



# **Missouri Statewide Analysis of Impediments to Fair Housing Choice**

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# Fair Housing Law

- Fair Housing Act of 1968, amended in 1988, prohibits discrimination in housing transactions based on:
  - Race
  - Color
  - Religion
  - Sex
  - National Origin
  - Disability
  - Familial Status



# Affirmatively Furthering Fair Housing

- As originally defined, Affirmatively Furthering Fair Housing (AFFH) meant that states and local jurisdictions receiving federal funds were required to not only administer these funds without discrimination, but must also be proactive in promoting fair housing choice.
- Jurisdictions receiving federal block grant funds were required to prepare an Analysis of Impediments to Fair Housing Choice (AI) in conjunction with the preparation of their five-year Consolidated Plan.



## 2015 Rule and 2020 Elimination

- The 2015 Affirmatively Furthering Fair Housing Rule provided a new definition for AFFH:
- The new rule defined AFFH 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.”
- Jurisdictions failing to adequately address the new, stronger AFFH rule might lose federal block grant funds.
- HUD Secretary Ben Carson eliminated this rule in 2020.



## Back to the Future: AI Requirements

- With the elimination of the 2015 AFFH rule, states and local entitlement jurisdictions are now back with the old AI requirements.
- The Analysis of Impediments to Fair Housing (AI) represents a fair housing planning process that results in a document defining barriers to fair housing choice and indicating actions to be taken to address those barriers.



## Missouri Statewide AI

- Missouri Department of Economic Development contracted with Community Analytics, LLC to prepare a statewide AI in June 2020.
- The draft AI is based on extensive data analysis and stakeholder input.
- Stakeholder input will continue to be sought during the public comment period.
- Stakeholder input will have an influence on the final AI to be released in early 2021 following public hearings.



## DRAFT Identified Barriers to Fair Housing Choice

1. A statewide shortage of affordable housing is a significant barrier to fair housing choice, especially among those with household incomes at or below 30% Area Median Income (AMI). This shortage is even more critical in rural Missouri.
2. Special needs and vulnerable populations, including persons with disabilities, seniors, homeless individuals (including homeless veterans), victims of domestic violence, and youth aging out of foster care experience barriers to fair housing choice due to the lack of affordable housing units that meet their needs. The lack of affordable units for special needs and vulnerable populations is particularly pronounced in Missouri's rural areas.



## DRAFT Identified Barriers to Fair Housing Choice (Continued)

3. Missouri's Hispanic population grew by 25.4% from 2010 to 2018, while the non-Hispanic population grew by 2.0% during the same period. Because fair housing choice is already limited due to a lack of sufficient affordable housing units meeting basic housing quality standards, Hispanic households may face special challenges with fair housing choice.
4. While some regions of the state have relatively more plentiful affordable housing opportunities than others, the location and/or condition of these units may impose barriers to fair housing choice.



## DRAFT Identified Barriers to Fair Housing Choice (Continued)

5. Lack of knowledge about fair housing requirements also creates a barrier to fair housing choice. Stakeholders indicated lack of fair housing knowledge is not limited to tenants; they stated that some landlords did not understand these requirements. Further, they also indicated a lack of knowledge about basic landlord-tenant rights and responsibilities, which creates another barrier to fair housing choice.
6. Stakeholders indicated that Not-in-My-Backyard (NIMBY) attitudes and behaviors create barriers to fair housing choice by making it difficult or impossible to locate affordable housing opportunities in low-poverty neighborhoods with access to jobs and high-quality public schools.



# DRAFT Fair Housing Choice Actions

1. Encourage development of affordable housing throughout Missouri, including units affordable to households at or below 30% AMI.
2. Encourage the use of universal design principles in affordable housing development throughout the State, thereby increasing the number of affordable units that are accessible to persons with disabilities.



## DRAFT Fair Housing Choice Actions (Continued)

3. Encourage the development of affordable housing for special needs and vulnerable populations, including persons with disabilities, seniors, homeless individuals (including homeless veterans), homeless families victims of domestic violence, and youth aging out of foster care.
4. Work with community organizations to address fair housing choice among Missouri's Hispanic population throughout the state.



## DRAFT Fair Housing Choice Actions (Continued)

5. Encourage the development of affordable housing with access to public transportation in low-poverty neighborhoods with access to jobs and high-quality schools.
6. Facilitate the dissemination of fair housing knowledge among the public and members of the real estate industry.