

City of Hammond
Indiana
2016 Fair Housing
Planning Workshop

July 7, 2016





Fair Housing Analysis

- Segregation/Integration
- Racially/Ethnically Concentrated Areas of Poverty (R/ECAP)
- Disparities in Access to Opportunity
- Disproportionate Housing Needs
- Publicly Supported Housing Analysis
- Disability and Access Analysis
- Enforcement, Outreach, and Resource Capacity

Contributing Factors



Housing

- Private Discrimination
- Admissions and occupancy policies and procedures, including preferences in publicly supported housing
- The availability of affordable units in a range of sizes
- Lack of affordable, accessible housing in a range of unit sizes
- Location and type of affordable housing
- “Source of income” discrimination

Disabilities

- Location of accessible housing
- Access to publicly supported housing
- Impediments to mobility
- Inaccessible buildings, infrastructure, government facilities or services
- Lack of in-home or community-based services
- Lack of assistance for housing accessibility modifications
- State or local laws/policies that discourage individuals with disabilities living in apartments, family homes, and other integrated settings
- Lack of affordable, integrated housing for individuals who need supportive services
- Lack of assistance for transitioning from institutional settings to integrated housing



Contributing Factors

Community Development

- Lack of community revitalization strategies
- Lack of public or private investment in specific neighborhoods
- Displacement of residents due to economic pressures
- Deteriorated and abandoned properties
- Location of environmental health hazards

Banking and Lending

- Lending Discrimination
- Access to financial services

Transportation

- Access to transportation
- Availability, type, frequency, and reliability of public transportation
- Location of employers

Education

- Access to proficient schools
- Location of proficient schools and school assignment policies



Contributing Factors

Public Policy / Legal

- Occupancy codes and restrictions
- Unresolved violations of fair housing or civil rights law
- Siting selection policies/ decisions for publicly supported housing
- Regulatory barriers to providing housing and supportive services for persons with disabilities
- Lack of state or local fair housing laws
- Land use and zoning laws
- Quality of affordable housing information programs

Fair Housing Initiatives

- Lack of resources for fair housing agencies and organizations
- Lack of regional cooperation
- Lack of local private fair housing outreach and enforcement
- Lack of local public fair housing enforcement
- Community opposition



Fair Housing vs. Affordable Housing

- Fair housing goes beyond Affordable Housing
 - Race / Color
 - National origin
 - Religion
 - Sex / familial status
 - handicap (disability)
- Lack of affordable housing can be an impediment if there is a high correlation between protected class and income

Demographics



Table 1 - Demographics	Hammond, IN		Chicago CBSA Region	
	#	%	#	%
White, Non-Hispanic	33,534	41.5	5,204,488	55.0
Black, Non-Hispanic	17,568	21.7	1,613,644	17.1
Hispanic	27,563	34.1	1,957,080	20.7
Asian or Pacific Islander, Non-Hispanic	762	0.9	528,832	5.6
Native American, Non-Hispanic	145	0.2	12,777	0.1
Other, Non-Hispanic	90	0.1	13,026	0.1

Hammond Demographic Trends



Race/Ethnicity	1990		2000		2010	
	#	%	#	%	#	%
White, Non-Hispanic	66,029	78	51,822	62.4	33,534	41.5
Black, Non-Hispanic	7,626	9	12,326	14.8	17,568	21.7
Hispanic	9,920	12	17,473	21.0	27,563	34.1
Asian/P. Islander, Non-Hisp.	304	0.4	508	0.6	762	0.9
Native American, Non-Hisp.	151	0.2	454	0.6	145	0.2
Foreign-born	3,694	4.4	6,034	7.3	9,641	11.9
Limited English Proficiency	3,540	4.2	5,648	6.8	7,475	9.3
Families with children	10,271	46.1	9,527	49.0	9,301	48.4

Dissimilarity Trends



Table 3 Year	Hammond			CBSA Region		
	1990	2000	2010	1990	2000	2010
Non-White/White	34.5	32.0	27.7	66.4	60.6	57.5
Black/White	59.9	50.6	44.4	84.3	80.4	77.8
Hispanic/White	24.9	26.2	23.9	61.3	60.6	58.1
Asian or Pacific Islander/White	10.3	15.7	52.2	46.5	45.1	47.5

