OPTION A

Assessment of Fair Housing Tool

Table of Contents

OPTION A

I. Cover Sheet

1. Submission date:

2. Submitter name:

3. Type of submission (*e.g.*, single program participant, joint submission):

4. Type of program participant(s) (*e.g.*, consolidated plan participant, PHA):

5. For PHAs, Jurisdiction in which the program participant is located:

6. Submitter members (if applicable):

7. Sole or lead submitter contact information:

   a. Name:
   b. Title:
   c. Department:
   d. Street address:
   e. City:
   f. State:
   g. Zip code:

8. Period covered by this assessment:

9. Initial, amended, or renewal AFH:

10. By this signature, I certify that the program participant has fulfilled the requirements at 24 CFR §§ 5.150-5.164 or comparable replacement regulations of the Department of Housing and Urban Development and that all information provided in this assessment is true, complete, and accurate to the best of my knowledge and belief as of the date of this submission.

(Signature) (date)

(Signature) (date)

(Signature) (date)

11. Departmental acceptance or non-acceptance:

(Signature) (date)

Comments

OPTION A

II. Executive Summary

1. Summarize the fair housing issues, significant contributing factors, and goals. Also include an overview of the process and analysis used to reach the goals.

III. Community Participation Process

1. Describe outreach activities undertaken to encourage community participation in the AFH process. Identify media outlets used and include a description of efforts made to reach the public, including those representing populations that are typically underrepresented in the planning process such as persons who reside in areas identified as R/ECAPs, persons who are limited English proficient, and persons with disabilities.

2. How successful were those efforts at eliciting community participation?

3. Summarize all comments obtained in the community participation process. Include a summary of any comments or views not accepted and the reasons why.

IV. Assessment of past Goals and Actions

1. Indicate what goals were selected by program participant(s) in recent Analyses of Impediments and Assessments of Fair Housing:

  a. Discuss what progress has been made toward their achievement; and

  b. Discuss how the experience of program participant(s) with past goals has influenced the selection of current goals.

  c. Discuss any additional policies, actions, or steps that address fair housing issues.

V. Analysis

A.   Demographic Summary

 1. Describe demographic patterns in the jurisdiction and region, and describe trends over time (since 1990).

B.   Fair Housing Issue Analysis

1. Segregation/Integration
 1. Analysis

  a. Describe and compare segregation levels in the jurisdiction and region. Identify the racial/ethnic groups that experience the highest levels of segregation.

  b. Explain how these segregation levels have changed over time (since 1990).

c. Identify areas with relatively high segregation and integration by race/ethnicity, national origin, or LEP group, and indicate the predominant groups living in each area.

d. Discuss how patterns of segregation have changed over time (since 1990).

e. Discuss whether there are any demographic trends, policies, or practices that could lead to higher segregation in the jurisdiction in the future.

2. Additional Information

a. Beyond the HUD-provided data, provide additional relevant information, if any, about segregation in the jurisdiction and region affecting groups with other protected characteristics. The program participant may also describe other information relevant to its assessment of segregation.

2. <u>R/ECAPs</u>

1. Analysis

a. Identify any R/ECAPs or groupings of R/ECAP tracts within the jurisdiction.

b. Which protected classes disproportionately reside in R/ECAPs compared to the jurisdiction and region?

c. Discuss how R/ECAPs have changed over time (since 1990)?

2. Additional Information

a. Beyond the HUD-provided data, provide additional relevant information, if any, about R/ECAPs in the jurisdiction and region affecting groups with other protected characteristics. The program participant may also describe other information relevant to its assessment of R/ECAP.

3. <u>Disparities in Access to Opportunity</u>

1. Analysis

a. Which racial/ethnic, national origin, or family status groups are least able to attend proficient schools? How does a family's place of residence affect a student's ability to attend a proficient school? Describe how school enrollment policies affect a student's ability to attend a proficient school?

b. Describe any disparities in access to jobs and labor markets based on place of residence. Which racial/ethnic, national origin or family status groups are least able to access employment opportunities?

c. Describe any disparities in access to transportation based on place of residence. Which racial/ethnic, national origin or family status groups are most affected by any lack of transportation as a reliable bridge to opportunities?

d. Describe any disparities in exposure to poverty based on place of residence. Which racial/ethnic, national origin or family status groups face the greatest exposure?

e. Describe any disparities in access to environmentally healthy neighborhoods based on place residence. Which racial/ethnic, national origin or family status groups are least able to access environmentally healthy neighborhoods?

f. Identify and discuss any overarching patterns of access to opportunity and exposure to adverse community factors based on race/ethnicity, national origin or familial status. Identify areas that experience an aggregate of poor access to opportunity and high exposure to adverse factors. Include how these patterns compare to patterns of segregation and R/ECAPs.

2. Additional Information

a. Beyond the HUD-provided data, provide additional relevant information, if any, about disparities in access to opportunity in the jurisdiction and region affecting groups with other protected characteristics. The program participant may also describe other information relevant to its assessment of disparities in access to opportunity.

4. Disproportionate Housing Needs

1. Analysis

a. Which groups (by race/ethnicity and family status) are more likely than other groups to experience housing cost burden, overcrowding, or substandard housing? Which groups also disproportionately experience severe housing cost burdens?

b. Which areas in the jurisdiction and region experience the greatest housing burdens? Which of these areas align with segregated areas, integrated areas, or R/ECAPs and what are the predominant race/ethnicity or national origin groups in such areas?

c. Compare the needs of families with children for housing units with two, three, or four bedrooms with the available existing housing stock in each category of publicly supported housing.

Additional Information

a. Beyond the HUD-provided data, provide additional relevant information, if any, about disproportionate housing needs in the jurisdiction and region affecting groups with other protected characteristics. The program participant may also describe other information relevant to its assessment of disproportionate housing needs. For PHAs, such information may include a PHA's overriding housing needs analysis.

5. Contributing Factors

Consider the listed contributing factors and any other contributing factors affecting the jurisdiction and region. Identify contributing factors that significantly impact fair housing issues, which are Segregation/Integration, RECAPs, Disparities in Access to Opportunity, and Disproportionate Housing Needs. Note which fair housing issue(s) the selected contributing factor impacts.

Fair Housing Issue Analysis

Community Indicators
- Access to financial services
- Location of environmental health hazards
- Location of employers
- Location of proficient schools and school assignment policies
- The availability, type, frequency, and reliability of public transportation
- Lack of public investments in specific neighborhoods, including services or amenities

Land use and zoning laws
- Land use and zoning laws
- Occupancy codes and restrictions

Limited Comprehensive Approaches
- Lack of community revitalization strategies
- Lack of regional cooperation

Limited Housing Options
- The availability of affordable units in a range of sizes
- Community opposition
- Displacement of residents due to economic pressures

Private Market Forces
- Private discrimination
- Lack of private investment in specific neighborhoods
- Source of income discrimination
- Deteriorated and abandoned properties

Other
- Other contributing factors not listed in the categories above

C. Publicly Supported Housing Patterns Analysis

1. Analysis

a. Publicly Supported Housing Demographics

   i.   Are certain racial/ethnic groups more likely to be residing in one category of publicly supported housing than other categories (public housing, project-based Section 8, Other HUD Multifamily Assisted developments, and HCV)?

   ii. Compare the demographics, in terms of protected class, of residents of each category of publicly supported housing (public housing, project-based Section

8, Other HUD Multifamily Assisted developments, and HCV) to the population in general, and persons who meet the income eligibility requirements for the relevant category of publicly supported housing. Include in the comparison, a description of whether there is a higher or lower proportion of groups based on protected class.

b. Publicly Supported Housing Location and Occupancy

i. Describe patterns in the geographic location of publicly supported housing by program category (public housing, project-based Section 8, Other HUD Multifamily Assisted developments, HCV, and LIHTC) in relation to previously discussed segregated areas and R/ECAPs.

ii. Describe patterns in the geographic location for publicly supported housing that primarily serves families with children, elderly persons, or persons with disabilities in relation to previously discussed segregated areas or R/ECAPs?

iii. How does the demographic composition of occupants of publicly supported housing in R/ECAPS compare to the demographic composition of occupants of publicly supported housing outside of R/ECAPs?

iv. (A) Do any developments, for public housing, properties converted under the Rental Assistance Demonstration, and LIHTC, have a significantly different demographic composition, in terms of protected class, than other developments of the same category? Describe how these developments differ.

(B) Provide additional relevant information, if any, about occupancy, by protected class, in other types of publicly supported housing.

v. Compare the demographics of occupants of developments, for each category of publicly supported housing (public housing, project-based Section 8, Other HUD Multifamily Assisted developments, and LIHTC), to the demographic composition of the areas in which they are located. Describe whether developments that are primarily occupied by one race/ethnicity are located in areas occupied largely by the same race/ethnicity. Describe any differences for housing that primarily serves families with children, elderly persons, or persons with disabilities.

c. Disparities in Access to Opportunity

i. Describe any disparities in access to opportunity for residents of publicly supported housing, including within different program categories (public housing, project-based Section 8, Other HUD Multifamily Assisted Developments, HCV, and LIHTC) and between types (housing primarily serving families with children, elderly persons, and persons with disabilities) of publicly supported housing.

2. Additional Information

a. Beyond the HUD-provided data, provide additional relevant information, if any, about publicly supported housing in the jurisdiction and region, particularly information about groups with other protected characteristics and about housing not captured in the HUD-provided data. The program participant may also describe other information relevant to its assessment of publicly supported housing. Information may include relevant programs, actions, or activities, such as tenant self-sufficiency or mobility programs.

3. Contributing Factors

Consider the listed contributing factors and any other contributing factors affecting the jurisdiction and region. Identify contributing factors that significantly impact fair housing issues, which are Segregation/Integration, RECAPs, Disparities in Access to Opportunity, and Disproportionate Housing Needs. Note which fair housing issue(s) the selected contributing factor impacts.

Publicly Supported Housing Patterns

Publicly Supported Housing Location and Policies
- Location and type of affordable housing
- Siting selection policies, practices and decisions for publicly supported housing, including discretionary aspects of Qualified Allocation Plans and other programs
- Lack of publicly supported housing in areas with greater access to opportunity assets Admissions and occupancy policies and procedures, including preferences in publicly supported housing
- Community opposition
- Impediments to mobility
- Quality of affordable housing information programs

Other
- Other contributing factors not listed in the categories above

D.   Disability and Access Analysis

1. Population Profile

a. How are persons with disabilities geographically dispersed or concentrated in the jurisdiction and region, including R/ECAPs and other segregated areas identified in previous sections?

b. Describe whether these geographic patterns vary for persons with each type of disability or for persons with disabilities in different age ranges?

