Understanding Fair Housing and Impacts of the Loss of Housing

North Penn Legal Services Fair Housing Forum

April 21, 2017

REINVESTMENT FUND

About Reinvestment Fund

- Our mission is to build wealth and opportunity for low-wealth people and places through the promotion of socially and environmentally responsible development.

- Since 1985, Reinvestment Fund has made $1.8 billion in cumulative investments and loans.

- We are supported by over 850 investors that include individuals, foundations, religious institutions, financial institutions, civic organizations and government.

- Top AERIS rating of AAA+1 and AA S&P rating.

Business Lines

Lending and Investing

Policy Solutions

PolicyMap
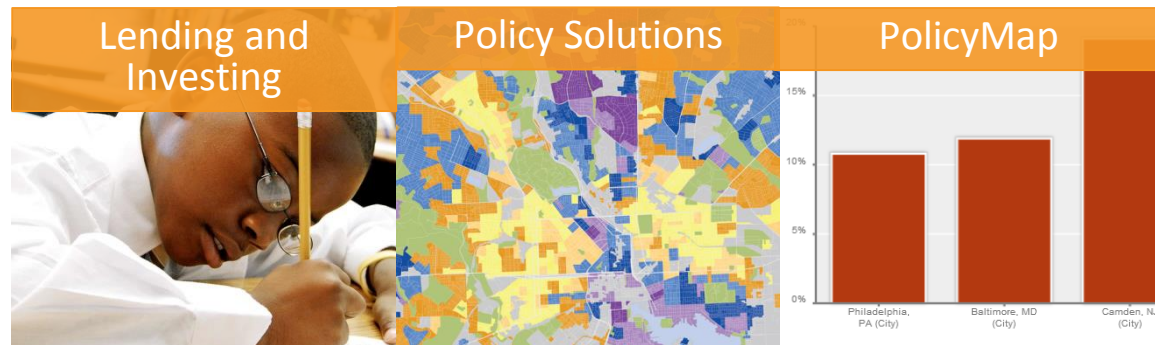
Order of the Presentation

I. Federal Fair Housing Act; The Basics

II. History of Segregation in Philadelphia – Contemporary Patterns Across the US

III. Affirmatively Furthering Fair Housing

IV. Measuring the Dimensions of Vitality in a Housing Market

V. Recent Developments Impacting Minority and Lower Income Communities

    I. Evictions

    II. Reverse Mortgages and Foreclosures

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Federal Fair Housing Act; The Basics

- Legislative history spanned the period 1966-1968

- Initially proposed in 1966 by President Lyndon Johnson; filibustered out of Joint Committees in 1967; re-proposed in 1967.

- 1968 release of the Kerner Commission Report (National Advisory Commission on Civil Disorders)

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- America was "…moving toward two societies, one black, one white—separate and unequal."
- Pointed to the persistence of racial residential segregation, over and above differences in economic wherewithal.

- Report comes out, Act goes back for Congressional debate, Dr. King is assassinated, shortly thereafter, the law was passed and signed into law by President Johnson.

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- Title VIII of the Civil Rights Act of 1968 (a.k.a. The Fair Housing Act); when passed, prohibited discrimination on the basis of race, color, religion, or national origin

- Amended several times, most significantly:
  - In 1974, added sex as a prohibited basis
  - in 1988 (The Fair Housing Amendments Act) added handicap and familial status as prohibited bases and enforcement tools

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Background / Context

Congressional intent *[Supreme Court decision in Trafficante v. Metropolitan Life Insurance Co (1972)]* was that the Act should be:

- Broadly construed (language should be interpreted *broadly and inclusively*)

- Interpreted to not only promote greater choice in housing, but explicitly to be *pro-integrative*

- Proof theories could include both acts of discrimination that are intentional and those that are unintentional (but adversely affect a group on a prohibited basis)

- HUD and its administrative rule-making should be given "great weight" in how the Act would be interpreted and enforced.

See: Robert Schwemm's Housing Discrimination: Law and Litigation

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Section 804 [42 U.S.C. 3604] Discrimination in sale or rental of housing and other prohibited practices

...it shall be unlawful - -

(a) To refuse to sell or rent after making of a bona fide offer, or to refuse to negotiate for the sale or rental of, **or otherwise make unavailable** or deny, a dwelling to any person **because of** race, color, religion, sex, familial status, or national origin.

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Section 804 [42 U.S.C. 3604] Discrimination in sale or rental of housing and other prohibited practices

...it shall be unlawful - -

(b) To discriminate against any person in the terms, conditions, or privileges of sale or rental of a dwelling, or in the provision of services or facilities in connection therewith, because of race, color religion, sex, familial status, or national origin.

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Section 805 [42 U.S.C. 3605] Discrimination in residential real estate-related transactions

(a) In General.- - It shall be unlawful for any person or other entity whose business includes engaging in residential real estate-related transactions to discriminate against any person in making available such a transaction, or in the terms or conditions of such a transaction, because of race, color, religion, sex, handicap, familial status, or national origin.

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Section 808 [42 U.S.C. 3608] Administration

(d) Cooperation of Secretary and executive departments and agencies in administration of housing and urban development programs and activities to further fair housing purposes.

All executive departments and agencies shall administer their programs and activities related to housing and urban development (including any Federal agency having regulatory or supervisory authority over financial institutions) in a manner ***affirmatively to further the purposes of this sub-chapter*** and shall cooperate with the Secretary to further such purposes.

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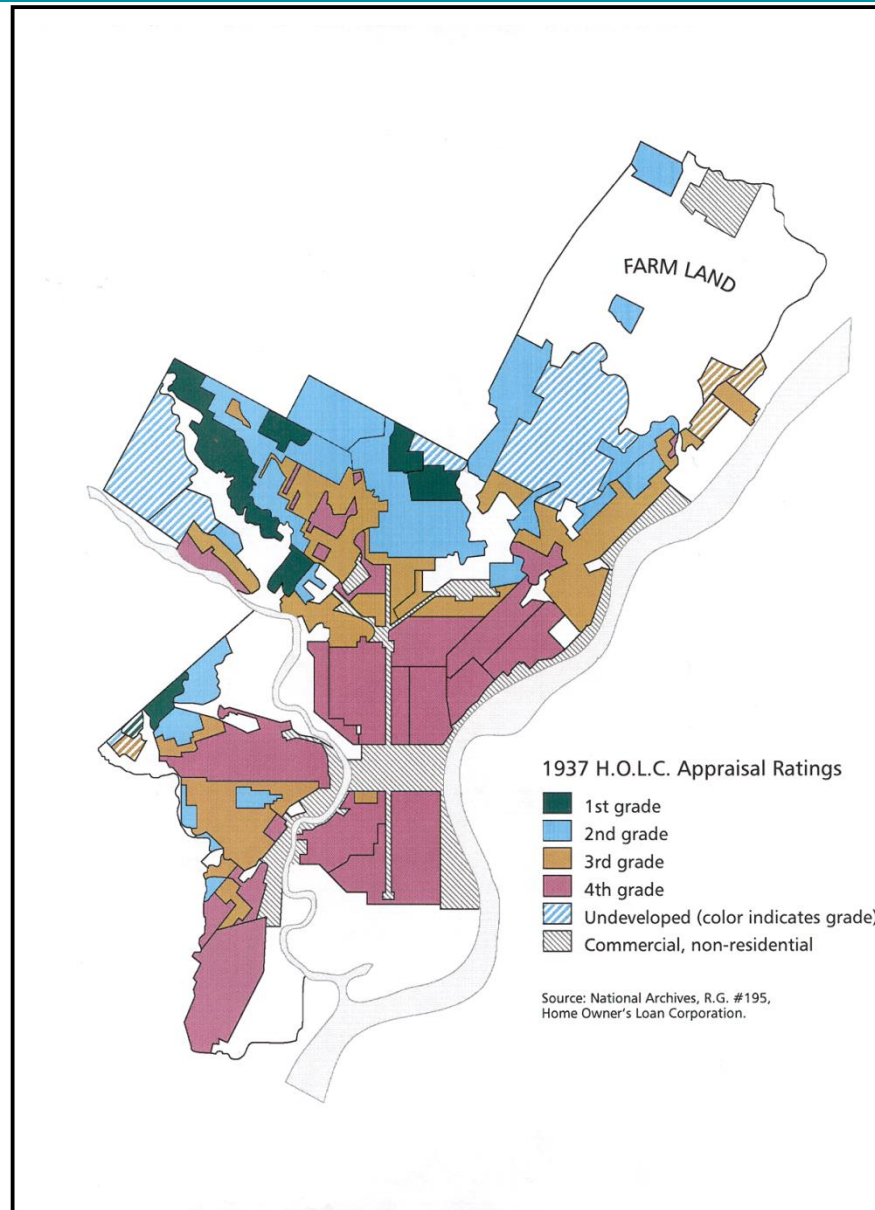# History of Segregation in Philadelphia – Contemporary Patterns Across the US

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Proposition: Fair housing does not operate in a historical vacuum. Undoing segregated housing patterns requires tools that weaken policies that may appear neutral but operate to perpetuate those patterns.

Example: Philadelphia

Home Owners' Loan Corporation, 1937

1937 H.O.L.C. Appraisal Ratings

- 1st grade
- 2nd grade
- 3rd grade
- 4th grade
- Undeveloped (color indicates grade)
- Commercial, non-residential

Source: National Archives, R.G. #195,
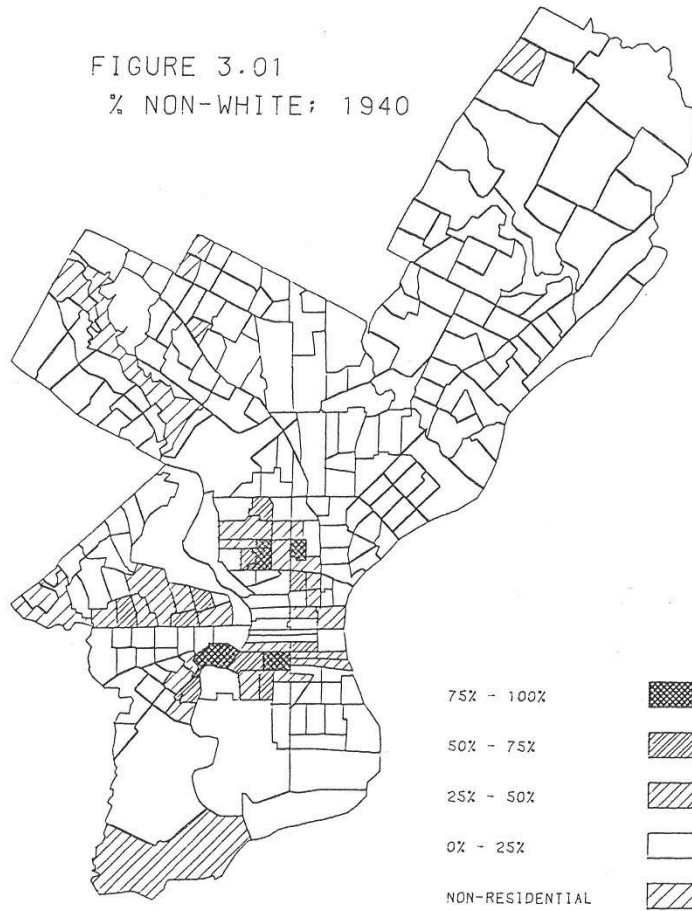Home Owner's Loan Corporation.

