas Low Income Housing Information Service
Harris County Community Services Department	Texas Organizing Project
Harris County Housing Authority	The Fifth Ward Stakeholder Partnerships
Harris County Public Health and Environmental Services	The Housing Corporation
Houston Area Community Services	The Salvation Army
Houston Area Urban League	University of Houston
Houston Habitat for Humanity	University of Houston Community Design Resource Center
Houston Housing Authority	Uplift 4th Ward
Houston Housing Authority Commissioner	Vaughan Nelson Investments
HUD - Houston Field Office	W. Leo Daniels Towers
HUD - Legal Division	Wells Fargo Home Mortgage
HUD - Office of Fair Housing and Equal Opportunity	Womack Development & Investment Realtors
	Zardenta Agency
	Zions Bancorporation