2. Housing Accessibility

    a. Describe whether the jurisdiction and region have sufficient affordable, accessible housing in a range of unit sizes?

    b. Where are affordable accessible housing units located? Do they align with R/ECAPs or other areas that are segregated?

    c. To what extent are persons with different disabilities able to access and live in the different types of publicly supported housing?

3. **Integration of Persons with Disabilities Living in Institutions and Other Segregated Settings**

    a. To what extent do persons with disabilities in or from the jurisdiction or region reside in segregated or integrated settings?

    b. What are the range of options for persons with disabilities to access affordable housing and supportive services?

4. **Disparities in Access to Opportunity**

    a. To what extent are persons with disabilities able to access the following? Identify major barriers faced.

        i. Government services and facilities

        ii. Public infrastructure (e.g., sidewalks, pedestrian crossings, pedestrian signals)

        iii. Transportation

        iv. Proficient schools and educational programs

        v. Jobs

    b. What processes exist in the jurisdiction and region for persons with disabilities to request and obtain reasonable accommodations and accessibility modifications to address the barriers discussed above?

5. **Additional Information**

    a. Beyond the HUD-provided data, provide additional relevant information, if any, about disability and access issues in the jurisdiction and region affecting groups with other protected characteristics. The program participant may also describe other information relevant to its assessment of disability and access issues.

6. **Contributing Factors**

Consider the listed contributing factors and any other contributing factors affecting the jurisdiction and region. Identify contributing factors that significantly impact fair housing issues, which are Segregation/Integration, RECAPs, Disparities in Access to Opportunity, and Disproportionate Housing Needs. Note which fair housing issue(s) the selected contributing factor impacts.

Disability and Access

OPTION A

<u>Accessibility</u>
- Location of accessible housing
- Inaccessible sidewalks, pedestrian crossings, or other infrastructure
- Lack of affordable, accessible housing in range of unit sizes
- Regulatory barriers to providing housing and supportive services for persons with disabilities
- Lack of assistance for housing accessibility modifications

<u>Integrated Settings (*Olmstead*)</u>
- Lack of affordable in-home or community-based supportive services
- Lack of affordable, integrated housing for individuals who need supportive services
- Lack of assistance for transitioning from institutional settings to integrated housing
- State or local laws, policies, or practices that discourage individuals with disabilities from being placed in or living in apartments, family homes, and other integrated settings

<u>Community Indicators</u>
- Lack of access to government facilities or services
- Lack of access to proficient schools
- Lack of access to publicly supported housing
- Lack of access to transportation due to lack of accessibility, lack of reliability, lack of services, or cost

<u>Other</u>
- Other contributing factors not listed in the categories above

E. **Fair Housing Enforcement, Outreach Capacity, and Resources Analysis**

1. List and summarize any of the following that have not been resolved: a charge or letter of finding from HUD concerning a violation of a civil rights-related law, a cause determination from a substantially equivalent state or local fair housing agency concerning a violation of a state or local fair housing law, a letter of findings issued by or lawsuit filed or joined by the Department of Justice alleging a pattern or practice or systemic violation of a fair housing or civil rights law, or a claim under the False Claims Act related to fair housing, nondiscrimination, or civil rights generally, including an alleged failure to affirmatively further fair housing.

2. Describe the extent to which the jurisdiction or region has provided resources to agencies and organizations that may assist in fair housing analysis and investigation.

3. **Contributing Factors**

   Consider the listed contributing factors and any other contributing factors affecting the jurisdiction and region. Identify contributing factors that significantly impact fair housing issues, which are Segregation/Integration, RECAPs, Disparities in Access to

OPTION A

Opportunity, and Disproportionate Housing Needs. Note which fair housing issue(s) the selected contributing factor impacts.

Fair Housing Enforcement, Outreach Capacity, and Resources

Fair Housing Compliance and Enforcement
- Unresolved violations of fair housing or civil rights law
- Lack of local public fair housing enforcement
- Lack of local private fair housing outreach and enforcement
- Lack of state or local fair housing laws

Fair Housing Outreach Capacity/Resources
- Lack of resources for fair housing agencies and organizations

Other
- Other contributing factors not listed in the categories above

VI. Fair Housing Goals and Priorities

1. For each fair housing issue, prioritize the identified contributing factors. Give the highest priority to those factors that limit or deny fair housing choice or access to opportunity, or negatively impact fair housing or civil rights compliance. Justify the prioritization of the contributing factors that will be addressed by the goals set below in Question 2.

2. For each fair housing issue with significant contributing factors identified in Question 1, set one or more goals. Explain how each goal is designed to overcome the identified contributing factor and related fair housing issue(s). For goals designed to overcome more than one fair housing issue, explain how the goal will overcome each issue and the related contributing factors. For each goal, identify metrics and milestones for determining what fair housing results will be achieved, and indicate the time frame for achievement.

Goal	Contributing Factors	Fair Housing Issues	Metrics & Milestones
Discussion:			
Goal	Contributing Factors	Fair Housing Issues	Metrics & Milestones

Discussion:

Goal	**Contributing Factors**	**Fair Housing Issues**	**Metrics & Milestones**

Discussion:

Goal	**Contributing Factors**	**Fair Housing Issues**	**Metrics & Milestones**

Discussion:

Goal	**Contributing Factors**	**Fair Housing Issues**	**Metrics & Milestones**

Discussion:

Goal	**Contributing Factors**	**Fair Housing Issues**	**Metrics & Milestones**

Discussion:

OPTION A

APPENDIX A – HUD-Provided Maps

Map 1 Race/Ethnicity – Current race/ethnicity dot density map for Jurisdiction and Region with R/ECAPs

Map 2 Race/Ethnicity Trends – Past race/ethnicity dot density map for Jurisdiction and Region with R/ECAPs
- Race/Ethnicity Trends, 1990
- Race/Ethnicity Trends, 2000

Map 3 National Origin – Current national origin (top 5[1]) dot density map for Jurisdiction and Region with R/ECAPs

Map 4 LEP –LEP persons (by top 5 languages[2]) for Jurisdiction and Region with R/ECAPs

Map 5 Subsidized/Assisted Housing[3] and Race/Ethnicity – Housing Choice,[4] Public Housing, Project-Based Section 8, Other Multifamily, and LIHTC locations mapped with race/ethnicity dot density map with R/ECAPs, distinguishing categories of publicly supported housing by color

Map 6 Housing Choice Vouchers and Race/Ethnicity – Housing Choice Voucher with race/ethnicity dot density map and R/ECAPs

Map 7 Housing Burden and Race/Ethnicity –Households experiencing one or more housing burdens in Jurisdiction and Region with R/ECAPs and race/ethnicity dot density

Map 8 Housing Burden and National Origin –Households experiencing one or more housing burdens in Jurisdiction and Region with R/ECAPs and national origin dot density

Map 9 Demographics and School Proficiency – School Proficiency Index for Jurisdiction and Region with race/ethnicity, national origin, family status, and R/ECAPs
- School Proficiency and Race/Ethnicity
- School Proficiency and National Origin
- School Proficiency and Family Status

---

[1] Please note, the map currently states "(top 5)." HUD anticipants that this terminology will be replaced with the following language: "(5 most populous)."

[2] Please note, the map currently states "(top 5)." HUD anticipants that this terminology will be replaced with the following language: "(5 most commonly used languages)."

[3] HUD anticipates the title of this map will change to "Publicly Supported Housing."

[4] Please note the description in Map 5 includes "Housing Choice," but there is not a symbol for HCV in the legend. HUD anticipates this description may change to strike "Housing Choice" and include "Public Housing."

Map 10 Demographics and Job Proximity –Jobs Proximity Index for Jurisdiction and Region with race/ethnicity, national origin, family status and R/ECAPs
- Job Proximity and Race/Ethnicity
- Job Proximity and National Origin
- Job Proximity and Family Status

Map 11 Demographics and Labor Market –Labor Engagement Index with race/ethnicity, national origin, family status and R/ECAPs
- Labor Market and Race/Ethnicity
- Labor Market and National Origin
- Labor Market and Family Status

Map 12 Demographics and Transit –Transit Proximity Index for Jurisdiction and Region with race/ethnicity, national origin, family status and R/ECAPs
- Transit and Race/Ethnicity
- Transit and National Origin
- Transit and Family Status

Map 13 Demographics and Poverty –Low Poverty Index with race/ethnicity, national origin, family status and R/ECAPs
- Poverty and Race/Ethnicity
- Poverty and National Origin
- Poverty and Family Status

Map 14 Demographics and Environmental Health –Environmental Health Index with race/ethnicity, national origin, family status and R/ECAPs
- Environmental Health and Race/Ethnicity
- Environmental Health and National Origin
- Environmental Health and Family Status

Map 15 Disability by Type – Dot density map of the population of persons with disabilities by persons with vision, hearing, cognitive, ambulatory, self-care, and independent living difficulties with R/ECAPs for Jurisdiction and Region
- Hearing, Vision, and Cognitive Disability
- Ambulatory, Self-Care and Independent Living Disability

Map 16 Disability by Age Group –All persons with disabilities by age range (5-17)(18-64)(65+) with R/ECAPs

OPTION A

APPENDIX B – HUD-Provided Tables

Table 1 Demographics – Tabular demographic data for Jurisdiction and Region (including total population, the number and percentage of persons by race/ethnicity, national origin (top 10[5]), LEP (top 10[6]), disability (by disability type), sex, age range (under 18, 18-64, 65-plus), and households with children

Table 2 Demographic Trends – Tabular demographic trend data for Jurisdiction and Region for above categories except disability, LEP (top 10[7]), and national origin (top 10[8]) (substitution of total LEP and total foreign born trend data)

Table 3 Racial/Ethnic Dissimilarity – Tabular race/ethnicity dissimilarity index for Jurisdiction and Region

Table 4 Racial/Ethnic Dissimilarity Trends – Tabular race/ethnicity dissimilarity index trend data for Jurisdiction and Region

Table 5 LEP - Tabular data for Jurisdiction and Region for numbers and percentages of LEP persons (top 10[9])

Table 6 R/ECAP Demographics – Tabular data for the percentage of racial/ethnic groups, families with children, and national origin groups (top 10[10]) in the Jurisdiction and Region who reside in R/ECAPs

Table 7 Public Housing Units - Tabular data for total units by 4 categories of publicly supported housing – Public Housing, Project-Based Section 8, Other Multifamily, and the HCV Program - in Jurisdiction

Table 8 Public Housing Unit by Race/Ethnicity – Tabular race/ethnicity data for 4 categories of publicly supported – Public Housing, Project-Based Section 8, Other Multifamily, and the HCV Program - compared to the Jurisdiction as a whole and to persons earning 30% AMI[11]

Table 9 R/ECAP and Non-R/ECAP Demographics by Public Housing Type[12] – Tabular data on Publicly Supported Units and R/ECAPs for Jurisdiction

---

[5] Please note, the table currently states "(top 10)." HUD anticipants that this terminology will be replaced with the following language: "(10 most populous)."