Goldstein, Ira. 1985. The Wrong
Side of the Tracts: A study of
residential segregation in
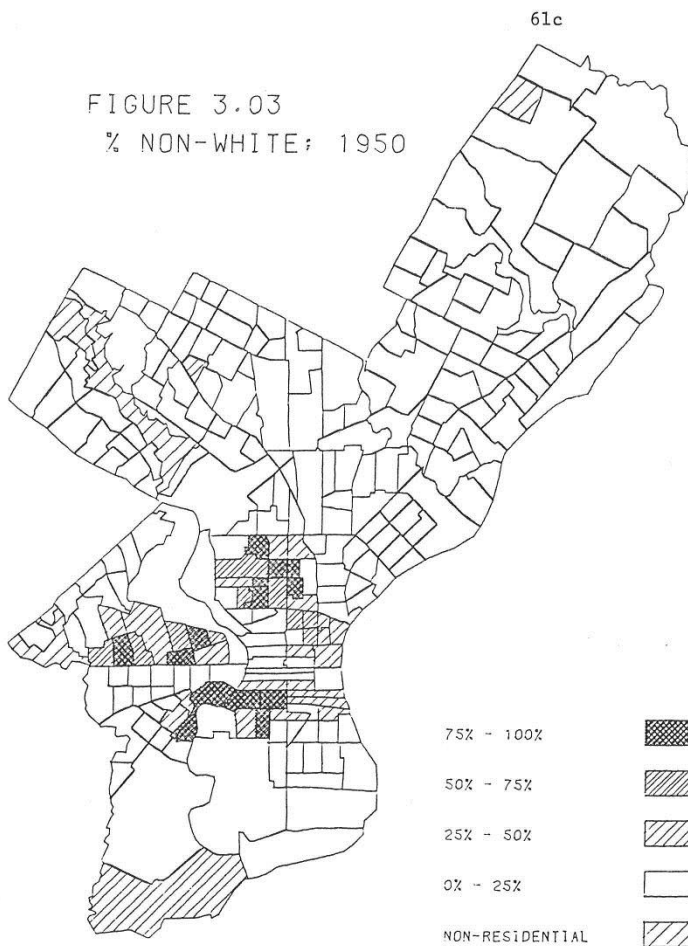Philadelphia, 1930-1980.

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61a

FIGURE 3.01
% NON-WHITE; 1940

75% - 100%

50% - 75%

25% - 50%
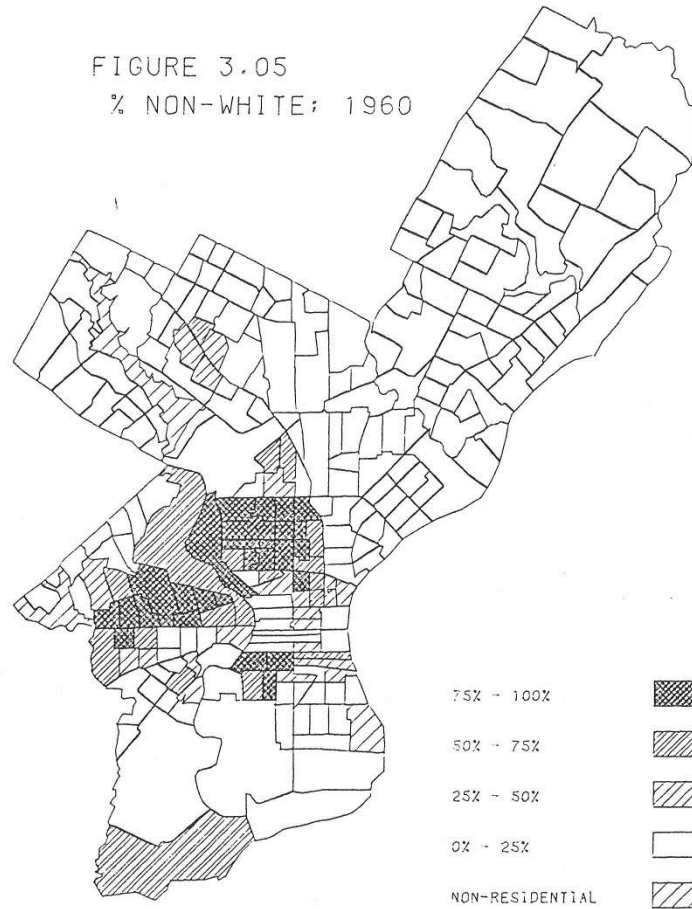
0% - 25%

NON-RESIDENTIAL

SOC. SCI. DATA LIBRARY, TEMPLE UNIV.

Goldstein, Ira. 1985. The Wrong
Side of the Tracts: A study of
residential segregation in
Philadelphia, 1930-1980.

FIGURE 3.03
% NON-WHITE; 1950

61c

75% - 100%

50% - 75%

25% - 50%

0% - 25%

NON-RESIDENTIAL

SOC. SCI. DATA LIBRARY, TEMPLE UNIV.

Goldstein, Ira. 1985. The Wrong Side of the Tracts: A study of residential segregation in Philadelphia, 1930-1980.

FIGURE 3.05
% NON-WHITE; 1960

61e

75% - 100%

50% - 75%

25% - 50%

0% - 25%

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Goldstein, Ira. 1985. The Wrong Side of the Tracts: A study of residential segregation in Philadelphia, 1930-1980.

61g

FIGURE 3.07
% NON-WHITE; 1970

75% - 100%

50% - 75%

25% - 50%

0% - 25%

NON-RESIDENTIAL

Goldstein, Ira. 1985. The Wrong Side of the Tracts: A study of residential segregation in Philadelphia, 1930-1980.

61i
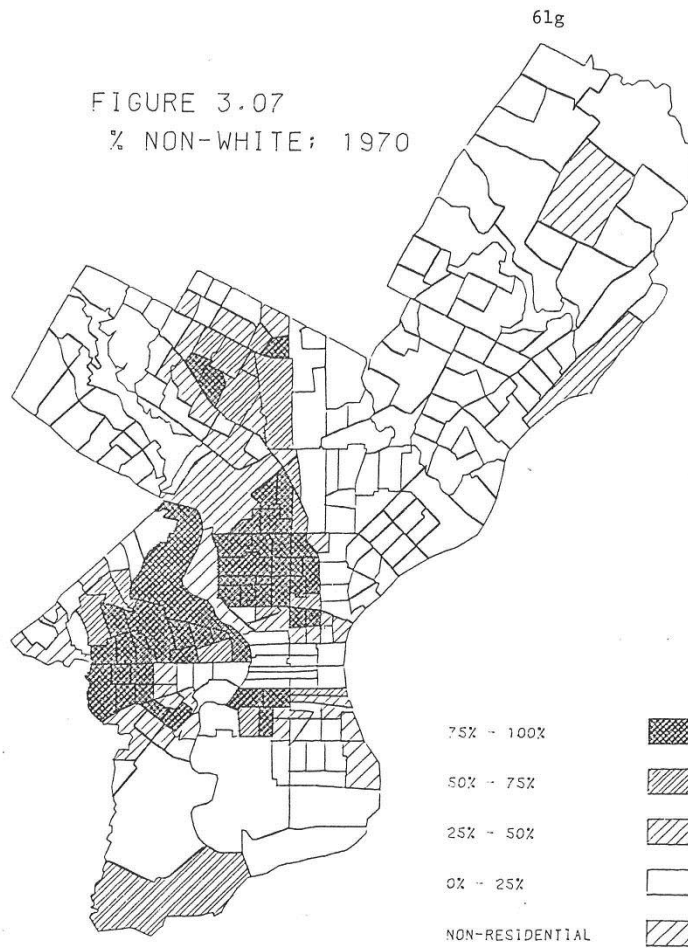
FIGURE 3.09
% NON-WHITE; 1980

75% - 100%

50% - 75%

25% - 50%

0% - 25%

NON-RESIDENTIAL

SOC. SCI. DATA LIBRARY, TEMPLE UNIV.

Goldstein, Ira. 1985. The Wrong Side of the Tracts: A study of residential segregation in Philadelphia, 1930-1980.

Philadelphia, 1990

Name: Map 2 - Race/Ethnicity Trends

Description: Past race/ethnicity dot density map for Jurisdiction and Region with R/ECAPs

Jurisdiction: Philadelphia (CDBG, HOME, ESG)

Region: Philadelphia-Camden-Wilmington, PA-NJ-DE-MD
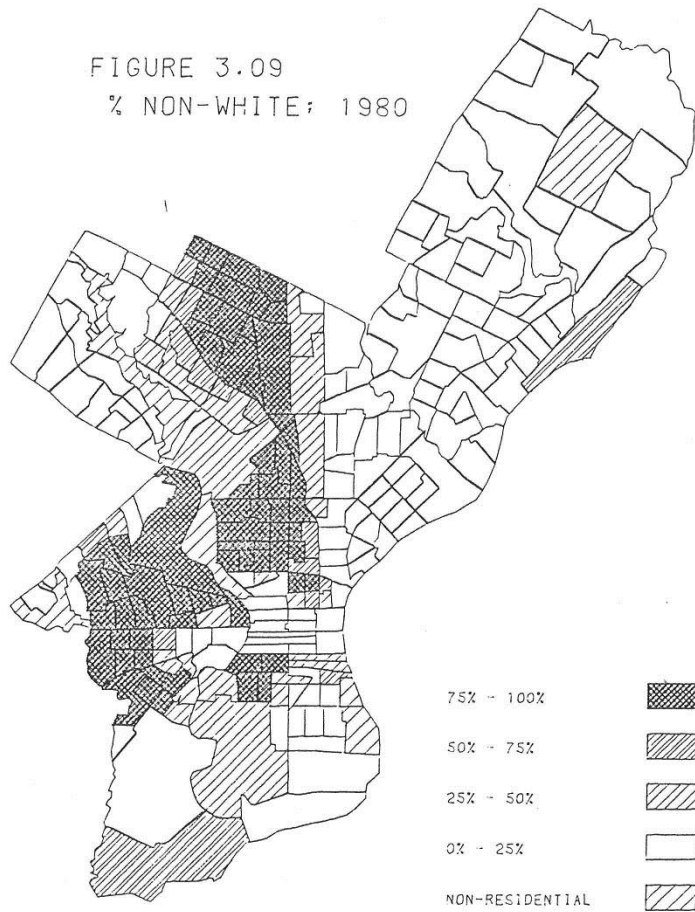
Philadelphia, 2000