Note 1: Data Sources: Decennial Census

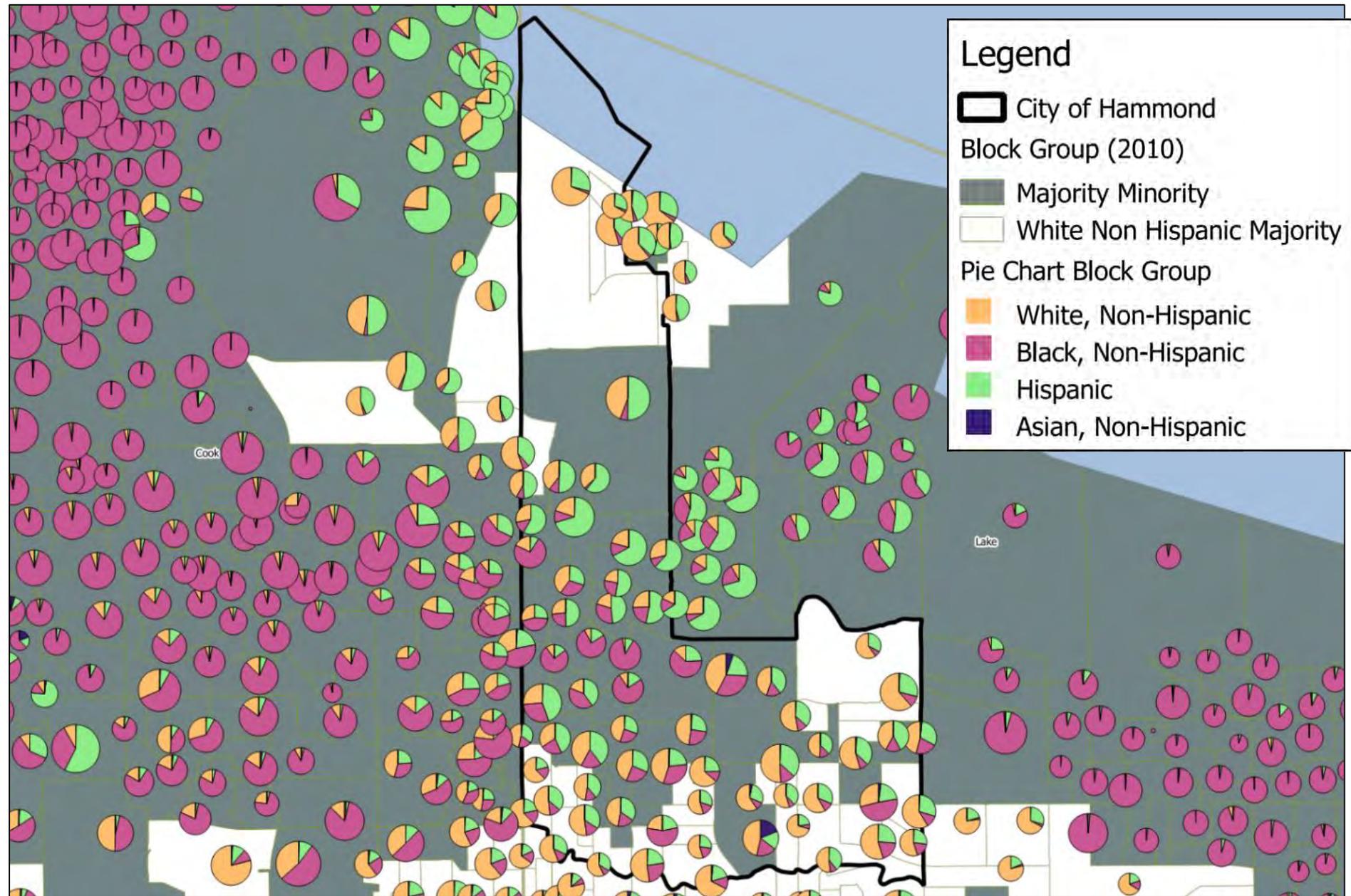
40 and less = low segregation

40 to 54 = moderate segregation

55 and higher = high segregation

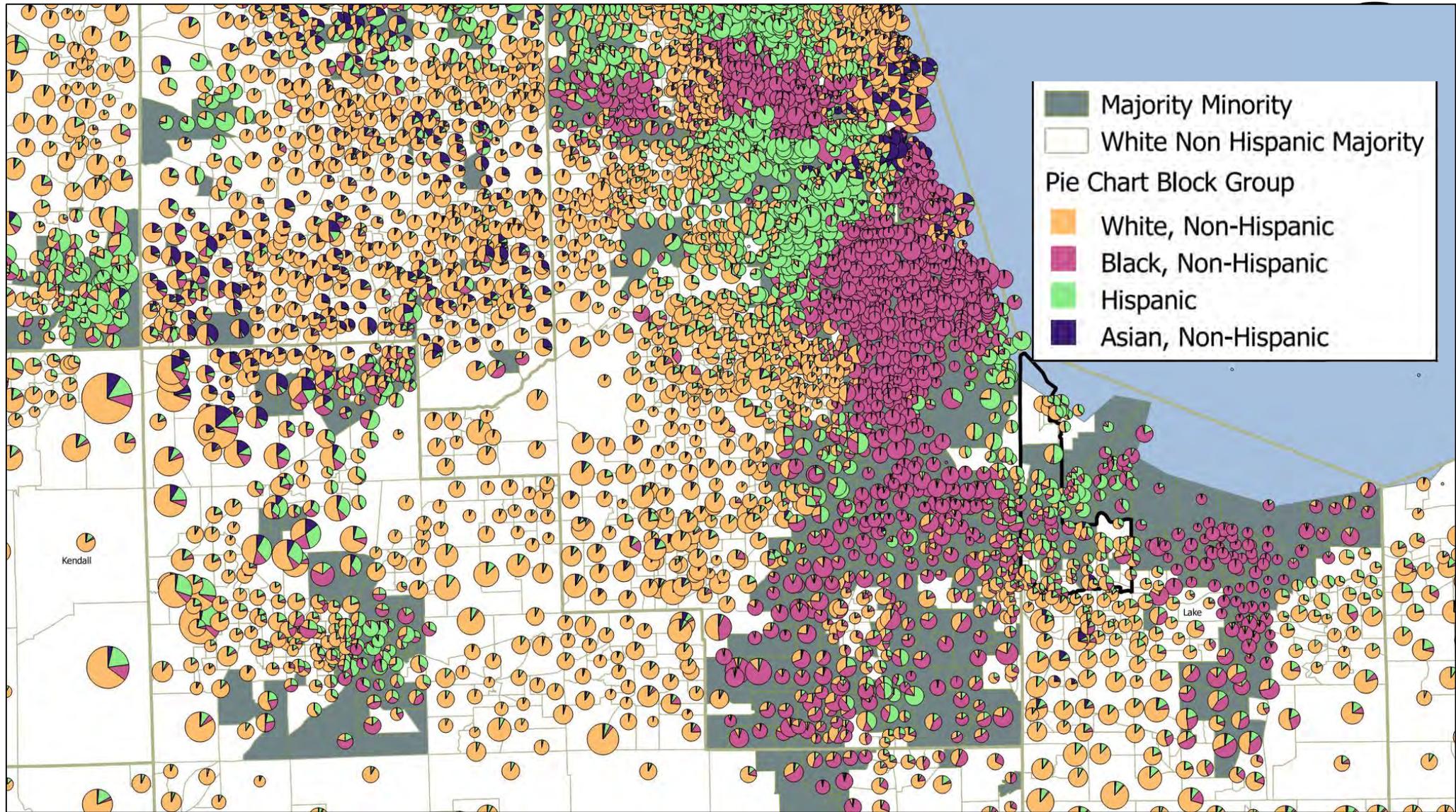


Hammond Racial Housing Patterns 2010



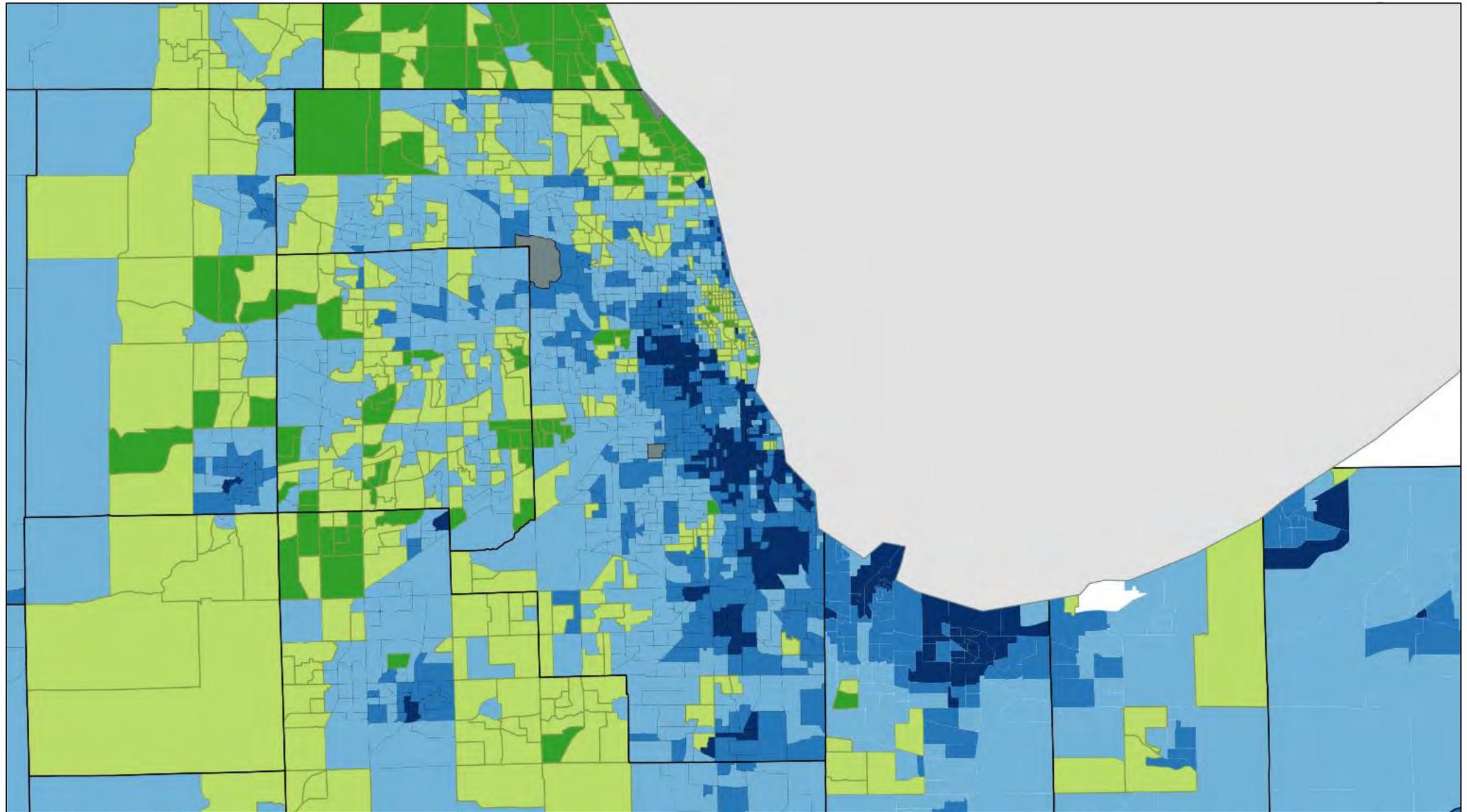


Regional Racial Housing Patterns 2010





Regional Income Patterns 2010

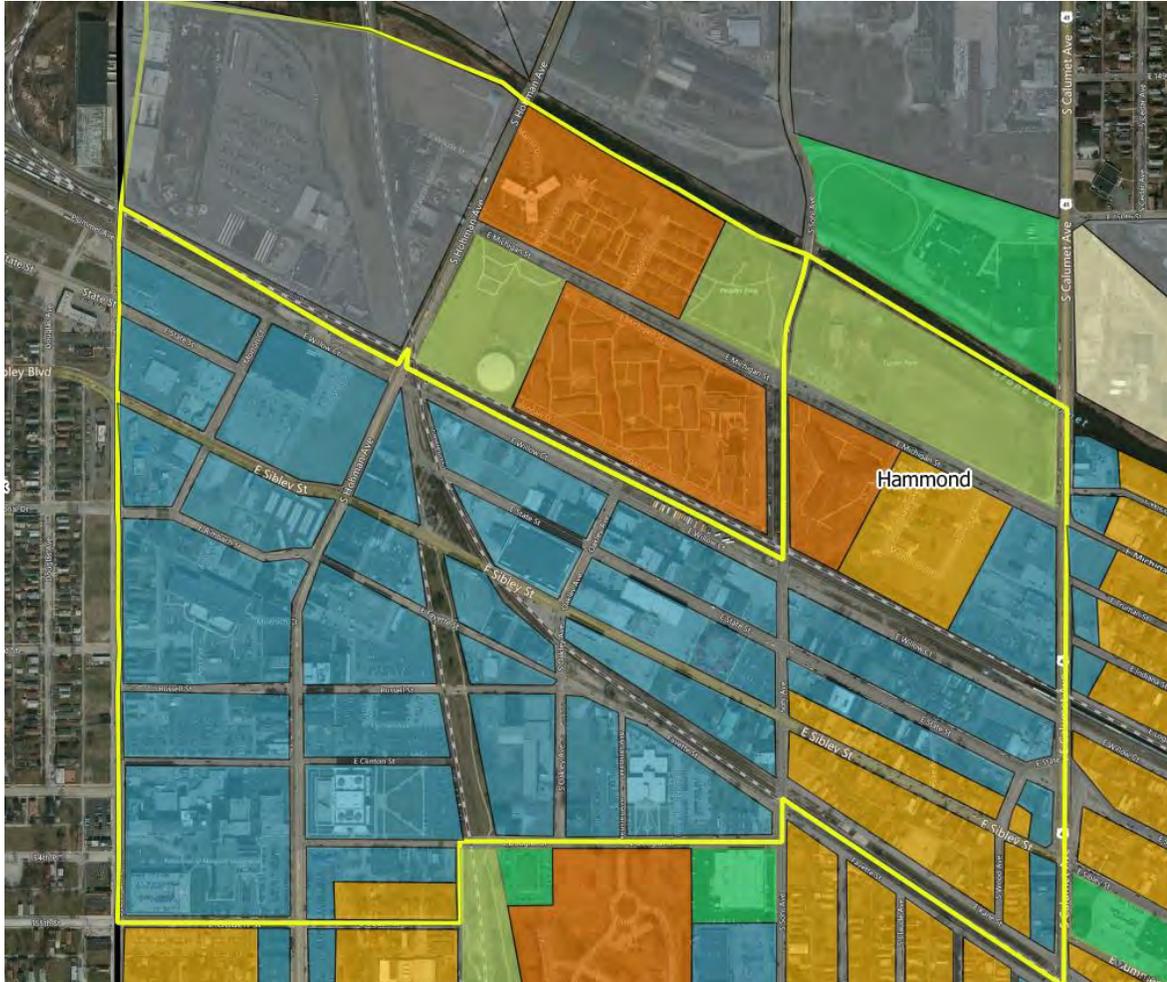


RECAP Demographics - Hammond



R/ECAP Race/Ethnicity	#	%