[6] Please note, the table currently states "(top 10)." HUD anticipants that this terminology will be replaced with the following language: "(10 most populous)."

[7] Please note, the table currently states "(top 10)." HUD anticipants that this terminology will be replaced with the following language: "(10 most populous)."

[8] Please note, the table currently states "(top 10)." HUD anticipants that this terminology will be replaced with the following language: "(10 most populous)."

[9] Please note, the table currently states "(top 10)." HUD anticipants that this terminology will be replaced with the following language: "(10 most populous)."

[10] Please note, the table currently states "(top 10)." HUD anticipants that this terminology will be replaced with the following language: "(10 most populous)."

[11] The Data Tool presents data for individuals earning 30% AMI. HUD anticipates adding additional income eligibility thresholds to account for other programs.

[12] Please note the Template uses the term "publicly supported housing category," as opposed to "public housing type." HUD anticipates the title of this table may change.

OPTION A

Table 10 Demographics by Public Housing Developments[13] - Development Census tract level demographics by Public Housing, Project-based Section 8, Other Multifamily[14]

Table 11 Demographics of Households with Housing Burden- Tabular data of total households in the Jurisdiction and Region and the total number and percentage of households experiencing one or more housing burdens by race/ethnicity and family size in Jurisdiction and Region

Table 12 Demographics of Households with Severe Housing Burden – Tabular data of the total number of households in the Jurisdiction and Region and the number of households and percentage of households experiencing severe housing burdens by race/ethnicity for Jurisdiction and Region

Table 13 Number of Bedrooms and Presence of Children by Public Housing Type[15] – Tabular data on the number of bedrooms for units for 4 categories of publicly supported housing - Public Housing, Project-Based Section 8, Other Multifamily, and the HCV Program[16]

Table 14 Community Assets[17] **by Race/Ethnicity** – Tabular data showing opportunity indices for school proficiency, jobs proximity, labor-market engagement, transit,[18] low transit cost, low poverty, and environmental health for Jurisdiction and Region by race/ethnicity and among poor households

Table 15 Disability by Type – Tabular data of persons with vision, hearing, cognitive, ambulatory, self-care, and independent living difficulties for the Jurisdiction and Region

Table 16 Disability by Age Group – Tabular data of persons with disabilities by age range (5-17)(18-64)(65 and over)

Table 17 Disability by Public Housing Type – Tabular data on disability and publicly supported housing for Jurisdiction and Region

---

[13] Please note the Template uses the term "publicly supported housing category," as opposed to "public housing developments." HUD anticipates the title of this table may change.

[14] HUD anticipates that it may provide additional categories of publicly supported housing data, including data on LIHTC and the Rental Assistance Demonstration (RAD).

[15] Please note the Template uses the term "publicly supported housing category," as opposed to "public housing type." HUD anticipates the title of this table may change.

[16] HUD anticipates that it may provide additional categories of publicly supported housing data, including data on LIHTC.

[17] The Template uses the term "opportunity" or "opportunity indicators," as opposed to "community assets." HUD anticipates that the title of this table may change.

[18] Please note, the name of this index is anticipated to change to be "transit trips," as explained in the AFFH Data Documentation.

OPTION A

APPENDIX C – Contributing Factors Descriptions

Access to financial services
The term "financial services" refers here to economic services provided by a range of quality organizations that manage money, including credit unions, banks, credit card companies, and insurance companies. Access to these services includes physical access - often dictated by the location of banks or other physical infrastructure - as well as the ability to obtain credit, insurance or other key financial services. Financial services do not include predatory lending, storefront check cashing, payday loan services, and similar services. Gaps in banking services can make residents vulnerable to these types of predatory lending practices, and lack of access to quality banking and financial services may jeopardize an individual's credit and the overall sustainability of homeownership and wealth accumulation.

Admissions and occupancy policies and procedures, including preferences in publicly supported housing
The term "admissions and occupancy policies and procedures" refers here to the policies and procedures used by publicly supported housing providers that affect who lives in the housing, These including policies and procedures related to marketing, advertising vacancies, applications, tenant selection, assignment, and maintained or terminated occupancy. Procedures that may relate to fair housing include, but are not limited to:

- Admissions preferences (e.g. residency preference, preferences for local workforce, etc.)
- Application, admissions, and waitlist policies (e.g. in-person application requirements, rules regarding applicant acceptance or rejection of units, waitlist time limitations, first come first serve, waitlist maintenance, etc.)
- Income thresholds for new admissions or for continued eligibility
- Designations of housing developments (or portions of developments) for the elderly and/or persons with disabilities
- Occupancy limits
- Eviction policies and procedures.

The availability of affordable units in a range of sizes
The provision of affordable housing is often important to individuals with certain protected characteristics because groups are disproportionately represented among those who would benefit from low-cost housing. What is "affordable" varies by circumstance, but an often used rule of thumb is that a low- or moderate-income family can afford to rent or buy a decent-quality dwelling without spending more than 30 percent of its income. This contributing factor refers to the availability of units that a low- or moderate-income family could rent or buy, including one bedroom units and multi-bedroom units for larger families. When considering availability, consider transportation costs, school quality, and other important factors in housing choice. Whether affordable units are available with a greater number of bedrooms and in a range of different geographic locations may be a particular barrier facing families with children.

The availability, type, frequency, and reliability of public transportation
Public transportation is shared passenger transport service available for use by the general public, including buses, light rail, and rapid transit. Public transportation includes paratransit services for persons with disabilities. The availability, type, frequency, and reliability of public transportation affect which households are connected to community assets and economic opportunities. "Availability" as used here includes geographic proximity, cost, safety and

accessibility, as well as whether the transportation connects individuals to places they need to go such as jobs, schools, retail establishments, and healthcare. "Type" refers to method of transportation such as bus or rail. "Frequency" refers to the interval at which the transportation runs. "Reliability" includes such factors as an assessment of how often trips are late or delayed, the frequency of outages, and whether the transportation functions in inclement weather.

Community opposition

The opposition of community members to proposed or existing developments—including housing developments, affordable housing, publicly supported housing (including use of housing choice vouchers), multifamily housing, or housing for persons with disabilities—is often referred to as "Not in my Backyard," or NIMBY-ism. This opposition is often expressed in protests, challenges to land-use requests or zoning waivers or variances, lobbying of decision-making bodies, or even harassment and intimidation. Community opposition can be based on factual concerns (concerns are concrete and not speculative, based on rational, demonstrable evidence, focused on measurable impact on a neighborhood) or can be based on biases (concerns are focused on stereotypes, prejudice, and anxiety about the new residents or the units in which they will live). Community opposition, when successful at blocking housing options, may limit or deny housing choice for individuals with certain protected characteristics.

Deteriorated and abandoned properties

The term "deteriorated and abandoned properties" refers here to residential and commercial properties unoccupied by an owner or a tenant, which are in disrepair, unsafe, or in arrears on real property taxes. Deteriorated and abandoned properties may be signs of a community's distress and disinvestment and are often associated with crime, increased risk to health and welfare, plunging decreasing property values, and municipal costs. The presence of multiple unused or abandoned properties in a particular neighborhood may have resulted from mortgage or property tax foreclosures. Demolition without strategic revitalization and investment can result in further deterioration of already damaged neighborhoods.

Displacement of residents due to economic pressures

The term "displacement" refers here to a resident's undesired departure from a place where an individual has been living. "Economic pressures" may include, but are not limited to, rising rents, rising property taxes related to home prices, rehabilitation of existing structures, demolition of subsidized housing, and public and private investments in neighborhoods. Such pressures can lead to loss of existing affordable housing in areas experiencing rapid economic growth and a resulting loss of access to opportunity assets for lower income families that previously lived there. Where displacement disproportionately affects persons with certain protected characteristic, the displacement of residents due to economic pressures may exacerbate patterns of residential segregation.

Impediments to mobility

The term "impediments to mobility" refers here to barriers faced by individuals and families when attempting to move to a neighborhood or area of their choice, especially integrated areas and areas of opportunity. Many factors may impede mobility, including, but not limited to:
- Lack of quality mobility counseling. Mobility counseling is designed to assist families in moving from high-poverty to low-poverty neighborhoods that have greater access to opportunity assets appropriate for each family (e.g. proficient schools for families with children or effective public transportation.).

- Lack of exception payment standards to the standard fair market rent (FMR). Because FMRs are generally set at the 40th percentile of the metropolitan-wide rent distribution, some of the most desirable neighborhoods do not have a significant number of units available in the FMR range. Exception payment standards are separate payment standard amounts within the basic range for a designated part of an FMR area. Small areas FMRs, which vary by zip code, may be used in the determination of potential exception payment standard levels to support a greater range of payment standards.
- Jurisdictional fragmentation among multiple providers of publicly supported housing that serve single metropolitan areas; and lack of regional cooperation mechanisms.
- HCV portability issues that prevent a household from using a housing assistance voucher issued in one jurisdiction when moving to another jurisdiction where the program is administered by a different local PHA.
- Lack of a consolidated waitlist for all assisted housing available in the metropolitan area.

Inaccessible buildings, sidewalks, pedestrian crossings, or other infrastructure
Many public buildings, sidewalks, pedestrian crossings, or other infrastructure components are inaccessible to individuals with disabilities including persons with mobility impairments, individuals who are deaf or hard of hearing, and persons who are blind or have low vision. These accessibility issues can limit realistic housing choice for individuals with disabilities. Inaccessibility is often manifest by the lack of curb cuts, lack of ramps, and the lack of audible pedestrian signals. While the Americans with Disabilities Act and related civil rights laws establish accessibility requirements for infrastructure, these laws do not apply everywhere and/or may be inadequately enforced.

Lack of access to government facilities or services
Inaccessible government facilities and services may pose a barrier to fair housing choice for individuals with disabilities by limiting access to important community assets such as public meetings, social services, libraries, and recreational facilities. Note that the concept of accessibility includes both physical access (including to websites and other forms of communication) as well as policies and procedures). While the Americans with Disabilities Act and related civil rights laws require that newly constructed and altered government facilities, as well as programs and services, be accessible to individuals with disabilities, these laws may not apply in all circumstances and/or may be inadequately enforced.