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool
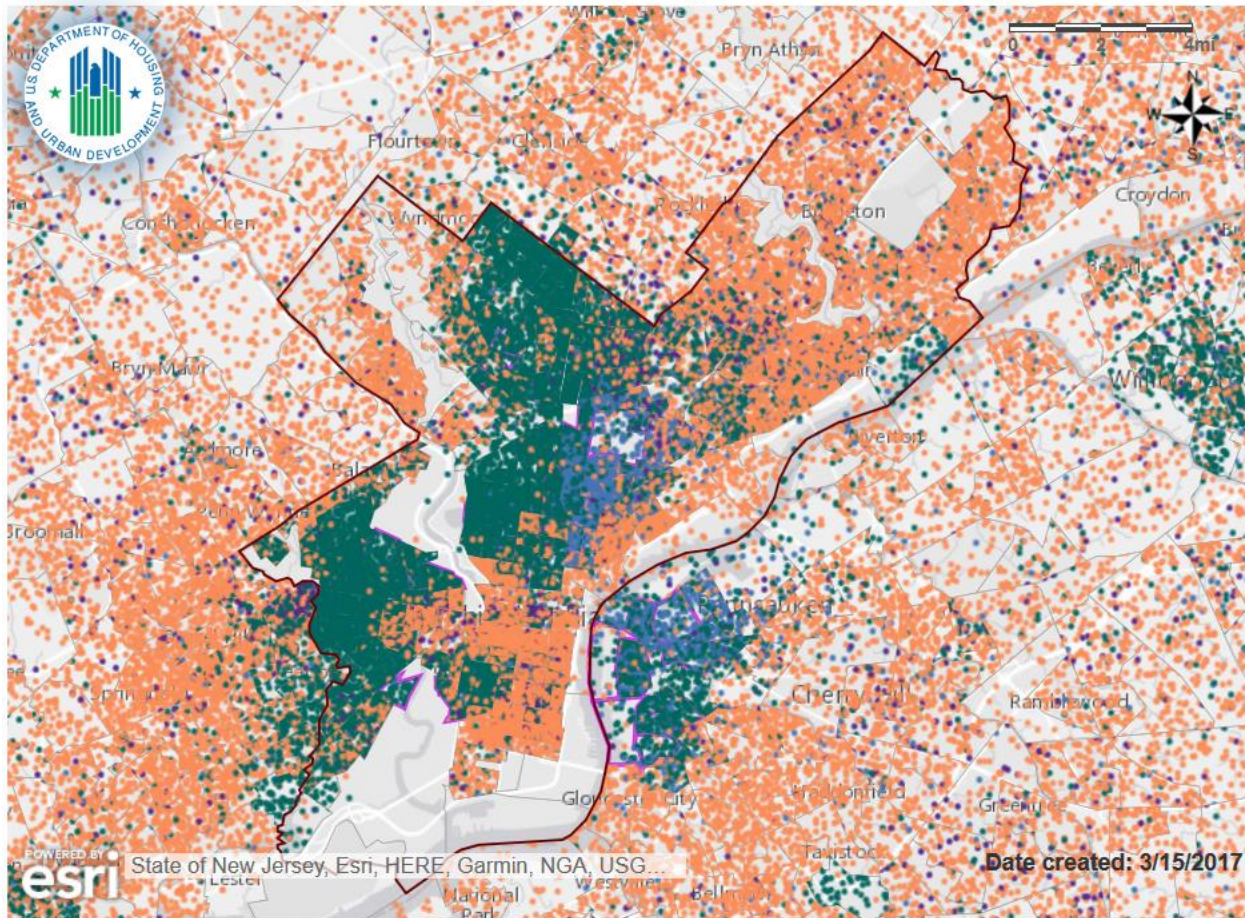
Jurisdiction

Demographics 2000
1 Dot = 100 People

White, Non-Hispanic

Black, Non-Hispanic

Native American, Non-Hispanic

Asian/Pacific Islander, Non-Hispanic

Hispanic

TRACT

R/ECAP

Date created: 3/15/2017

Name: Map 2 - Race/Ethnicity Trends
Description: Past race/ethnicity dot density map for Jurisdiction and Region with R/ECAPs
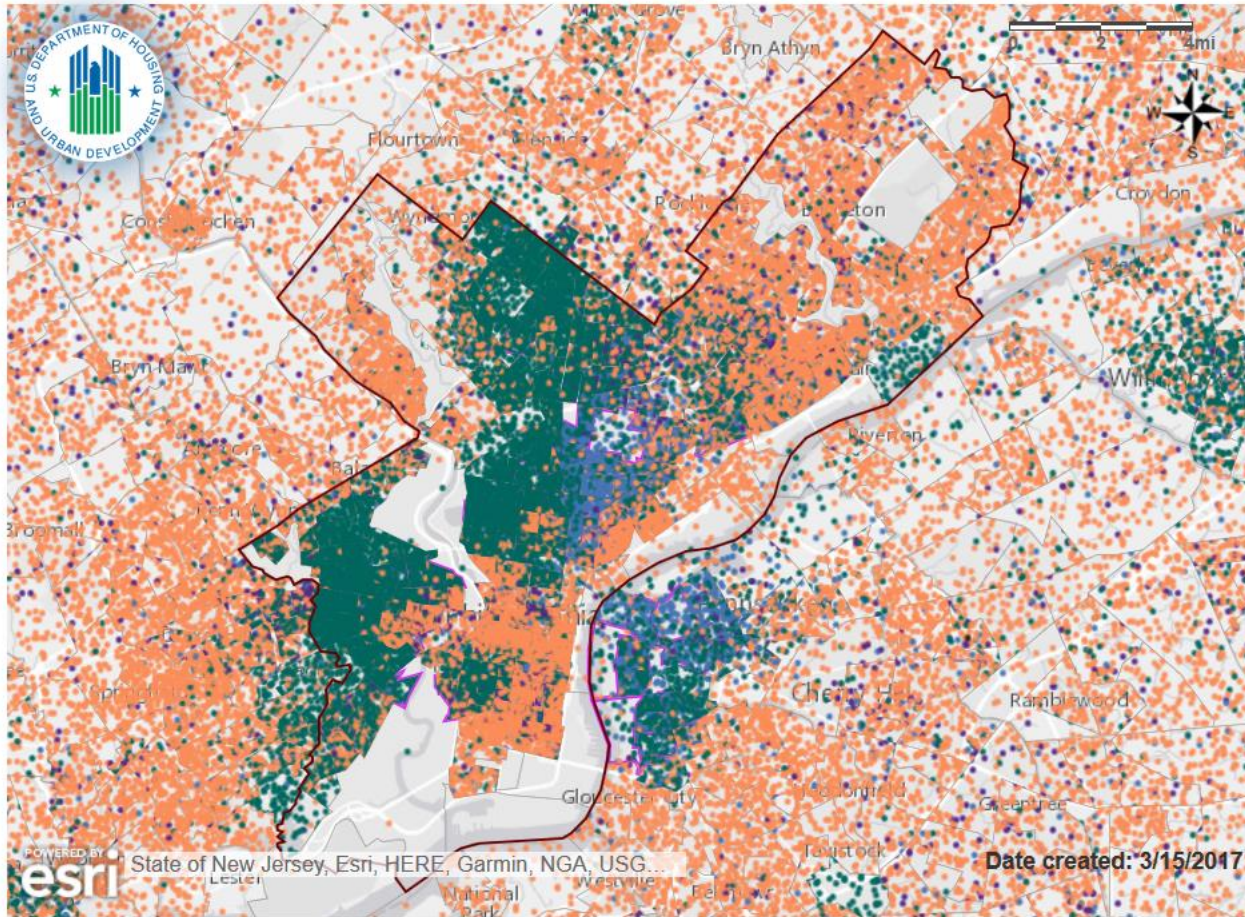Jurisdiction: Philadelphia (CDBG, HOME, ESG)
Region: Philadelphia-Camden-Wilmington, PA-NJ-DE-MD

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Philadelphia, 2010

Name: Map 1 - Race/Ethnicity
Description: Current race/ethnicity dot density map for Jurisdiction and Region with R/ECAPs
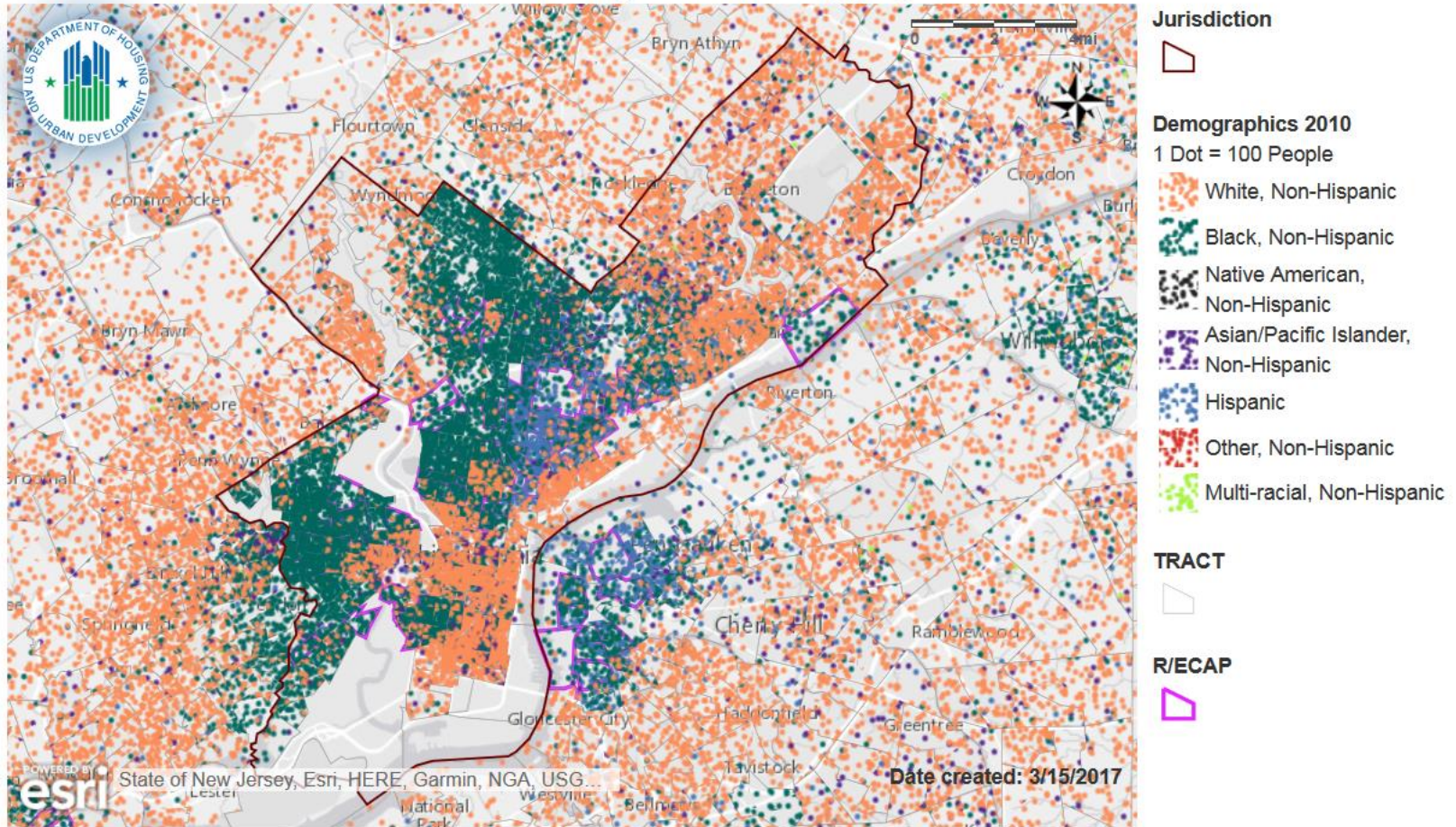**Jurisdiction:** Philadelphia (CDBG, HOME, ESG)
Region: Philadelphia-Camden-Wilmington, PA-NJ-DE-MD

Diversity and **Disparities**

HOME   REPORTS   DATA   MAPS   LTDB   AMERICAN COMMUNITIES HOME

This page allows you to sort metropolitan regions or cities (the largest 200 cities in 2010) by a number of features of racial/ethnic composition and segregation. By default metropolitan regions are shown first; click the "cities" button to see the list of cities. You can return to the list of metropolitan regions by clicking the "metro" button.

metro   cities

Click the table header to sort by that column. Click it a second time to reverse the order.