Total Population in R/ECAPs	2,255	-
White, Non-Hispanic	634	28.12
Black, Non-Hispanic	1,174	52.06
Hispanic	411	18.23
Asian or Pacific Islander, Non-Hispanic	6	0.27
Native American, Non-Hispanic	5	0.22
Other, Non-Hispanic	0	0.00
R/ECAP Family Type		
Total Families in R/ECAPs	367	-

Census Tract 206 is Hammond's only RECAP



- Bounded by Stateline (West) and Calumet (East), Grand Calumet (North) and Ogden/Douglas (South)
- Contains downtown commercial core of the City
- Much of the residential zoning is dedicated to three affordable housing developments:
 - Turner Park (Public Housing)
 - Renaissance Towers (Project Based Section 8)
 - Hammond Elderly Apartments
- 1,118 households
 - 367 are families (33%)
 - 65% are householders living alone



Census Tract 206 is Hammond's only RECAP

Census Tract 206	1990	2000	2010
Population	3,247	2,290	2,255
White Non-Hispanic	1,817	837	634
Black Non-Hispanic	791	1,064	1,174
Hispanic	584	336	411
Asian		10	6
Other/Multiracial	10	41	25
% Minority	44%	63%	72%
Families	729	426	440
Households	1,464	1,031	1,043
Poverty Rate	59%	51%	67%
Median Family Income (%)	17%	32%	13%
Single Family Units	726	380	390
Housing Units	1,515	1,147	1,197
Vacant Units	126	50	154

- Poverty Rate consistently high (**51 to 67%**)
- Population decreased by **992 (31%)**
- Number of single family units decreased by **336 (46%)**
- Black Non-Hispanic population increased by **383 (48%)**
- White Non-Hispanic population decreased by **1,183 (65%)**