Lack of access to proficient schools
Individuals with disabilities may face unique barriers to accessing proficient schools. In some jurisdictions, some school facilities may not be accessible or may only be partially accessible to individuals with different types of disabilities (often these are schools built before the enactment of the ADA or the Rehabilitation Act of 1973). In general, a fully accessible building is a building that complies with all of the ADA's requirements and has no barriers to entry for persons with mobility impairments. It enables students and parents with physical or sensory disabilities to access and use all areas of the building and facilities to the same extent as students and parents without disabilities, enabling students with disabilities to attend classes and interact with students without disabilities to the fullest extent. In contrast, a partially accessible building allows for persons with mobility impairments to enter and exit the building, access all relevant programs, and have use of at least one restroom, but the entire building is not accessible and students or parents with disabilities may not access areas of the facility to the same extent as students and parents without disabilities. In addition, in some instances school policies steer

individuals with certain types of disabilities to certain facilities or certain programs or certain programs do not accommodate the disability-related needs of certain students.

Lack of access to publicly supported housing

The lack of a sufficient number of accessible units or lack of access to key programs and services poses barriers to individuals with disabilities seeking to live in publicly supported housing. For purposes of this assessment, publicly supported housing refers to housing units that are subsidized by federal, state, or local entities. "Accessible housing" refers to housing that accords individuals with disabilities equal opportunity to use and enjoy a dwelling. The concept of "access" here includes physical access for individuals with different types of disabilities (for example, ramps and other accessibility features for individuals with mobility impairments, visual alarms and signals for individuals who are deaf or hard of hearing, and audio signals, accessible signage, and other accessibility features for individuals who are blind or have low vision) and programmatic access (implicating such policies as application procedures, waitlist procedures, transfer procedures and reasonable accommodation procedures). It also includes the provision of auxiliary aids and services to provide effective communication for individuals who are deaf or hard of hearing, are blind or have low vision, or individuals who have speech impairments.

Lack of access to transportation due to lack of accessibility, lack of reliability, lack of services, or cost

Individuals with disabilities may face unique barriers to accessing transportation, including both public and private transportation, such as buses, rail services, taxis, and paratransit. The term "access" in this context includes physical accessibility, policies, physical proximity, cost, safety, reliability, etc. It includes the lack of accessible bus stops, the failure to make audio announcements for persons who are blind or have low vision, and the denial of access to persons with service animals. The absence of or clustering of accessible transportation and other transportation barriers may limit the housing choice of individuals with disabilities.

Lack of affordable, accessible housing in a range of unit sizes

What is "affordable" varies by circumstance, but an often used rule of thumb is that a low- or moderate-income family can afford to rent or buy a decent-quality dwelling without spending more than 30 percent of its income. For purposes of this assessment, "accessible housing" refers to housing that accords individuals with disabilities equal opportunity to use and enjoy a dwelling. Characteristics that affect accessibility may include physical accessibility of units and public and common use areas of housing, as well as application procedures, such as first come first serve waitlists, inaccessible websites or other technology, denial of access to individuals with assistance animals, or lack of information about affordable accessible housing. The clustering of affordable, accessible housing with a range of unit sizes may also limit fair housing choice for individuals with disabilities.

Lack of affordable in-home or community-based supportive services

The term "in-home or community-based supportive services" refers here to medical and other supportive services available for targeted populations, such as individuals with mental illnesses, cognitive or developmental disabilities, and/or physical disabilities in their own home or community (as opposed to in institutional settings). Such services include personal care, assistance with housekeeping, transportation, in-home meal service, integrated adult day services and other services (including, but not limited to, medical, social, education, transportation, housing, nutritional, therapeutic, behavioral, psychiatric, nursing, personal care, and respite). They also include assistance with activities of daily living such as bathing, dressing, eating, and

using the toilet, shopping, managing money or medications, and various household management activities, such as doing laundry. Public entities must provide services to individuals with disabilities in community settings rather than institutions when: 1) such services are appropriate to the needs of the individual; 2) the affected persons do not oppose community-based treatment; and 3) community-based services can be reasonably accommodated, taking into account the resources available to the public entity and the needs of others who are receiving disability-related services from the entity.

Lack of affordable, integrated housing for individuals who need supportive services

What is "affordable" varies by circumstance, but an often used rule of thumb is that a low- or moderate-income family can afford to rent or buy a decent-quality dwelling without spending more than 30 percent of its income. Integrated housing is housing where individuals with disabilities can live and interact with persons without disabilities to the fullest extent possible. In its 1991 rulemaking implementing Title II of the ADA, the U.S. Department of Justice defined "the most integrated setting appropriate to the needs of qualified individuals with disabilities" as "a setting that enables individuals with disabilities to interact with nondisabled persons to the fullest extent possible." By contrast, segregated settings are occupied exclusively or primarily by individuals with disabilities. Segregated settings sometimes have qualities of an institutional nature, including, but not limited to, regimentation in daily activities, lack of privacy or autonomy, policies limiting visitors, limits on individuals' ability to engage freely in community activities and manage their own activities of daily living, or daytime activities primarily with other individuals with disabilities. For purposes of this tool "supportive services" means medical and other voluntary supportive services available for targeted populations groups, such as individuals with mental illnesses, intellectual or developmental disabilities, and/or physical disabilities, in their own home or community (as opposed to institutional settings). Such services may include personal care, assistance with housekeeping, transportation, in-home meal service, integrated adult day services and other services. They also include assistance with activities of daily living such as bathing, dressing, and using the toilet, shopping, managing money or medications, and various household management activities, such as doing laundry.

Lack of assistance for housing accessibility modifications

The term "housing accessibility modification" refers here to structural changes made to existing premises, occupied or to be occupied by a person with a disability, in order to afford such person full enjoyment and use of the premises. Housing accessibility modifications can include structural changes to interiors and exteriors of dwellings and to common and public use areas. Under the Fair Housing Act, landlords are required by fair housing laws to permit certain reasonable modifications to a housing unit, but are not required to pay for the modification unless the housing provider is a recipient of Federal financial assistance and therefore subject to Section 504 of the Rehabilitation Act or is covered by the Americans with Disabilities Act (in such cases the recipient must pay for the structural modification as a reasonable accommodation for an individual with disabilities). However, the cost of these modifications can be prohibitively expensive. Jurisdictions may consider establishing a modification fund to assist individuals with disabilities in paying for modifications or providing assistance to individuals applying for grants to pay for modifications.

Lack of assistance for transitioning from institutional settings to integrated housing

The integration mandate of the ADA and *Olmstead v. L.C.*, 527 U.S. 581 (1999) (*Olmstead*)

compels states to offer community-based health care services and long-term services and supports for individuals with disabilities who can live successfully in housing with access to those services and supports. In practical terms, this means that states must find housing that enables them to assist individuals with disabilities to transition out of institutions and other segregated settings and into the most integrated setting appropriate to the needs of each individual with a disability. A critical consideration in each state is the range of housing options available in the community for individuals with disabilities and whether those options are largely limited to living with other individuals with disabilities, or whether those options include substantial opportunities for individuals with disabilities to live and interact with individuals without disabilities. For further information on the obligation to provide integrated housing opportunities, please refer to HUD's Statement on the Role of Housing in Accomplishing the Goals of *Olmstead*, the U.S. Department of Justice's Statement on *Olmstead* Enforcement, as well as the U.S. Department of Health and Human Services' Centers for Medicare and Medicaid Services final rule and regulations regarding Home and Community-Based Setting requirements.

Lack of community revitalization strategies
The term "community revitalization strategies" refers here to realistic planned activities to improve the quality of life in areas that lack public and private investment, services and amenities, have significant deteriorated and abandoned properties, or other indicators of community distress. Revitalization can include a range of activities such as improving housing, attracting private investment, creating jobs, and expanding educational opportunities or providing links to other community assets. Strategies may include such actions as rehabilitating housing; offering economic incentives for housing developers/sponsors, businesses (for commercial and employment opportunities), bankers, and other interested entities that assist in the revitalization effort; and securing financial resources (public, for-profit, and nonprofit) from sources inside and outside the jurisdiction to fund housing improvements, community facilities and services, and business opportunities in neighborhoods in need of revitalization.

Lack of local private fair housing outreach and enforcement
The term "local private fair housing outreach and enforcement" refers to outreach and enforcement actions by private individuals and organizations, including such actions as fair housing education, conducting testing, bring lawsuits, arranging and implementing settlement agreements. A lack of private enforcement is often the result of a lack of resources or a lack of awareness about rights under fair housing and civil rights laws, which can lead to under-reporting of discrimination, failure to take advantage of remedies under the law, and the continuation of discriminatory practices.   Activities to raise awareness may include technical training for housing industry representatives and organizations, education and outreach activities geared to the general public, advocacy campaigns, fair housing testing and enforcement.

Lack of local public fair housing enforcement
The term "local public fair housing enforcement" refers here to enforcement actions by State and local agencies or non-profits charged with enforcing fair housing laws, including testing, lawsuits, settlements, and fair housing audits. A lack of enforcement is a failure to enforce existing requirements under state or local fair housing laws. This may be assessed by reference to the nature, extent, and disposition of housing discrimination complaints filed in the jurisdiction.

OPTION A

Lack of private investment in specific neighborhoods

The term "private investment" refers here to investment by non-governmental entities, such as corporations, financial institutions, individuals, and non-profits, in housing and community development infrastructure, such as housing construction or rehabilitation, investment in businesses, and the creation of community amenities, such as recreational and social service facilities. Disparities in private investment can have an impact on fair housing choice and the quality of communities. Private investment can be used as a tool to advance fair housing, through innovative strategies such as mixed-use developments and public-private partnerships. However, disparities in patterns of private investment can also undermine fair housing by perpetuating housing segregation, R/ECAPs, disparity in access to opportunity, and disproportionate housing needs.

Lack of public investment in specific neighborhoods, including services or amenities

The term "public investment" refers here to the money government spends on housing and community development, including public facilities, infrastructure, services. Services and amenities refer to services and amenities provided by local or state governments. These services often include sanitation, water, streets, schools, emergency services, social services, parks and transportation. Lack of or disparities in the provision of municipal and state services and amenities have an impact on housing choice and the quality of communities. Inequalities can include, but are not limited to disparity in physical infrastructure (such as whether or not roads are paved or sidewalks are provided and kept up); differences in access to water or sewer lines, trash pickup, or snow plowing. Amenities can include, but are not limited to recreational facilities, libraries, and parks. Variance in the comparative quality and array of municipal and state services across neighborhoods impacts fair housing choice.