Please select the variable to view the sorting table: White-Black/Black-White

Which metro areas to list: All

Currently the table shows: **Dissimilarity Index: White-Black/Black-White All**

Rank	Area Name	1980	1990	2000	2010
1	Detroit-Livonia-Dearborn, MI Metropolitan Division	83.0	85.6	85.9	79.6
2	Milwaukee-Waukesha-West Allis, WI Metropolitan Statistical Area	83.9	82.8	82.2	79.6
3	New York-White Plains-Wayne, NY-NJ Metropolitan Division	81.7	82.0	81.3	79.1
4	Newark-Union, NJ-PA Metropolitan Division	82.8	82.7	80.4	78.0
5	Gary, IN Metropolitan Division	90.8	90.2	84.6	76.8
6	Chicago-Joliet-Naperville, IL Metropolitan Division	88.6	84.6	80.8	75.9
7	Philadelphia, PA Metropolitan Division	82.6	81.4	76.5	73.7
8	Miami-Miami Beach-Kendall, FL Metropolitan Division	79.3	71.8	72.4	73.0
9	Cleveland-Elyria-Mentor, OH Metropolitan Statistical Area	85.8	82.8	77.2	72.6
10	Muskegon-Norton Shores, MI Metropolitan Statistical Area	74.1	76.8	76.4	71.2
11	Buffalo-Niagara Falls, NY Metropolitan Statistical Area	80.1	80.1	76.7	71.0
12	St. Louis, MO-IL Metropolitan Statistical Area	81.6	77.2	73.4	70.6
13	Niles-Benton Harbor, MI Metropolitan Statistical Area	73.5	74.5	73.4	69.3
14	Nassau-Suffolk, NY Metropolitan Division	76.9	76.4	73.6	69.2
15	Peoria, IL Metropolitan Statistical Area	70.1	71.2	70.8	68.6
16	Danville, IL Metropolitan Statistical Area	69.3	70.0	69.6	68.0
17	Boston-Quincy, MA Metropolitan Division	79.8	73.7	71.5	67.8
18	Beaumont-Port Arthur, TX Metropolitan Statistical Area	75.5	70.7	69.6	67.3
19	Flint, MI Metropolitan Statistical Area	84.5	81.2	76.6	67.3
20	Cincinnati-Middletown, OH-KY-IN Metropolitan Statistical Area	78.2	75.9	72.6	66.9

https://s4.ad.brown.edu/Projects/Diversity/SegCitySorting/Default.aspx

Diversity and Disparities

HOME   REPORTS   DATA   MAPS   LTDB   AMERICAN COMMUNITIES HOME

This page allows you to sort metropolitan regions or cities (the largest 200 cities in 2010) by a number of features of racial/ethnic composition and segregation. By default metropolitan regions are shown first; click the "cities" button to see the list of cities. You can return to the list of metropolitan regions by clicking the "metro" button.

[metro]   [cities]

Click the table header to sort by that column. Click it a second time to reverse the order.

Please select the variable: [White-Black/Black-White   ▼]

Currently the table shows: **Dissimilarity Index: White-Black/Black-White**

Rank	City Name	1980	1990	2000	2010
1	Chicago, IL	90.6	87.4	85.2	82.5
2	New York, NY	82.8	83.5	83.2	81.4
3	Miami, FL	77.4	74.7	75.1	75.5
4	Fort Lauderdale, FL	79.3	75.7	77.7	74.2
5	Atlanta, GA	79.6	81.3	81.6	74.1
6	Dayton, OH	81.4	79.0	76.2	74.0
7	Philadelphia, PA	83.9	82.9	76.7	73.4
8	Washington, DC	76.8	78.2	80.0	72.2
9	Newark, NJ	79.7	79.2	77.8	71.2
10	Milwaukee, WI	76.8	73.9	69.0	70.1
11	Boston, MA	78.6	75.3	70.4	69.2
12	Cleveland, OH	88.1	87.6	78.0	69.0
13	Baltimore, MD	79.0	75.9	71.2	68.9
14	Houston, TX	78.7	69.5	71.4	68.6
15	Memphis, TN	75.7	71.2	65.1	67.9
16	New Orleans, LA	64.7	62.5	65.9	67.6
17	Baton Rouge, LA	74.2	72.5	72.3	66.9
18	Los Angeles, CA	85.0	78.4	71.5	66.9
19	Dallas, TX	79.8	67.4	66.1	66.1
20	Buffalo, NY	77.2	72.8	69.5	65.9

https://s4.ad.brown.edu/Projects/Diversity/SegCitySorting/Default.aspx

Table 2

Exposure to high or extreme neighborhood poverty by race.

| | 1980 share of residents in neighborhoods of | | 2010 share of residents in neighborhoods of | |
| | High poverty (≥30% poor) | Extreme poverty (≥40% poor) | High poverty (≥30% poor) | Extreme poverty (≥40% poor) |
	(1)	(2)	(3)	(4)
All	7.3%	3.0%	9.6%	3.9%
White	2.3%	0.8%	4.4%	1.8%
Black	32.0%	14.5%	23.0%	10.2%
White–black gap	*−29.8%*	*−13.8%*	*−18.7%*	*−8.4%*
Hispanic	19.0%	8.0%	17.8%	6.7%
White–Hispanic gap	*−16.7%*	*−7.2%*	*−13.4%*	*−4.9%*
Asian	5.5%	1.7%	6.8%	2.7%
White–Asian gap	*−3.2%*	*−0.9%*	*−2.4%*	*−0.9%*

Notes: Units of analysis are census tracts as in 2010. Data on columns (1) and (2) are obtained from the 1980 census. Data on columns (3) and (4) are obtained from a population sample surveyed throughout 2006–2010 (ACS 5-year estimates).

Affirmatively Furthering Fair Housing;

Updated Rule as of June 2015

"…to provide program participants with an effective planning approach to aid program participants in taking *meaningful actions* to overcome historic patterns of segregation, promote fair housing choice and foster inclusive communities that are free from discrimination."

"The duty to affirmatively further fair housing extends to all of a program participant's activities and programs relating to housing and urban development."

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Fair housing choice means:

Actual choice   *Protected choice*   *Enabled choice*

Realistic option   *Non-discrimination*   *Informed options*

Meaningful action means:

"…significant actions that are designed and can be <u>reasonably expected</u> to achieve a material positive change that affirmatively furthers fair housing by, for example, increasing fair housing choice or <u>decreasing disparities in access to opportunity</u>." [emphasis added]

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A program participant's strategies and actions must

...affirmatively further fair housing and may include, but are not limited to, enhancing mobility strategies and encouraging development of new affordable housing in areas of opportunity, as well as place-based strategies to encourage community revitalization, including preservation of existing affordable housing, including HUD-assisted housing.

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Concept: AFFH as a Portfolio of Activities

AFFH occurs through the creation of a portfolio of housing and community development activities that takes account of:

- A robust understanding of the impediments in a community

- An inclusive view of available programs and funding sources

- An acknowledgement that no one program or funding source can address the impediments, but that taken together, they can ["…place-based and mobility strategies need not be mutually exclusive…"]