Low Poverty Index

- Based on Poverty Rate at neighborhood (census tract)
- Higher Score = Lower exposure to poverty
 - White in Region (70)
 - Asian in Region (65)
- Lower Score = Higher exposure to poverty
 - Black, Non-Hispanic in Hammond (18)
- Data
 - Table 12
 - Map 13
 - Source: American Community Survey (ACS) 2006-2010

Low Poverty Index: Hammond and Region



Hammond Low Poverty Index by Race



Regional Low Poverty Index by Race

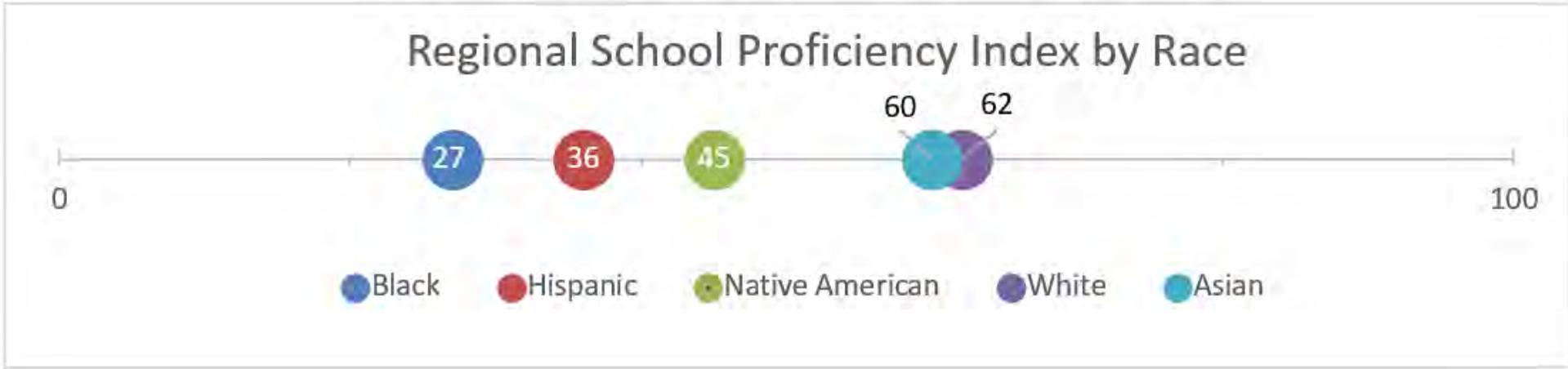
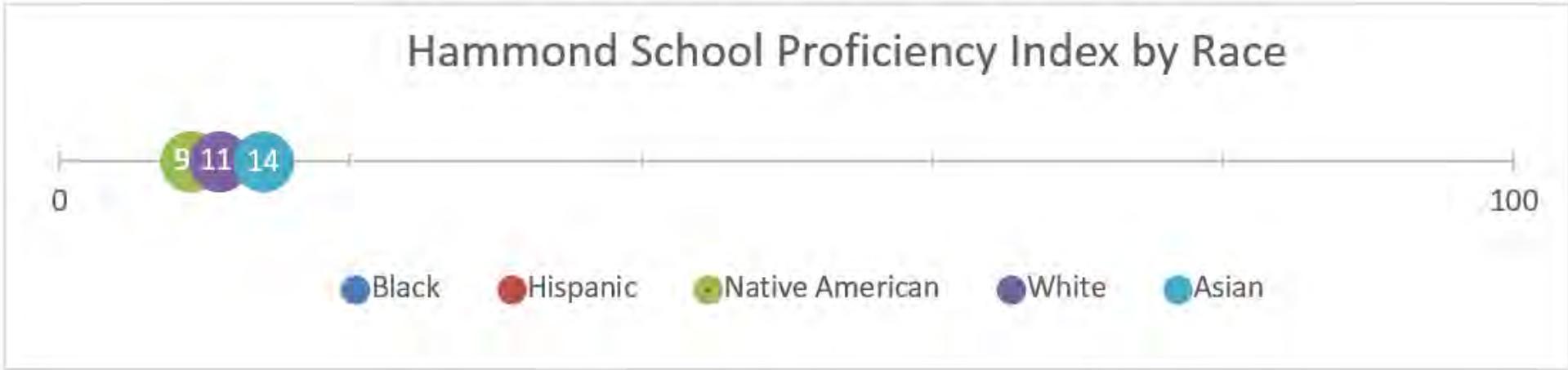