Lack of regional cooperation

The term "regional cooperation" refers here to formal networks or coalitions of organizations, people, and entities working together to plan for regional development. Cooperation in regional planning can be a useful approach to coordinate responses to identified fair housing issues and contributing factors because fair housing issues and contributing factors not only cross multiple sectors—including housing, education, transportation, and commercial and economic development—but these issues are often not constrained by political-geographic boundaries. When there are regional patterns in segregation or R/ECAP, access to opportunity, disproportionate housing needs, or the concentration of affordable housing there may be a lack of regional cooperation and fair housing choice may be restricted.

Lack of resources for fair housing agencies and organizations

A lack of resources refers to insufficient resources for public or private organizations to conduct fair housing activities including testing, enforcement, coordination, advocacy, and awareness-raising. Fair housing testing has been particularly effective in advancing fair housing, but is rarely used today because of costs. Testing refers to the use of individuals who, without any bona fide intent to rent or purchase a home, apartment, or other dwelling, pose as prospective buyers or renters of real estate for the purpose of gathering information which may indicate whether a housing provider is complying with fair housing laws. "Resources" as used in this factor can be either public or private funding or other resources. Consider also coordination mechanisms between different enforcement actors.

OPTION A

Lack of state or local fair housing laws

State and local fair housing laws are important to fair housing outcomes. Consider laws that are comparable or "substantially equivalent" to the Fair Housing Act or other relevant federal laws affecting fair housing laws, as well as those that include additional protections. Examples of state and local laws affecting fair housing include legislation banning source of income discrimination, protections for individuals based on sexual orientation, age, or other characteristics, mandates to construct affordable housing, and site selection policies.

Land use and zoning laws

The term "land use and zoning laws" generally refers to regulation by local government of the use of land and buildings, including regulation of the types of activities that may be conducted, the density at which those activities may be performed, and the size, shape and location of buildings and other structures or amenities. Zoning and land use laws affect housing choice by determining where housing is built, what type of housing is built, who can live in that housing, and the cost and accessibility of the housing. Examples of such laws and policies include, but are not limited to:

- Limits on multi-unit developments, which may include outright bans on multi-unit developments or indirect limits such as height limits and minimum parking requirements.
- Minimum lot sizes, which require residences to be located on a certain minimum sized area of land.
- Occupancy restrictions, which regulate how many persons may occupy a property and, sometimes, the relationship between those persons (refer also to occupancy codes and restrictions for further information).
- Inclusionary zoning practices that mandate or incentivize the creation of affordable units.
- Requirements for special use permits for all multifamily properties or multifamily properties serving individuals with disabilities.

Location of accessible housing

The location of accessible housing can limit fair housing choice for individuals with disabilities. For purposes of this assessment, accessible housing refers to housing opportunities in which individuals with disabilities have equal opportunity to use and enjoy a dwelling. Characteristics that affect accessibility may include physical accessibility of units and public and common use areas of housing, as well as application procedures, such as first come first serve waitlists, inaccessible websites or other technology, denial of access to individuals with assistance animals, or lack of information about affordable accessible housing. Federal, state, and local laws apply different accessibility requirements to housing. Generally speaking, multifamily housing built in 1991 or later must have accessibility features in units and in public and common use areas for persons with disabilities in accordance with the requirements of the Fair Housing Act. Housing built by recipients of Federal financial assistance or public entities must have accessibility features in units and in public and common use areas, but the level of accessibility required may differ depending on when the housing was constructed or altered. Single family housing is generally not required to be accessible by Federal law, except accessibility requirements typically apply to housing constructed or operated by a recipient of Federal financial assistance or a public entity. State and local laws differ regarding accessibility requirements. An approximation that may be useful in this assessment is that buildings built before 1992 tend not to be accessible.

OPTION A

Location of employers

The geographic relationship of job centers and large employers to housing, and the linkages between the two (including, in particular, public transportation) are important components of fair housing choice. Include consideration of the type of jobs available, variety of jobs available, job training opportunities, benefits and other key aspects that affect job access.

Location of environmental health hazards

The geographic relationship of environmental health hazards to housing is an important component of fair housing choice. When environmental health hazards are concentrated in particular areas, neighborhood health and safety may be compromised and patterns of segregation entrenched. Relevant factors to consider include the type and number of hazards, the degree of concentration or dispersion, and health effects such as asthma, cancer clusters, obesity, etc.

Location of proficient schools and school assignment policies

The geographic relationship of proficient schools to housing, and the policies that govern attendance, are important components of fair housing choice. The quality of schools is often a major factor in deciding where to live and school quality is also a key component of economic mobility. Relevant factors to consider include whether proficient schools are clustered in a portion of the jurisdiction or region, the range of housing opportunities close to proficient schools, and whether the jurisdiction has policies that enable students to attend a school of choice regardless of place of residence.

Location and type of affordable housing

Affordable housing includes publicly supported housing; however each category of publicly supported housing often serves different income-eligible populations at different levels of affordability. What is "affordable" varies by circumstance, but an often used rule of thumb is that a low- or moderate-income family can afford to rent or buy a decent-quality dwelling without spending more than 30 percent of its income. The location of affordable housing can limit fair housing choice, especially if the housing is located in segregated areas, R/ECAPs, or areas that lack access to opportunity. The type of housing (whether the housing primarily serves families with children, elderly persons, or persons with disabilities) can also limit housing choice, especially if certain types of affordable housing are located in segregated areas, R/ECAPs, or areas that lack access to opportunity, while other types of affordable housing are not. The provision of affordable housing is often important to individuals with protected characteristics because they are disproportionately represented among those that would benefit from low-cost housing.

Occupancy codes and restrictions

The term "occupancy codes and restrictions" refers here to laws that regulate who may occupy a property and, sometimes, the relationship between those persons. Standards for occupancy of dwellings and the implication of those standards for persons with certain protected characteristics may affect fair housing choice. Occupancy codes and restrictions include, but are not limited to:

- Occupancy codes with "persons per square foot" standards.
- Occupancy codes with "bedrooms per persons" standards.
- Restrictions on number of unrelated individuals in a definition of "family."
- Restrictions on occupancy to one family in single family housing along with a restricted definition of "family."

OPTION A

Private Discrimination

The term "private discrimination" refers here to discrimination in the private housing market that is illegal under the Fair Housing Act or related civil rights statutes. This may include, but is not limited to, discrimination by landlords, property managers, home sellers, real estate agents, lenders, homeowners' associations, and condominium boards. Some examples of private discrimination include:

- Refusal of housing providers to rent to individuals because of a protected characteristic.
- The provision of disparate terms, conditions, or information related to the sale or rental of a dwelling to individuals with protected characteristics.
- Steering of individuals with protected characteristics by a real estate agent to a particular neighborhood or area at the exclusion of other areas.
- Failure to grant a reasonable accommodation or modification to persons with disabilities.
- Prohibitions, restrictions, or limitations on the presence or activities of children within or around a dwelling.

Useful references for the extent of private discrimination may be number and nature of complaints filed against housing providers in the jurisdiction, testing evidence, and unresolved violations of fair housing and civil rights laws.

Quality of affordable housing information programs

The term "affordable housing information programs" refers here to the provision of information related to affordable housing to potential tenants and organizations that serve potential tenants, including the maintenance, updating, and distribution of the information . This information includes, but is not limited to, listings of affordable housing opportunities or local landlords who accept Housing Choice Vouchers; mobility counseling programs; and community outreach to potential beneficiaries. The quality of such information relates to, but is not limited to:

- How comprehensive the information is (e.g. that the information provided includes a variety of neighborhoods, including those with access to opportunity indicators)
- How up-to-date the information is (e.g. that the publicly supported housing entity is taking active steps to maintain, update and improve the information).
- Pro-active outreach to widen the pool of participating rental housing providers, including both owners of individual residences and larger rental management companies.

Regulatory barriers to providing housing and supportive services for persons with disabilities

Some local governments require special use permits for or place other restrictions on housing and supportive services for persons with disabilities, as opposed to allowing these uses as of right. These requirements sometimes apply to all groups of unrelated individuals living together or to some subset of unrelated individuals. Such restrictions may include, but are not limited to, dispersion requirements or limits on the number of individuals residing together. Because special use permits require specific approval by local bodies, they can enable community opposition to housing for persons with disabilities and lead to difficulty constructing this type of units in areas of opportunity or anywhere at all. Other restrictions that limit fair housing choice include requirements that life-safety features appropriate for large institutional settings be installed in housing where supportive services are provided to one or more individuals with

disabilities. Note that the Fair Housing Act makes it unlawful to utilize land use policies or actions that treat groups of persons with disabilities less favorably than groups of persons without disabilities, to take action against, or deny a permit, for a home because of the disability of individuals who live or would live there, or to refuse to make reasonable accommodations in land use and zoning policies and procedures where such accommodations may be necessary to afford persons or groups of persons with disabilities an equal opportunity to use and enjoy housing.

Siting selection policies, practices and decisions for publicly supported housing, including discretionary aspects of Qualified Allocation Plans and other programs
The term "siting selection" refers here to the placement of new or rehabilitated publicly supported housing developments. State and local policies, practices, and decisions can significantly affect the location of new or rehabilitated publicly supported housing. Local policies, practices, and decisions that may influence where developments are sited include, but are not limited to, local funding approval processes, zoning and land use laws, local approval of LIHTC applications, and donations of land and other municipal contributions. For example, for LIHTC developments, the priorities and requirements set out in the governing Qualified Allocation Plan (QAP) influence where developments are located through significant provisions in QAPs such as local veto or support requirements and criteria and points awarded for project location.

Source of income discrimination
The term "source of income discrimination" refers here to the refusal by a housing provider to accept tenants based on type of income. This type of discrimination often occurs against individuals receiving assistance payments such as Supplemental Security Income (SSI) or other disability income, social security or other retirement income, or tenant-based rental assistance. While not directly prohibited by the Fair Housing Act, this type of discrimination may significantly limit fair housing choice for individuals with certain protected characteristics. A number of jurisdictions have passed local laws prohibiting source of income discrimination, which is one way to open housing options that increase fair housing choice.

State or local laws, policies, or practices that discourage individuals with disabilities from being placed in or living in apartments, family homes, and other integrated settings
State and local laws, policies, or practices may discourage individuals with disabilities from moving to or being placed in integrated settings. Such laws, policies, or practices may include medical assistance or social service programs that require individuals to reside in institutional or other segregated settings in order to receive services, a lack of supportive services or affordable, accessible housing, or access to transportation, education, or jobs that would enable persons with disabilities to live in integrated, community-based settings.

Unresolved violations of fair housing or civil rights law
Unresolved violations of fair housing and civil rights laws include determinations or adjudications of a violation or relevant laws that have not been settled or remedied. This includes determinations of housing discrimination by an agency, court, or Administrative Law Judge and findings of noncompliance by HUD or state or local agencies.