- People and place

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Questions / Discussion

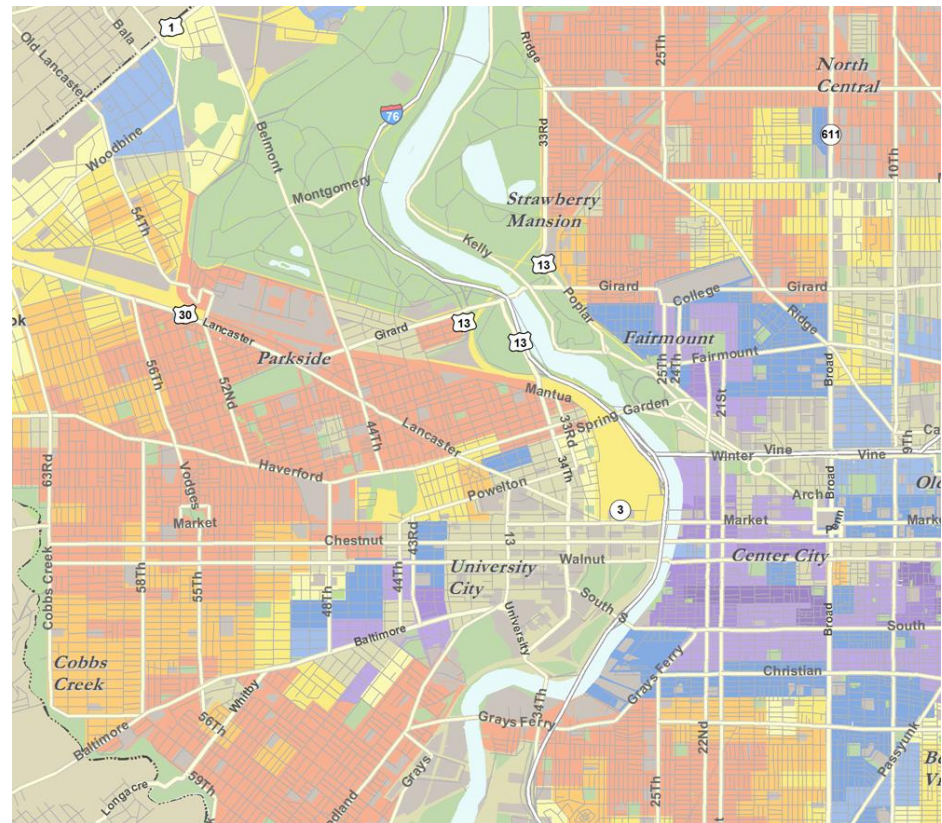# Measuring the Dimensions of Vitality in a Housing Market
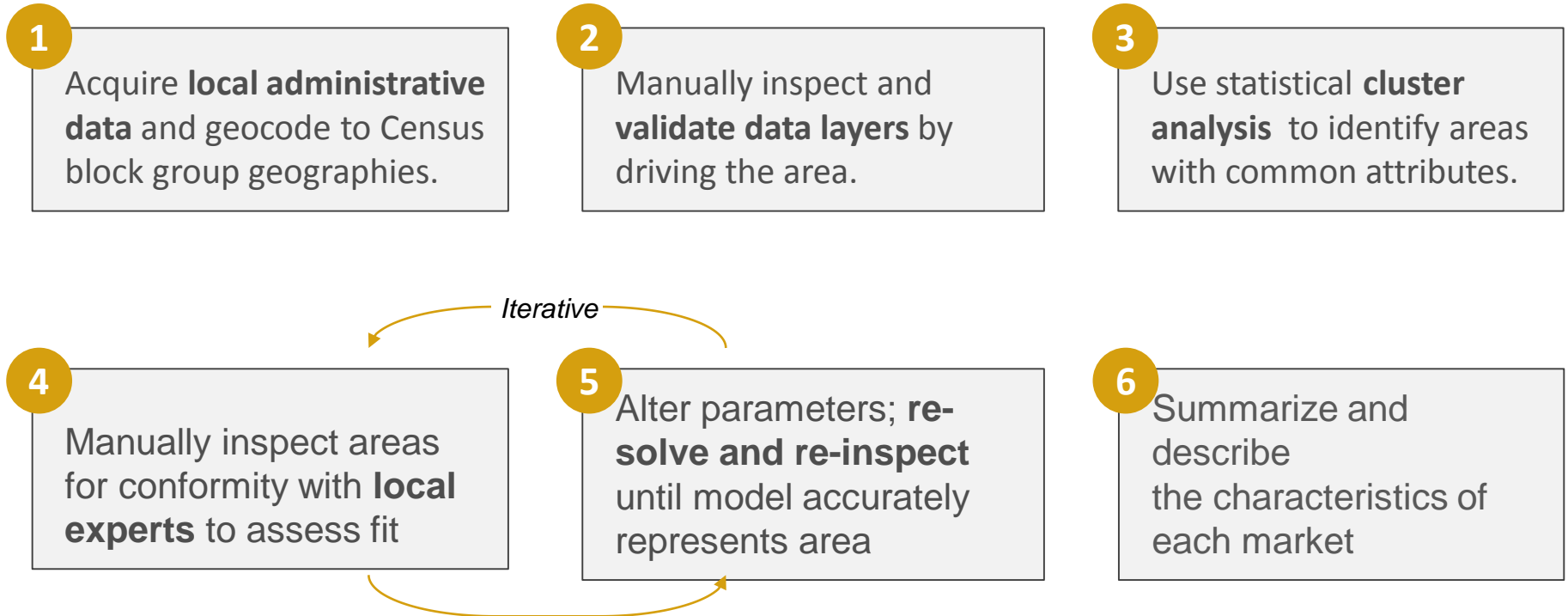
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Market Value Analysis (MVA)

The **Market Value Analysis** (MVA) is a tool to assist residents and policymakers identify and understand the elements of their local real estate markets. It is an objective, data-driven, tool built on local administrative data and validated with local experts.

With an MVA, public officials and private actors can more precisely target intervention strategies in weak markets and support sustainable growth in stronger markets.

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The MVA Process

1 Acquire **local administrative data** and geocode to Census block group geographies.

2 Manually inspect and **validate data layers** by driving the area.

3 Use statistical **cluster analysis** to identify areas with common attributes.

Iterative

4 Manually inspect areas for conformity with **local experts** to assess fit

5 Alter parameters; **re-solve and re-inspect** until model accurately represents area

6 Summarize and describe the characteristics of each market

Lessons from 15+ years of experience

Validating Data is Critical.

Researchers must visit the city to understand the data

Geographic Scale Matters.

Census tract and MSA geographies do not accurately reflect real markets.

One Size Does Not Fit All.

Measurement scales and the appropriate number of clusters are different in every city.
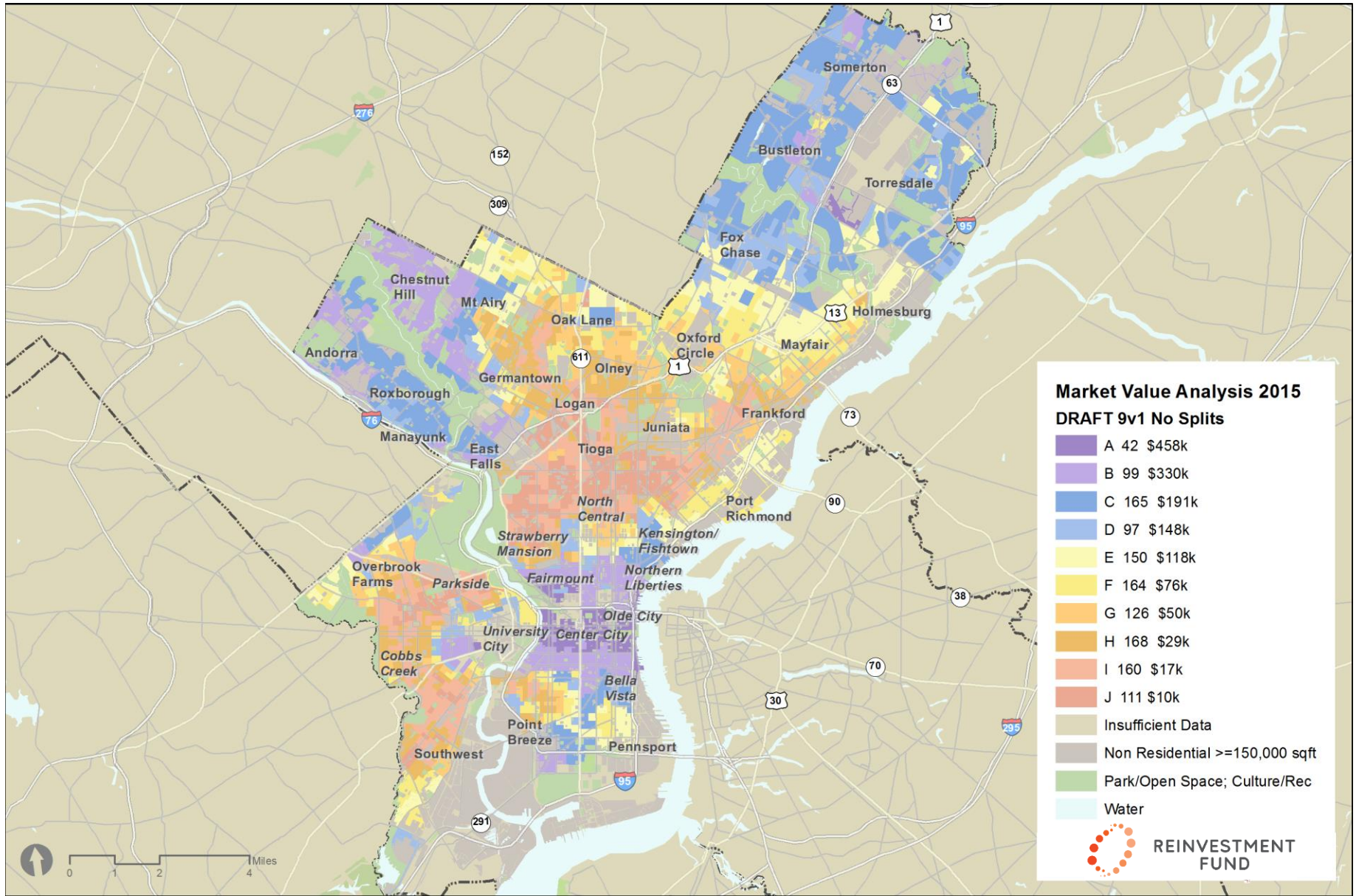
Integrate Local Knowledge.

All Models are tested with local experts to incorporate qualitative feedback from each geography.

Philadelphia's MVA Characteristics

Market	Number of Block Groups	Median Sales Price	Median Sales Price (Condo Altered)	Sales Price Variance	Percent Condo	Percent New Const (08-15)	Percent of Properties with Permits	Percent Owner Occupied	Percent Vacancy	Housing Units per Acre	Foreclosures as Percent of Sales	Subsidized Housing
A	42	$ 458,429	$ 595,024	0.67	67.1%	2.1%	33.9%	35.6%	3.4%	272	6.8%	0.8%
B	99	$ 330,164	$ 344,922	0.48	13.4%	5.1%	8.8%	47.7%	2.0%	50	10.0%	4.6%
C	165	$ 191,327	$ 194,649	0.39	4.6%	0.8%	4.9%	75.1%	1.7%	26	18.7%	0.1%
D	97	$ 148,248	$ 150,917	0.47	10.9%	1.2%	6.6%	33.8%	3.3%	47	28.4%	5.2%
E	150	$ 117,613	$ 117,713	0.42	0.9%	0.3%	4.4%	71.6%	1.9%	29	35.1%	0.5%
F	164	$ 75,952	$ 76,285	0.57	3.4%	0.2%	4.4%	60.3%	3.5%	36	39.4%	4.3%
G	126	$ 49,674	$ 49,708	0.68	1.4%	0.2%	4.3%	62.1%	4.5%	35	45.0%	2.9%
H	168	$ 28,794	$ 28,844	0.84	1.4%	0.4%	4.4%	51.6%	6.9%	38	38.5%	6.7%
I	160	$ 17,227	$ 17,233	0.90	1.1%	0.3%	4.1%	49.9%	9.6%	39	30.0%	7.5%
J	111	$ 9,956	$ 9,956	0.99	1.2%	0.2%	3.4%	43.6%	11.9%	42	19.0%	14.1%

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Philadelphia's MVA

Market Value Analysis 2015
DRAFT 9v1 No Splits

■	A	42 $458k
■	B	99 $330k
■	C	165 $191k
■	D	97 $148k
■	E	150 $118k
■	F	164 $76k
■	G	126 $50k
■	H	168 $29k
■	I	160 $17k
■	J	111 $10k
■	Insufficient Data	
■	Non Residential >=150,000 sqft	
■	Park/Open Space; Culture/Rec	
■	Water	

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Recent Developments Impacting Minority and Lower Income Communities: Evictions