School Proficiency Index

- Based on 4th grade state test scores at elementary school level
- Higher Score = Higher School Quality
 - White in Region (62)
 - Asian in Region (60)
- Lower Score = Lower School Quality
 - All races in Hammond (9 to 14)
- Data
 - Table 12
 - Map 9
 - Source: Great Schools, Common Core of Data, SABINS

School Proficiency Index: Hammond and Region





Labor Market Engagement Index

- Based on employment, labor force participation, and educational attainment (census tract)
- Higher Score = Higher Labor Force Participation
 - White in Region (68)
 - Asian in Region (72)
- Lower Score = Lower Labor Force Participation
 - All races in Hammond (21 to 26) except Asian (37)*
 - Black Non-Hispanic (27) and Hispanic (42) in region relatively lower
- Data
 - Table 12
 - Map 11
 - Source: American Community Survey (ACS) 2006-2010

Labor Market Index: Hammond and Region





Transit Trips Index

- Based on 3-person single parent HH at 50% of median income for renters
- Higher Score = More Likely to Use Public Transit
 - All races in Hammond (79-80) except Asian (72) is relatively lower*
 - Black Non-Hispanic (84) and Hispanic (84)
 - Not real difference between those above and below poverty in Hammond
- Lower Score = Less Likely to Use Public Transit
 - White in Region (74)
- Data
 - Table 12
 - Map 12
 - Source: Location Affordability Index 2008-2012

Transit Index: Hammond and Region





Low Transportation Cost Index

- Based on 3-person single parent HH at 50% of median income for renters
- Higher Score = Lower Cost of Transportation
 - Black Non-Hispanic (71)
 - Hispanic (72)
 - Asian (71)
- Lower Score = Higher Cost of Transportation
 - All races in Hammond (51 to 56)
 - Whites in region (62)
- Data
 - Table 12
 - Map 17
 - Source: Location Affordability Index 2008-2012

Low Transportation Cost Index





Jobs Proximity Index

- Measures distance to job locations at neighborhood level (block group)
- Higher Score = Better Access to Employment Opportunities
 - Asian (69) and Native Americans (59) in Hammond
- Lower Score = Lesser Access to Employment Opportunities
 - All other races in region and Hammond clustered around 50
- Data
 - Table 12
 - Map 10
 - Source: Longitudinal Employer-Household Dynamics (LEHD) data, 2010



Job Proximity Index: Hammond and Region





Environmental Health Index

- Measures potential exposure to harmful toxins (census tract)
- Higher Score = Less Exposure to Toxins
 - White (45) in region
- Lower Score = More Exposure to Toxins
 - All in Hammond clustered around 27-29
 - Blacks (29) and Hispanic (33) in region
- Data
 - Table 12
 - Map 14
 - Source: National Air Toxics Assessment 2005

Environmental Health Index: Hammond and Region



Hammond Households with Severe Housing Cost Burden



Race/Ethnicity	# with severe cost burden	# households	% with severe cost burden
White, Non-Hispanic	1,860	14,665	12.7
Black, Non-Hispanic	1,590	6,269	25.4
Hispanic	1,625	7,525	21.6
Asian or Pacific Islander, Non-Hispanic	24	226	10.6
Native American, Non-Hispanic	40	69	58.0
Other, Non-Hispanic	70	234	30.0
Total	5,209	29,010	18.0

Affirmatively Furthering Fair Housing (AFFH)



AFFH is combating discrimination

AND

meaningful actions that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity



Affirmatively Furthering Fair Housing (AFFH)

Meaningful actions that will

- Address significant disparities in housing needs and in access to opportunity
- Replace segregated living patterns with integrated and balanced living patterns
- Transform racially and ethnically concentrated areas of poverty into areas of opportunity, and
- Foster and maintain compliance with civil rights and fair housing laws



Approaches to Fair Housing

- Fair Housing Information and Enforcement
- Provide greater access to areas of opportunity
 - Location of New Rental Housing
 - Tenant Based Rental Assistance/Mobility Counseling
 - Down Payment Assistance
- Provide Greater Opportunity in R/ECAPS
 - comprehensive revitalization efforts



Potential Ways Forward

- Make efficient use of the resources available
 - Regional approach?
- Bring Access to Opportunity to areas lacking opportunities
 - Census Tract 206
 - Redevelopment throughout the City
 - Investment in current residents
 - Homebound
 - College Bound
 - Disability Ramp Program
 - CR Works Youthbuild
- Help Protected Classes relocate to areas with opportunity