Assessment of Fair Housing (AFH) Instructions

Introduction

Program participants conducting an assessment of fair housing as required under the affirmatively furthering fair housing rule, published at [INSERT PUBLICATION CITATION], are required to complete and submit this Assessment Tool. These instructions are for the Assessment Tool designed for use by non-state entitlement jurisdictions and non-state entitlement jurisdictions public housing agencies that are jointly submitting their AFH.

To complete the Assessment Tool, program participants must use local data and local knowledge that meets the criteria outlined below in addition to the HUD-provided maps and tables. Local data and local knowledge can be particularly helpful when the program participant has local data that are more up-to-date or more accurate than the HUD-provided data or when the HUD-provided data do not cover all of the protected classes that would be relevant to the program participant's analysis. HUD is only able to provide data for those protected class groups for which nationally uniform data are available. For this reason, some questions focus on specific protected classes based on the availability of such data. For those questions, local data and local knowledge may provide information to supplement the analysis for protected classes not covered by the HUD-provided data.

Local data is defined in the Final Rule at § 5.152, and refers to metrics, statistics, and other quantified information, subject to a determination of statistical validity by HUD, that are relevant to the program participant's geographic areas of analysis, can be found through a reasonable amount of searching, are readily available at little or no cost, and are necessary for the completion of the AFH using the Assessment Tool. Examples of local data include relevant demographic data or program-related data maintained by the program participant, another public agency, or another entity that are readily available and easily accessible to the program participant at little or no cost. Program participants must use reasonable judgment in deciding what supplemental information from among the numerous sources available would be most relevant to their analysis. HUD does not expect program participants to hire statisticians or other consultants to locate and analyze all possible sources of local data. Note that, subject to the community participation, consultation and coordination process outlined in the Final Rule at § 5.158, the program participant is required to consider information relevant to the jurisdiction or region submitted during the community participation process, including recommendations of other data sources for the program participant to assess.

Local knowledge is defined in the Final Rule at § 5.152, and means information to be provided by the program participant that relates to the program participant's geographic areas of analysis and that is relevant to the program participant's AFH, is known or becomes known to the program participant, and is necessary for the completion of the AFH using the Assessment Tool. Examples of local knowledge include laws and policies, common neighborhood names and borders, and information about the housing market and housing stock. HUD does not expect the program participant to review every possible source to search out local knowledge. However, local knowledge includes information obtained through the community participation process. Program participants are required to consider the information received during the community participation process as they conduct an AFH using the Assessment Tool.

Part I: Cover Sheet with Certification

OPTION A

Complete the cover sheet with all requested information. The official authorized representative of each program participant must sign and date the certification.

Part II: Executive Summary

To complete the Executive Summary, refer to fair housing contributing factors, issues and goals identified in parts IV and V of the Assessment Tool, as well as goals identified in the most recent previous Analyses of Impediments to Fair Housing Choice or Assessments of Fair Housing.

Part III: Community Participation Process

Complete all three questions based on the community participation, consultation and coordination process outlined in the Final Rule at § 5.158. In question (3), pursuant to § 5.154(d)(5), the program participant must include an explanation for why any comments or views submitted through the community participation process were not accepted – note that this includes information, such as supplemental data and reports.

Part IV: Assessment of Past Goals and Actions

1. For question (1)(a), provide an explanation of what past goals were selected by the program participant and what progress has been made toward their achievement. Use the metrics and milestones identified in past Analyses of Impediments or past Assessments of Fair Housing in assessing progress.

To answer question (1)(b), explain how the past goals selected influenced the selection of current goals.

For question (1)(c), the program participant may provide any additional information about policies, actions, or steps that address fair housing issues in the program participant's geographic area of analysis.

Part V: Analysis

For all questions, program participants must use the HUD-provided data and supplement that information with local data and local knowledge when it meets the criteria under § 5.152 (described above). HUD-provided maps are located in Appendix A and HUD-provided tables are located in Appendix B.

Where HUD has not provided data for a specific question in the Assessment Tool and the program participant does not have local data or local knowledge that would assist in answering the question, program participants are expected to note this rather than leaving the question blank.

A. Demographic Summary

For question (1), refer to Tables 1 and 2, which present demographic summary data for the jurisdiction and region.

B. Fair Housing Issue Analysis
Segregation/Integration

OPTION A

1. For questions (1)(a) and (1)(b), refer to Table 3. Table 3 presents the dissimilarity index for the jurisdiction and region for white/non-white, black/white, Hispanic/white, and Asian/white populations for multiple census years.

This dissimilarity index measures the degree to which two groups are evenly distributed across a geographic area and is commonly used for assessing residential segregation between two groups. Values range from 0 to 100, where higher numbers indicate a higher degree of segregation among the two groups measured.

Dissimilarity index values between 0 and 39 generally indicate low segregation, values between 40 and 54 generally indicate moderate segregation, and values between 55 and 100 generally indicate a high level of segregation. However, context is important in interpreting the dissimilarity index The index does not indicate spatial patterns of segregation, just the relative degree of segregation; and, for populations that are small in absolute numbers, the dissimilarity index may be high even if the group's members are evenly distributed throughout the area. Generally, when a group's population is less than 1,000, program participants should exercise caution in interpreting associated dissimilarity indices. Also, because the index measures only two groups at a time, it is less reliable as a measure of segregation in areas with multiple demographic groups.

For question 1(a) indicate whether the measures shown generally indicate that segregation in the jurisdiction and region is low, moderate or high for each racial/ethnic group represented in Table 3, and note which groups experience the highest levels of segregation.

For question 1(b), refer to Table 4, which provides dissimilarity index values for 1990, 2000, and 2010. Note whether the dissimilarity index values have increased or decreased over time. Increasing values may indicate increasing segregation, and decreasing values may indicate decreasing segregation.

For questions (1)(c) , refer to Maps 1, 3, and 4. Maps 1, 3, and 4 are dot density maps showing the residential distribution of racial/ethnic, national origin, and limited English proficient (LEP) populations in the jurisdiction and region. A dot density map (also known as dot distribution map) uses a color-coded dot symbols representing the presence of a specified number of individuals sharing a particular characteristic to show a spatial pattern. The presence of residential segregation may appear as clusters of a single color of dots representing one protected class, or as clusters of more than one color of dots representing a number of protected classes but still excluding one or more protected classes. More integrated areas will appear as a variety of colored dots.

While dot density maps are useful in demonstrating residential patterns, they also have limitations. Dot placement does not represent actual addresses – rather individual dots are randomly located within a particular census block to match aggregate population totals for that block group. Note also that the data provided for national origin is based on census data for the 5 most populous "foreign born" populations by country of origin, however, some jurisdictions may have other significant populations not included in the HUD-provided data but reflected in local data or local knowledge. In addition, the "foreign born" population does not track exactly with the definition of national origin under the Fair Housing Act, which includes place of birth as well as place of ancestor's birth. LEP data shows residential segregation by language for speakers of the five most populous limited English proficient groups in the jurisdiction and region. Again, some jurisdictions may have other significant populations not included in the HUD-provided data but reflected in local data or local knowledge.

OPTION A

For question (1)(c), refer to Maps 1, 3, and 4 to identify areas on the map that reveal clusters of race/ethnicity, national origin, or LEP groups, and areas where the map indicates are particularly integrated. In identifying those areas, and all areas throughout the tool, use commonly used neighborhood or area names.

For question (1)(d) refer to Maps 1, 2, 3, and 4, and Tables 1 and 2. Map 2 depicts racial/ethnic dot density distribution for previous years (1990 and 2000). A comparison of the patterns shown in Map 2 to the patterns shown in Map 1 may reveal changes in patterns of segregation by race/ethnicity over time. For instance, the comparison may show that an area previously occupied predominantly by one racial/ethnic group is now more integrated. Consider these changes in conjunction with Tables 1 and 2 showing changes in overall demographics over time, as well as local knowledge about local policies, practices, trends, and investments to answer question 1(e). Consider also Maps 3 and 4 which depict dot density distribution of national origin and LEP populations.

2. Understanding the limitations of the HUD-provided data discussed above, complete question (2)(a). The Fair Housing Act protects individuals on the basis of race, color, religion, sex, familial status, national origin, or having a disability or a particular type of disability. HUD has provided data for this section only on race/ethnicity and national origin. Include any relevant information about other protected characteristics – but note that the analysis of disability is specifically considered in Section V(D). Program participants may include relevant information relating to persons with disabilities here, but still must address the questions in Section V(D).

R/ECAPs

1. For question (1)(a), refer to Maps 1, 3 and 4, which include outlined census tracts that meet the threshold criteria for racially or ethnically concentrated areas of poverty (R/ECAPs). The area within the outline meets the definition of an R/ECAP, as set forth in the rule at § 5.152.

To answer question (1)(b), use Maps 1, 3, and 4 and Table 6. Maps 1, 3, and 4 are dot density maps showing the residential distribution of racial/ethnic, national origin, and limited English proficient (LEP) populations in the jurisdiction and region. These maps also include outlined overlays of R/ECAPs. The presence of residential segregation in R/ECAPs may appear as clusters of a single color of dots representing one protected class, or as clusters of more than one color of dots representing a number of protected classes but still excluding one or more protected classes. More integrated areas will appear as a variety of colored dots. Table 6 shows the percentage of persons living in R/ECAPS with certain protected characteristics (race/ethnicity, families with children, national origin) in the jurisdiction and the region. Note that the percentages reflect the proportion of the total population living in R/ECAPs that has a protected characteristic, not the proportion of individuals with a protected characteristic living in R/ECAPs . Table 6 can be compared to Table 1, which shows the total population in the jurisdiction and region for each of the groups shown in Table 6.

To answer question (1)(c), refer to Maps 1, 2, 3, and 4. Map 1 shows the outlines of current R/ECAPs. Map 2 shows the outlines of R/ECAPs in past years (1990 and 2000). Compare the current R/ECAP outlines with previous R/ECAP outlines and describe whether R/ECAPs have remained constant, whether new R/ECAPs have emerged, or whether certain R/ECAPs no longer exist. Maps 1, 2, 3 and 4 also show dot density distributions by race/ethnicity, national origin and LEP, including R/ECAP outlines. Note whether the maps show any changes over time in the groups most affected by R/ECAPS.

OPTION A

2. Understanding the limitations of the HUD-provided data discussed above, complete question (2)(a). The Fair Housing Act protects individuals on the basis of race, color, religion, sex, familial status, national origin, or having a disability or a particular type of disability. HUD has provided data for this section only on race/ethnicity and national origin. Include any relevant information about other protected characteristics, but note that the analysis of disability is specifically considered in Section V(D). Program participants may include relevant information relating to persons with disabilities here, but still must address the questions in Section V(D).