Foreclosure & Eviction Filings in Philadelphia; 2010-2015

Percent of Renter Households Facing Eviction / Owner Households Facing Foreclosure; 2010-2015
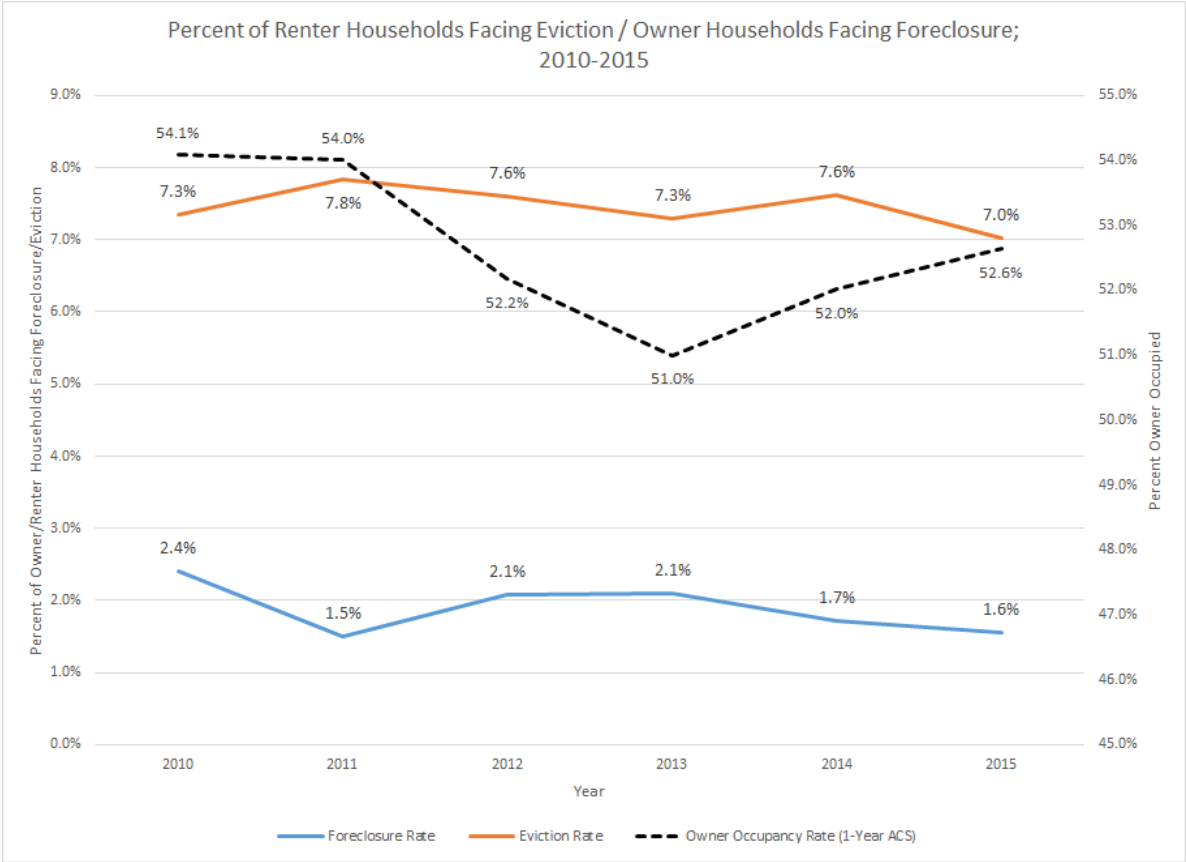
Evictions and Poverty in Philadelphia

Percent of Renter Households Facing Eviction; 2010-2015
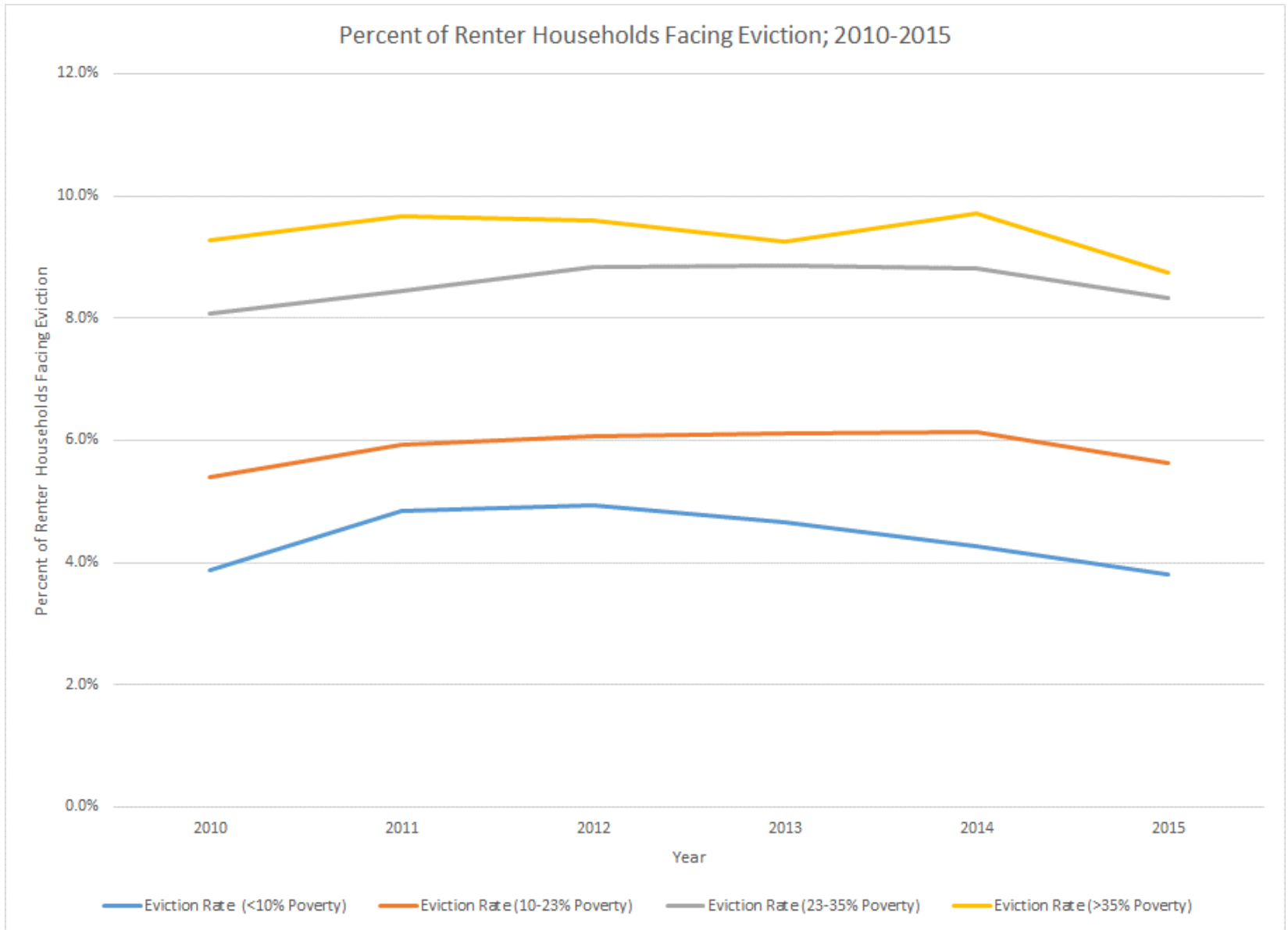
Matthew Desmond (2016) estimates that in Milwaukee

"...for every eviction executed through the judicial system, there are two others executed beyond the purview of the court, without any form of due process." (p. 331)

Problem: Involuntary displacement (i.e., foreclosures and evictions) uproots families, impacts job performance/ stability, and causes significant financial harm. It can also cause financial damage to neighbors and exert a destabilizing influence on communities.

Desmond & Shollenberger report evicted tenants move to higher crime and poverty neighborhoods – *with observable racial disparities.*

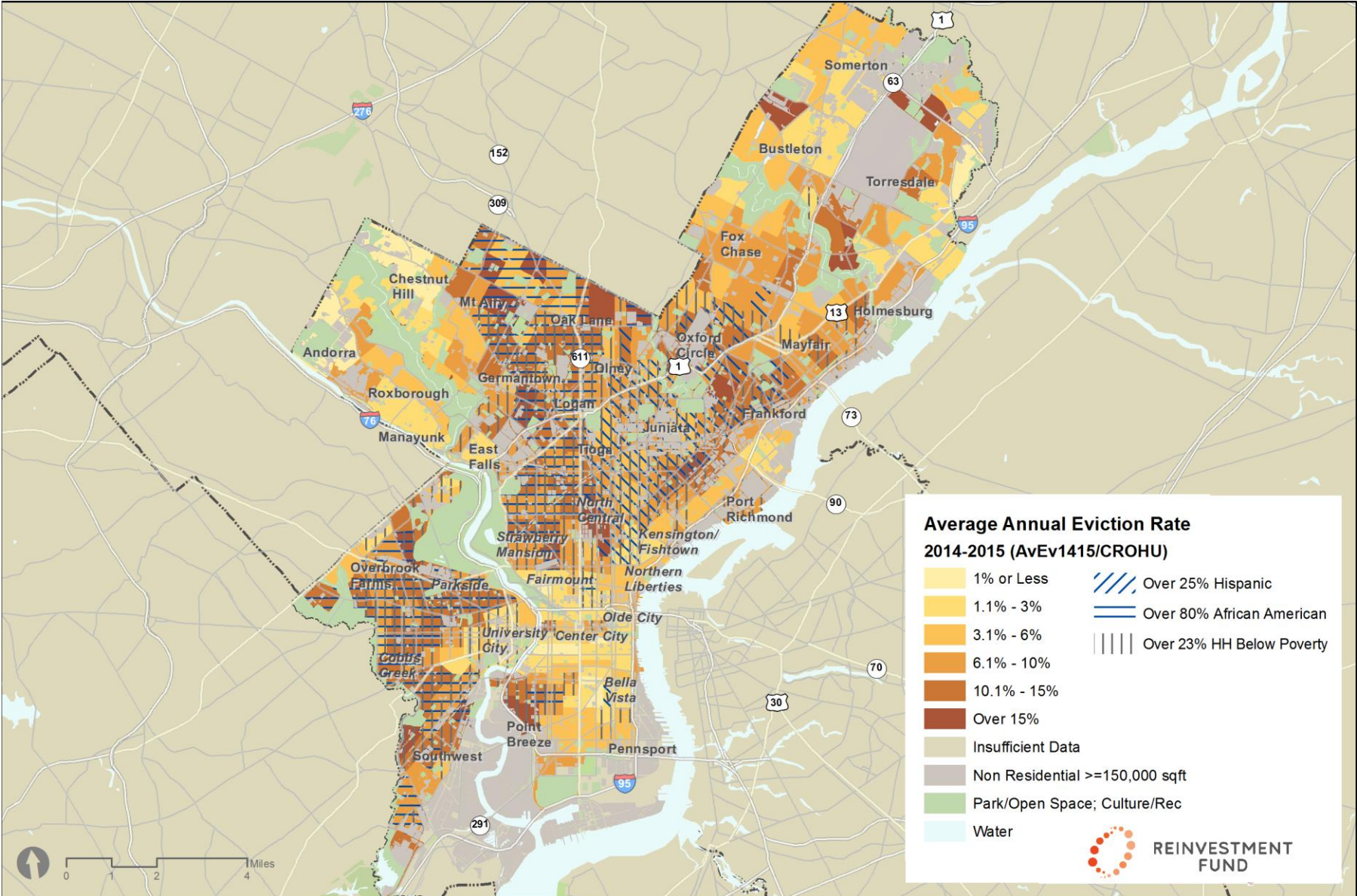**To what extent does this phenomenon relate to poverty, income, race and ethnicity in Philadelphia?**

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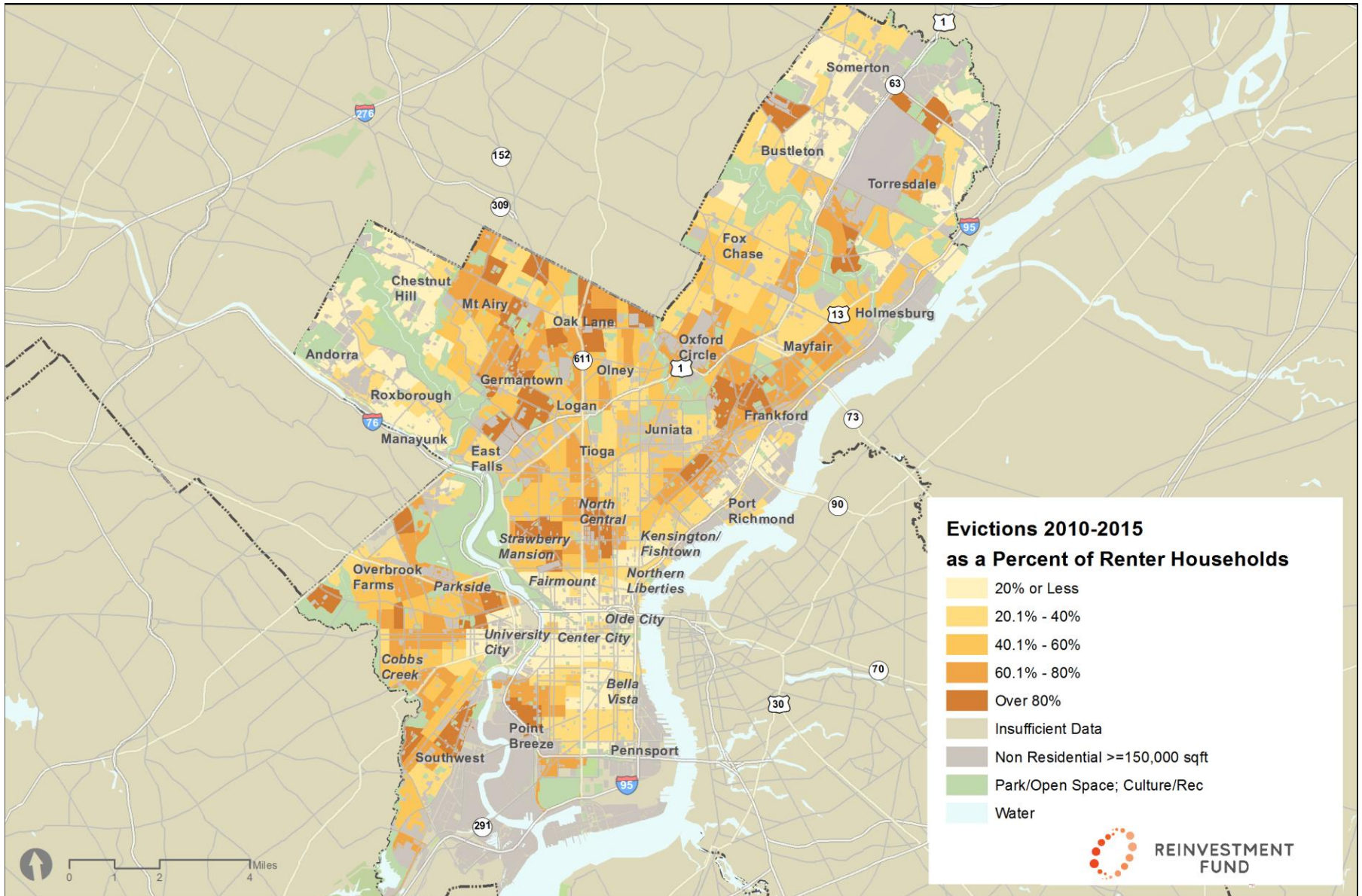
Evictions, 2010-2015 as a Percent of Renter Households
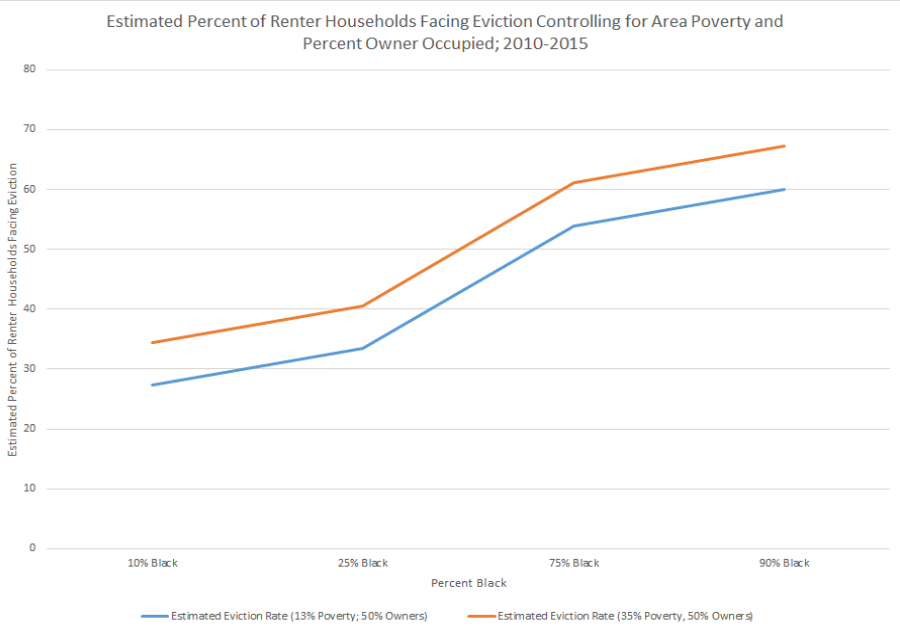

Evictions 2010-2015 as a Percent of Renter Households

- 20% or Less
- 20.1% - 40%
- 40.1% - 60%
- 60.1% - 80%
- Over 80%
- Insufficient Data
- Non Residential >=150,000 sqft
- Park/Open Space; Culture/Rec
- Water

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Eviction Rate, 2014-2015 as a Percent of Renter Households

Average Annual Eviction Rate
2014-2015 (AvEv1415/CROHU)

- 1% or Less
- 1.1% - 3%
- 3.1% - 6%
- 6.1% - 10%
- 10.1% - 15%
- Over 15%
- Insufficient Data
- Non Residential >=150,000 sqft
- Park/Open Space; Culture/Rec
- Water

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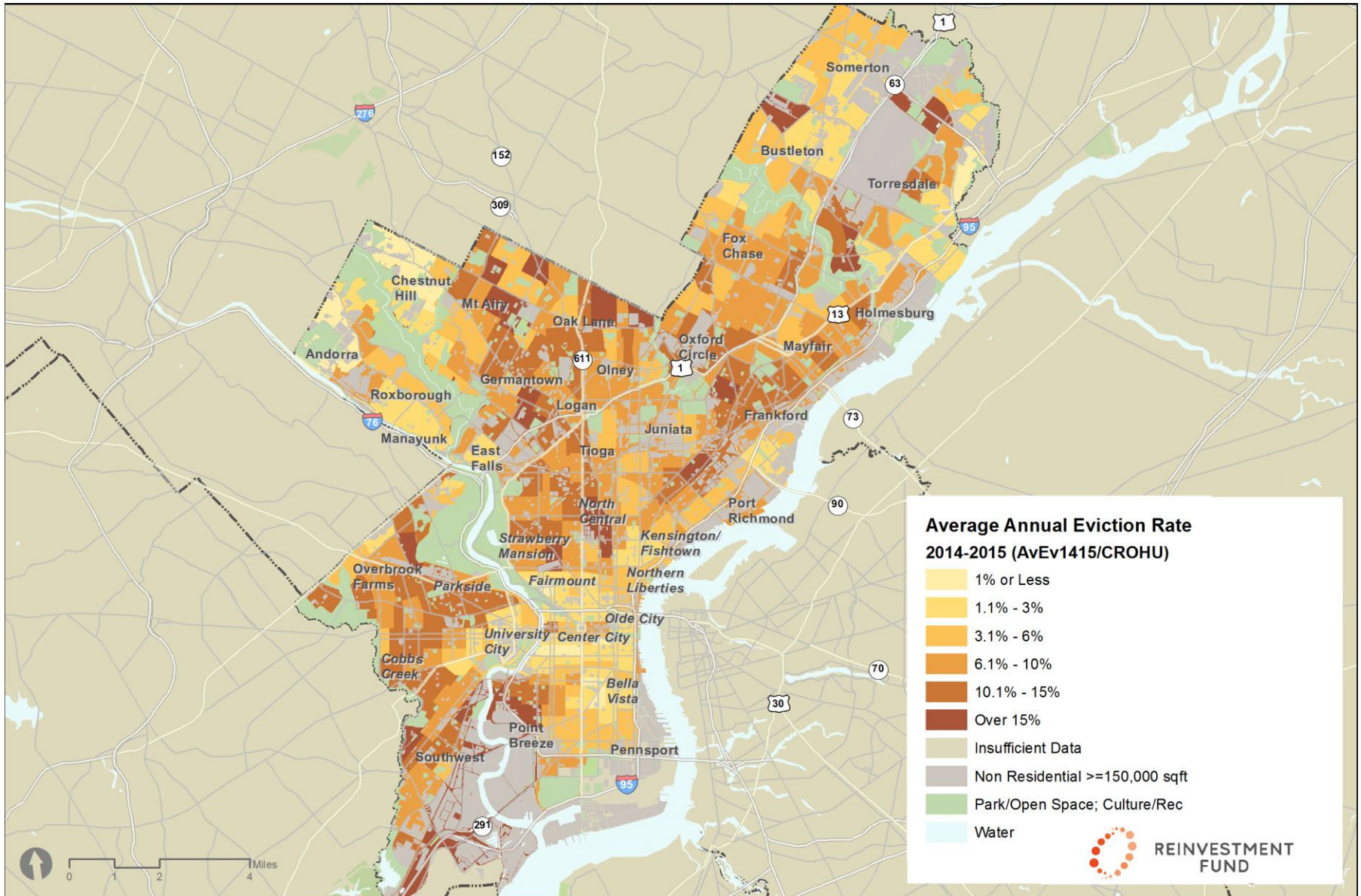
Eviction Rate, 2014-2015 as a Percent of Renter Households with Race, Ethnicity and Poverty