Disparities in Access to Opportunity

1. For question (1), refer to Table 14. Table 14 provides index scores or values for the following opportunity indicator indices: Low Poverty; School Proficiency; Labor Market; Jobs Proximity; Low Transportation Costs; Transit Index; and Environmental Health. A higher score on each of the indices would indicate: lower neighborhood poverty rates; higher levels of school proficiency; higher levels of labor engagement; closer proximity to jobs; lower transportation costs; closer access to public transportation; and greater neighborhood environmental quality (i.e., lower exposure rates to harmful toxins).

For the questions in (1)(a), use the School Proficiency Index in Table 14 and refer to Map 9. The School Proficiency Index measures the percentage of individuals sharing a protected characteristic who live within the attendance area (where this information is available) or within one mile of a proficient elementary school. The values for the School Proficiency Index are determined by the performance of students on state exams. Map 9 consists of three sub-maps, showing the spatial distribution of racial/ethnic and national origin groups and families with children overlaid by shading that shows school proficiency levels for the jurisdiction and the region. The maps also include R/ECAP outlines. To answer the question, examine the School Proficiency Index, by race/ethnicity, and Map 9, by race/ethnicity, national origin, and family status, to identify differences in access to proficient schools by protected characteristic. Note that, to the extent the question requires consideration of local policies and practices, local knowledge (as defined at § 5.152) will be relevant.

For question (1)(b), refer to the Jobs Proximity Index and Labor Market Index in Table 14, and to Maps 10 and 11. The Jobs Proximity Index measures the physical distances between place of residence and jobs by race/ethnicity. The Labor Market 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 10 shows residency patterns of racial/ethnic and national origin groups and families with children overlaid by shading that shows the jobs proximity measure for the jurisdiction and the region. The map also includes R/ECAP outlines. Map 11 shows residency patterns of racial/ethnic and national origin groups and families with children overlaid by shading that shows labor engagement for the jurisdiction and the region. The map also includes R/ECAP outlines. To answer the question, examine the indices' values by race/ethnicity, and Maps 10 and 11, by race/ethnicity, national origin, and family status, to identify differences in proximity to jobs and labor market engagement by protected characteristic.

For the questions in (1)(c), refer to Table 14 (Transportation Cost Index[19] and the Transit Index) and Map 12. The transportation cost index measures cost of transport and proximity to public transportation by neighborhood. The Transit Index measures how often low-income families in a

---

[19] Please note there is no corresponding map for the Transportation Cost Index. HUD anticipates a map may be provided in later releases of the Data Tool.

neighborhood use public transportation. Map 12 shows residency patterns of racial/ethnic and national origin groups and families with children overlaid by shading that shows transportation access at the neighborhood level. Separate maps are included for the jurisdiction and the region. These maps also include R/ECAP outlines. To answer the question, examine the Transportation Cost Index and Transit Index values, by race/ethnicity, and Map 12 , by race/ethnicity, national origin, and family status, to identify differences in access to transportation by protected characteristic.

For question (1)(d), refer to the Low Poverty Index in Table 14 and Map 13. The Low Poverty Index uses rates of family poverty by household (based on the federal poverty line) and receipt of public assistance[20] to measure exposure to poverty by neighborhood. A higher score generally indicates less exposure to poverty at the neighborhood level. Map 13 shows residency patterns of racial/ethnic and national origin groups and families with children overlaid by shading that depicts poverty levels for the jurisdiction and the region. The map also includes R/ECAP outlines. To answer the question, examine the Low Poverty Index values, by race/ethnicity, and Map 13, by race/ethnicity, national origin, and family status, to identify differences in poverty by protected characteristic.

For question (1)(e), refer to the Environmental Health Index in Table 14 and Map 14. The Environmental Health Index measures exposure based on EPA estimates of air quality carcinogenic, respiratory and neurological toxins by neighborhood. Map 14 shows residency patterns of racial/ethnic and national origin groups and families with children overlaid by shading showing the level of exposure to environmental health hazards for the jurisdiction and the region. The map also includes R/ECAP outlines. To answer the question, examine the Environmental Health Index values, by race/ethnicity, and Map 14, by race/ethnicity, national origin, and family status, to identify differences in exposure to environmental health hazards by protected characteristic.

For question (1)(f), refer to the answers provided in question (1)(a) – (e).

2. Understanding the limitations of the HUD-provided data discussed above, complete question (2)(a). The Fair Housing Act protects individuals on the basis of race, color, religion, sex, familial status, national origin, or having a disability or a particular type of disability. HUD has provided data for this section only on race/ethnicity, national origin, and family status. Include any relevant information about other protected characteristics, but note that the analysis of disability is specifically considered in Section V(D). Program participants may include relevant information relating to persons with disabilities here, but still must address the questions in Section V(D).

Disproportionate Housing Needs

1. For question (1)(a), refer to Tables 11 and 12. Table 11 shows the percentage of race/ethnicity groups and families with children experiencing two potential categories of housing need. The first category is households experiencing one of four housing problems: housing cost burden (defined as paying more than 30% of income for monthly housing costs including utilities), overcrowding, lacking a complete kitchen, or lacking plumbing. The second category is households experiencing "one of four severe housing problems" which are: severe housing cost burden (defined as paying more than half of one's income for monthly housing costs including utilities), overcrowding, and

---

[20] Public assistance is cash-welfare, such as Temporary Assistance for Needy Families (TANF).

lacking a complete kitchen, or lacking plumbing . Table 12 shows the number of persons by race/ethnicity and family size experiencing severe housing cost burden.

For question (1)(b), refer to Maps 7 and 8. Map 7 shows the residential living patterns for persons by race/ethnicity, overlaid by shading indicating the percentage of households experiencing one or more housing problems. Darker shading indicates a higher prevalence of such problems. The map also includes R/ECAP outlines. Map 8 shows the same information overlaid on residential living patterns by national origin.

For question (1)(c), refer to Table 13. Table 13 shows housing needs experienced by families with 5 or more persons (used to approximate the population of families with children). Table 13 shows the number of households occupying units of various sizes (0-1 bedrooms, 2 bedrooms, 3 or more bedrooms) in four publicly supported housing program categories (public housing, Project-based Section 8, Other HUD Multifamily, and HCV) Table 13 shows the number of households with children currently residing in each of those four program categories.

2. Understanding the limitations of the HUD-provided data discussed above, complete question (2). The Fair Housing Act protects individuals on the basis of race, color, religion, sex, familial status, national origin, or having a disability or a particular type of disability. HUD has provided data for this section only on race/ethnicity, national origin, and family status. Include any relevant information about other protected characteristics, but note that the analysis of disability is specifically considered in Section V(D). Program participants may include any relevant information relating to persons with disabilities here, but still must address the questions in Section V(D).

Contributing Factors

Consider the list of contributing factors provided and identify those factors that significantly impact any of the four fair housing issues in the Tool—Segregation/Integration, R/ECAPs, Disparities in Access to Opportunity, and Disproportionate Housing Needs. Under "other," supplement the list with any other significant contributing factors not included on the list. An explanation of each contributing factor can be found in Appendix C.

Each factor selected must relate to at least one of the four fair housing issues. When selecting contributing factors, note which fair housing issue(s) the factor relates to.

Contributing factors may be outside the ability of the program participant to directly control or influence; however, such factors, if relevant to the jurisdiction and region, must be identified and prioritized. In such cases, there still may be policy options or goals that a program participant should identify, while recognizing the limitations involved.

For program participants submitting jointly, each program participant is responsible for identifying contributing factors within its jurisdiction. These factors will be prioritized in Section VI and used as a basis for establishing goals.

C. Publicly Supported Housing[21] Analysis

---

[21] The term "publicly supported housing" refers to housing assisted, subsidized, or financed with funding through Federal, State, or local agencies or programs as well as housing that is financed or administered by or through any such agencies or programs. HUD is currently providing data on five specific categories of

OPTION A

1. For question (1), data on publicly supported housing is grouped into five program categories: public housing; project-based Section 8; Section 8 tenant-based Housing Choice Vouchers (HCV); Other HUD Multifamily housing (including Section 202 Supportive Housing for the Elderly and Section 811Supportive Housing for Persons with Disabilities); and Low-Income Housing Tax Credit (LIHTC) housing. Some tables and maps provided include information on some of the program categories but not others based on availability of the data. Note that other publicly supported housing programs, for instance those funded through state and local programs or by other federal agencies, such as USDA's Rural Housing Service and the Veteran's Administration, or other HUD programs that are not covered in the HUD-provided data may be relevant to the analysis.

For questions (1)(a)(i) and (ii), refer to Tables 7 and 8. Tables 7 and 8 present data by race/ethnicity for persons occupying four categories of publicly supported housing (public housing, project-based Section 8, Other HUD Multifamily, and HCV) in the jurisdiction. The tables also provide race/ethnicity data for the total population in the jurisdiction and for persons meeting the income eligibility requirements[22] for a relevant category of publicly supported housing.

For questions (1)(b)(i) and (ii) refer to Maps 5 and 6, which are race/ethnicity dot density maps with a publicly supported housing overlay, including outlines of R/ECAPS. In Map 5, symbols representing four categories of publicly supported housing indicate the location of a development of that category of housing. Note that some developments may represent multiple buildings or projects that are not necessarily located at the same address the symbol represents. In Map 6, the density of use of Section 8 vouchers is layered over a race/ethnicity dot density map. Darker shading represents a heavier concentration of vouchers. Map 5 does not distinguish between developments that serve families, elderly, or persons with disabilities; however, projects serving these populations are often affected differently by laws, policies and practices, resulting in significantly different siting patterns. Local knowledge may be particularly useful in answering this portion of the question.

For question (1)(b)(iii), use Table 9, which shows the percentage of occupants in four publicly supported housing program categories (public housing, project-based Section 8, Other HUD Multifamily, and HCV) in units located either within R/ECAPs or outside of R/ECAPs. The table also breaks out this information by race/ethnicity, elderly and disability status. To answer the question, compare the percentage of occupants sharing a protected characteristic living in units located in R/ECAPS to the percentage of occupants sharing the same protected characteristic living in units outside of R/ECAPS.

For question (1)(b)(iv)(A), refer to both the HUD-provided data and local data and local knowledge. Table 10 shows the racial/ethnic composition and percentage of households with children occupying public housing. Local data and local knowledge may be informative for both

---

housing: Public Housing; Project-Based Section 8; other HUD multifamily housing (including Section 202 – Supportive Housing for the Elderly, Section 811 – Supportive Housing for Persons with Disabilities, and other multifamily assisted properties); Low Income Housing Tax Credit (LIHTC) housing; and Housing Choice Vouchers (HCV). Other publicly supported housing relevant to the analysis includes housing funded through state and local programs, other federal agencies, such as USDA and VA, or other HUD-funded housing not captured in the five categories listed above.

[22] The Data Tool presents data for individuals earning 30% AMI. HUD anticipates adding additional income eligibility thresholds to account for other programs.

OPTION A

properties converted under the Rental Assistance Demonstration (RAD) and for LIHTC developments.

Compare the demographic occupancy data of developments to other developments of the same category. In analyzing this table, be aware that the reliability and utility of the demographic occupancy information is affected by the size of the development – smaller developments may appear to have greater variance, but because of the small size of the development the variance may not be statistically significant.

For question (1)(b)(iv)(B), Table 10 is provided for program participants' use, however local data and local knowledge, including information obtained through the community participation process, may be particularly useful in answering this portion of the question.

For question (1)(b)(v), refer to Table 10, which also shows the racial/ethnic composition of the census tract[23] in which each development is located. Note that census tract boundaries may not align with "neighborhoods" or "areas" as commonly conceived, and (as with all questions in the Assessment Tool) program participants are encouraged to use local knowledge to assist in the comparison. Map 5, which shows the location of the publicly supported housing for the jurisdiction and region, may also be useful in conducting this analysis. Compare the demographic occupancy data of developments to the areas in which they are located.

For question (1)(c)(i), refer to the opportunity indicators analyzed in Section D, above and Maps 5 and 6, which are race/ethnicity dot density maps showing the locations of publicly supported housing developments (Map 5) and rates of Section 8 voucher utilization (Map 6) with R/ECAP outlines. Compare the locations of publicly supported housing to Maps 9 through 14, which depict the opportunity indicators. Note that while the location of housing may be relevant to analysis, it is not the only factor in analyzing disparities in access to opportunity. "Access" in this context encompasses consideration of infrastructure or policies related to where a person lives that impact an individual's ability to benefit from an opportunity, such as available transportation to a job, school enrollment policies, program eligibility criteria, or local labor laws. As noted above, Map 5 does not distinguish between developments that serve families, elderly, or persons with disabilities; however, projects serving these populations often reveal distinct patterns. Local knowledge may be particularly useful in answering this portion of the question.

2. Understanding the limitations of the HUD-provided data discussed above, complete question (2). The Fair Housing Act protects individuals on the basis of race, color, religion, sex, familial status, national origin, or having a disability or a particular type of disability. HUD has provided data for this section only on race/ethnicity, national origin, family status, and limited data on disability. Include any relevant information about other protected characteristics – but note that the analysis of disability is also specifically considered in Section V(D). Program participants may include an analysis of disability here, but still must include such analysis in Section V(D).

3. For question (3), consider the list of contributing factors provided and identify those factors that significantly impact the fair housing issues of segregation, R/ECAPs, access to opportunity and disproportionate housing needs in relation to publicly supported housing. Under "other," supplement the list with any other contributing factors not included on the list. An explanation of each contributing factor can be found in Appendix C.

---

[23] Please note that Table 10 does not currently include census tract data. HUD anticipates adding this data before the final release of the Data Tool.

OPTION A

Contributing factors may be outside the ability of the program participant to directly control or influence; however, such factors, if relevant to the jurisdiction and region, must be identified and prioritized. In such cases, there still may be policy options or goals that a program participant should identify, while recognizing the limitations involved.

For program participants submitting jointly, each program participant is responsible for identifying contributing factors within its jurisdiction. These factors will be prioritized in Section VI and used as a basis for establishing goals.

D. Disability and Access Analysis

1. For question (1)(a), refer to Map 15 and Table 15. Map 15 depicts a dot density distribution by disability type (hearing, vision, cognition, ambulatory, self-care, independent living) for the jurisdiction and the region. The map also includes R/ECAP outlines. Table 15 provides data on the percentage of the population with types of disabilities in the jurisdiction and the region.

For question (1)(b), refer to Maps 15 and 16 and Table 16. Map 16 depicts a dot density distribution of persons with disabilities by age (5-17, 18-64, and 65+) for the jurisdiction and the region. Table 16 provides data on the percentage of the population with disabilities by age for the jurisdiction and the region.

2. For questions (2)(a) HUD is unable to provide data at this time, as there is limited nationally available disability-related data, including data relating to accessible housing; however, to answer these questions, program participants may refer to the maps provided by HUD to identify R/ECAPs or other segregated areas identified in previous sections above.

For questions (2)(b) HUD is unable to provide data at this time. Single family housing is generally not accessible to persons with disabilities unless state or local law requires it to be accessible or the housing is part of a multifamily housing project receiving Federal financial assistance from HUD. The Fair Housing Act requires that most multifamily properties built after 1991 meet federal accessibility standards. As a result, multifamily housing built after this date, if built in compliance with federal law would meet this minimum level of accessibility, while buildings built before this date generally would not be accessible. The age of housing stock can be a useful measure in answering this question. In addition, affordable housing subject to Section 504 of the Rehabilitation Act must include a percentage of units accessible for individuals with mobility impairments and units accessible for individuals with hearing or vision impairments. Map 5, which shows the location of four types of publicly supported housing, may also be useful in answering this question.

For question (2)(c), refer to Table 17. Table 17 provides data on the number and percentage of persons with disabilities residing in four categories of publicly supported housing in both the jurisdiction and the region. In answering the question, consider all policies and practices that impact individuals' ability to access the housing, including such things as wait list procedures, residency preferences, availability of different accessibility features, income targeting for new admissions, and website accessibility.

3. The Fair Housing Act, Section 504, and the ADA contain mandates related to integrated settings for persons with disabilities. Integrated settings are those that enable individuals with disabilities to live and interact with individuals without disabilities to the greatest extent possible and receive the healthcare and supportive services from the provider of their choice. To answer questions

OPTION A

(3)(a) and (b), refer to HUD's "Statement of the Department of Housing and Urban Development on the Role of Housing in Accomplishing the Goals of *Olmstead*."[24]

4. For questions (4)(a) and (b), HUD is unable to provide data, as there is limited nationally available disability-related data.

5. Understanding the limitations of the HUD-provided data discussed above, complete question (5). The Fair Housing Act protects individuals on the basis of race, color, religion, sex, familial status, national origin, or having a disability or a particular type of disability. HUD has provided data for this section only on certain types of disabilities and for the ages of persons with disabilities. Include any relevant information about other protected characteristics.

6. For question (6), consider the list of contributing factors provided and identify those factors that significantly impact disability and access issues. Under "other," supplement the list with any other significant contributing factors not included on the list. An explanation of each contributing factor can be found in Appendix C.

Contributing factors may be outside the ability of the program participant to directly control or influence; however, such factors, if relevant to the jurisdiction and region, must be identified and prioritized. In such cases, there still may be policy options or goals that a program participant should identify, while recognizing the limitations involved.

For program participants submitting jointly, each program participant is responsible for identifying contributing factors within its jurisdiction. These factors will be prioritized in Section VI and used as a basis for establishing goals.

F. Fair Housing Compliance and Infrastructure

1. Complete questions (1). A summary of cases would typically include the parties, claims, and current status.

2. Complete question (2).

3. For question (3), consider the list of contributing factors provided and identify those factors that significantly impact fair housing enforcement, outreach capacity, and resources. Under "other," supplement the list with any other significant contributing factors not included on the list. An explanation of each contributing factor can be found in Appendix C.

Contributing factors may be outside the ability of the program participant to directly control or influence; however, such factors, if relevant to the jurisdiction and region, must be identified and prioritized. In such cases, there still may be policy options or goals that a program participant should identify, while recognizing the limitations involved.

For program participants submitting jointly, each program participant is responsible for identifying contributing factors within its jurisdiction. These factors will be prioritized in Section VI and used as a basis for establishing goals.

---

[24] HUD's *Olmstead* Statement can be found at:
http://portal.hud.gov/hudportal/documents/huddoc?id=OlmsteadGuidnc060413.pdf.

OPTION A

For program participants submitting jointly, each program participant is responsible for identifying contributing factors within its jurisdiction. These factors will be prioritized in Section VI and used as a basis for establishing goals.

Part VI: Fair Housing Goals and Priorities

1. To answer question (1), use the contributing factors selected in prior sections and prioritize them. In prioritizing contributing factors, program participants shall give the highest priority to those factors that limit or deny fair housing choice or access to opportunity, or negatively impact fair housing or civil rights compliance. Provide a justification for the prioritization of the factors. Note that contributing factors may be outside the ability of the program participant to directly control or influence; however, such factors, if relevant to the jurisdiction and region, must be identified and prioritized. In such cases, there still may be policy options or goals that a program participant should identify, while recognizing the limitations involved.

2. For question (2), set one or more goals to address each fair housing issue with significant contributing factors.

In answering question (2), use the table provided. Provide at least one goal addressing each fair housing issue. In the "Goals" column, state the goal that is being set. In the "Contributing Factors" column, identify the contributing factors the goal is designed to overcome. In the "Fair Housing Issues" column, identify the related fair housing issues the goal is designed to address. In the "Metrics and Milestones" column, identify the metrics and milestones the program participant will use for determining what fair housing results will be achieved and a timeframe for achievement. Finally, in the "Discussion" row, provide an explanation of how the goal being set is going to address the contributing factors and related fair housing issues. For program participants submitting jointly, denote which program participant is responsible for each particular goal. If program participants are setting joint goals, explain the responsibilities of each program participant with respect to the joint goal. Please note that the number of goals is not limited by the table provided. Program participants are encouraged to set more goals than the table allows for currently.[25]

Program participants should note that the strategies and actions, and the specifics of funding decisions, subject to the consolidated plan, PHA plan, or other applicable planning process are not required to be in the AFH. However, the goals set by program participants will factor into these planning processes. These goals will form the basis for strategies and actions in the subsequent planning documents. As stated in the regulatory text at § 5.150, "a program participant's strategies and actions must affirmatively further fair housing and may include various activities, such as developing affordable housing, and removing barriers to the development of such housing, in areas of high opportunity; strategically enhancing access to opportunity, including through targeted investment in neighborhood revitalization or stabilization; through preservation or rehabilitation of existing affordable housing; promoting greater housing choice within or outside areas of concentrated poverty and access to areas of high opportunity; and improving community assets such as quality schools, employment, and transportation." Goals addressing fair housing choice may include, for example, enhanced mobility options that afford access to areas of high opportunity.

---

[25] HUD anticipates that the online user interface that is currently under development will allow for program participants to set as many goals as a program participant wishes.