Evictions, Market Strength and Racial Composition

Row Labels	Rental Units	Eviction (14-15)	HH w/ Multiple Evictions	Evic as a % of Rental Units	Evictions (10-11)	Numeric Change (10-11 to 14-15)	% Change (10-11 to 14-15)
1. Strong Markets	**110,320**	**10,131**	**935**	**5%**	**9835**	**296**	**3%**
1. Low Black Pop	77,342	5,796	476	4%	5322	474	9%
2. Mid Black Pop	31,585	4,112	445	7%	4328	-216	-5%
3. High Black Pop	1,393	223	14	8%	185	38	21%
2. Middle Markets	**78,474**	**14,377**	**1,237**	**9%**	**14660**	**-283**	**-2%**
1. Low Black Pop	19,445	2,412	99	6%	2370	42	2%
2. Mid Black Pop	36,292	6,863	667	9%	7118	-255	-4%
3. High Black Pop	22,737	5,102	471	11%	5172	-70	-1%
3. Distressed Markets	**77,353**	**15,526**	**1,250**	**10%**	**15436**	**90**	**1%**
1. Low Black Pop	5,440	576	29	5%	567	9	2%
2. Mid Black Pop	26,119	5,212	384	10%	5323	-111	-2%
3. High Black Pop	45,794	9,738	837	11%	9546	192	2%

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Estimated Percent of Renter Households Facing Eviction Controlling for Area Poverty and Percent Owner Occupied; 2010-2015

For example, holding constant income and tenure, for each increase in the percent Black, there is a .36% percent increase in the percent of renter households facing eviction.

These charts show that, holding constant poverty/income and tenure, areas with a higher percentage of Black residents have significantly higher percentages of households facing eviction.

Estimated Percent of Renter Households Facing Eviction Controlling for Area Household Income and Percent Owner Occupied; 2010-2015
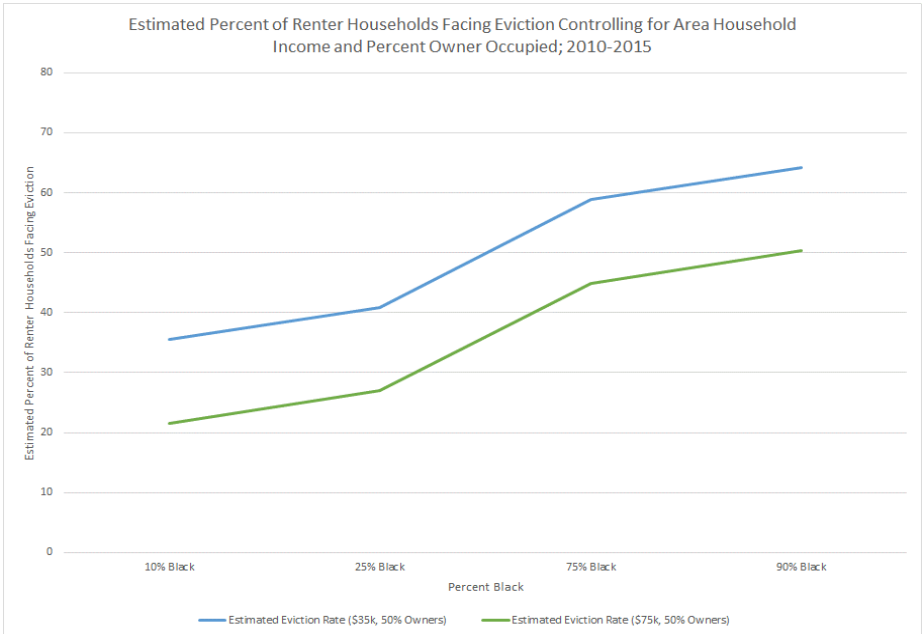
Recent Developments Impacting Minority and Lower Income Communities: Reverse Mortgages & Foreclosures

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HECM Originations, 2009-2016

	2009	2010	2011	2012	2013	2014	2015	2016
Bucks	245	168	213	216	170	139	100	93
Chester	172	102	114	121	93	77	75	58
Delaware	211	173	185	172	133	101	96	59
Montgomery	294	202	200	211	174	140	123	76
Philadelphia	760	840	1,015	828	623	508	349	147
Enforcement Area	1,682	1,485	1,727	1,548	1,193	965	743	433

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HECM Originations, 2009-2016

Reverse Mortgage Originations in the Lehigh Valley, 2009 - 2015
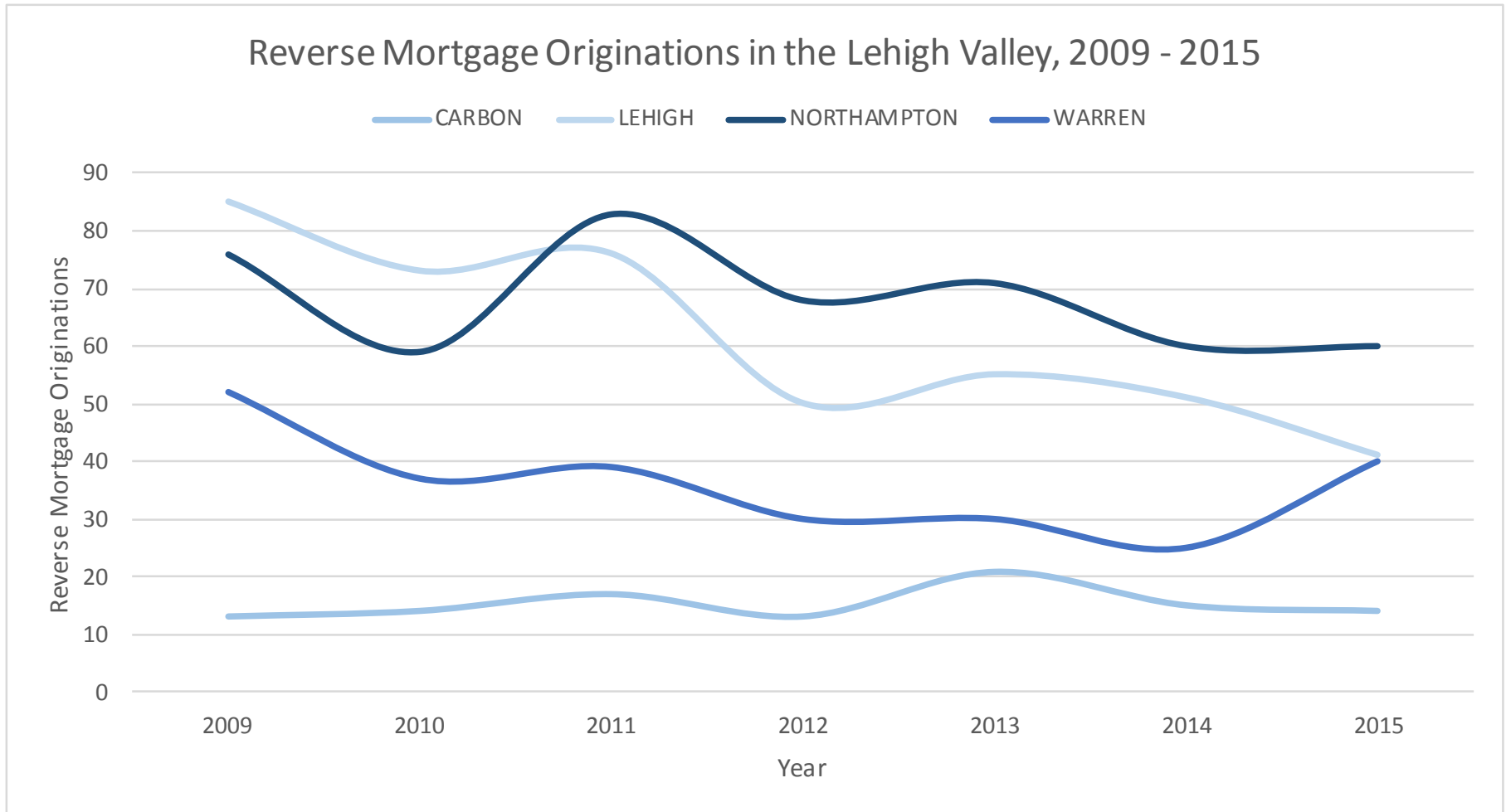
Reverse Mortgage Foreclosures in Philadelphia

- Foreclosures estimated for easily identifiable reverse mortgage originators (i.e., those lenders for which reverse mortgages comprise all or most of their business).
  - Generation Mortgage Company, Financial Freedom Acquisition, etc.
- Estimates likely **undercount** reverse mortgage foreclosures.
  - Reverse mortgage foreclosures by traditional lenders that also do (or have done) some reverse mortgages (e.g., Wells Fargo, Bank of America, etc.) are not easily identifiable
- Reverse Mortgage Foreclosures
  - 2010:   36
  - 2011:   37
  - 2012:   38
  - 2013:   103
  - 2014:   154
  - 2015:   120

Source: First Judicial District of PA

Philadelphia Reverse Mortgage Foreclosures
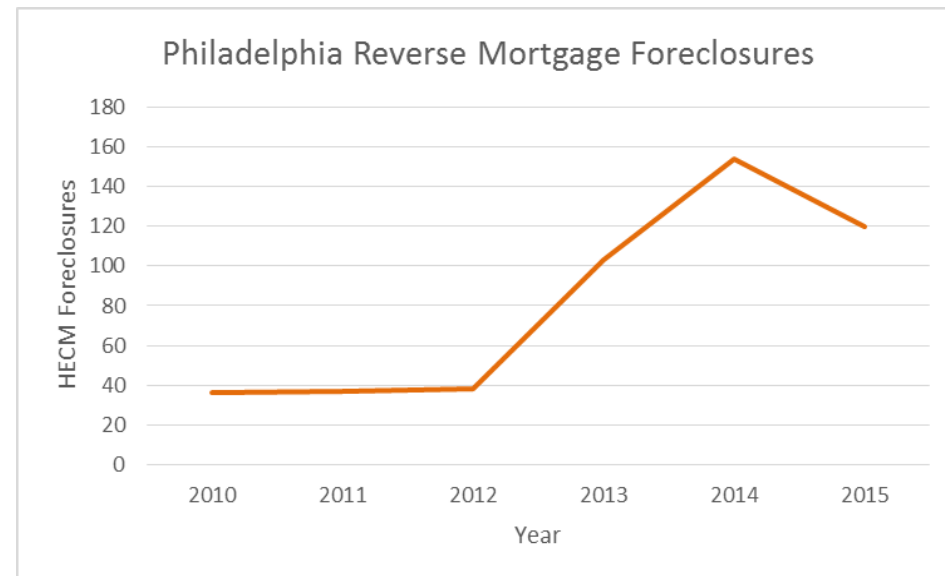
HECM Defaults, 2009-20016 & Racial Composition
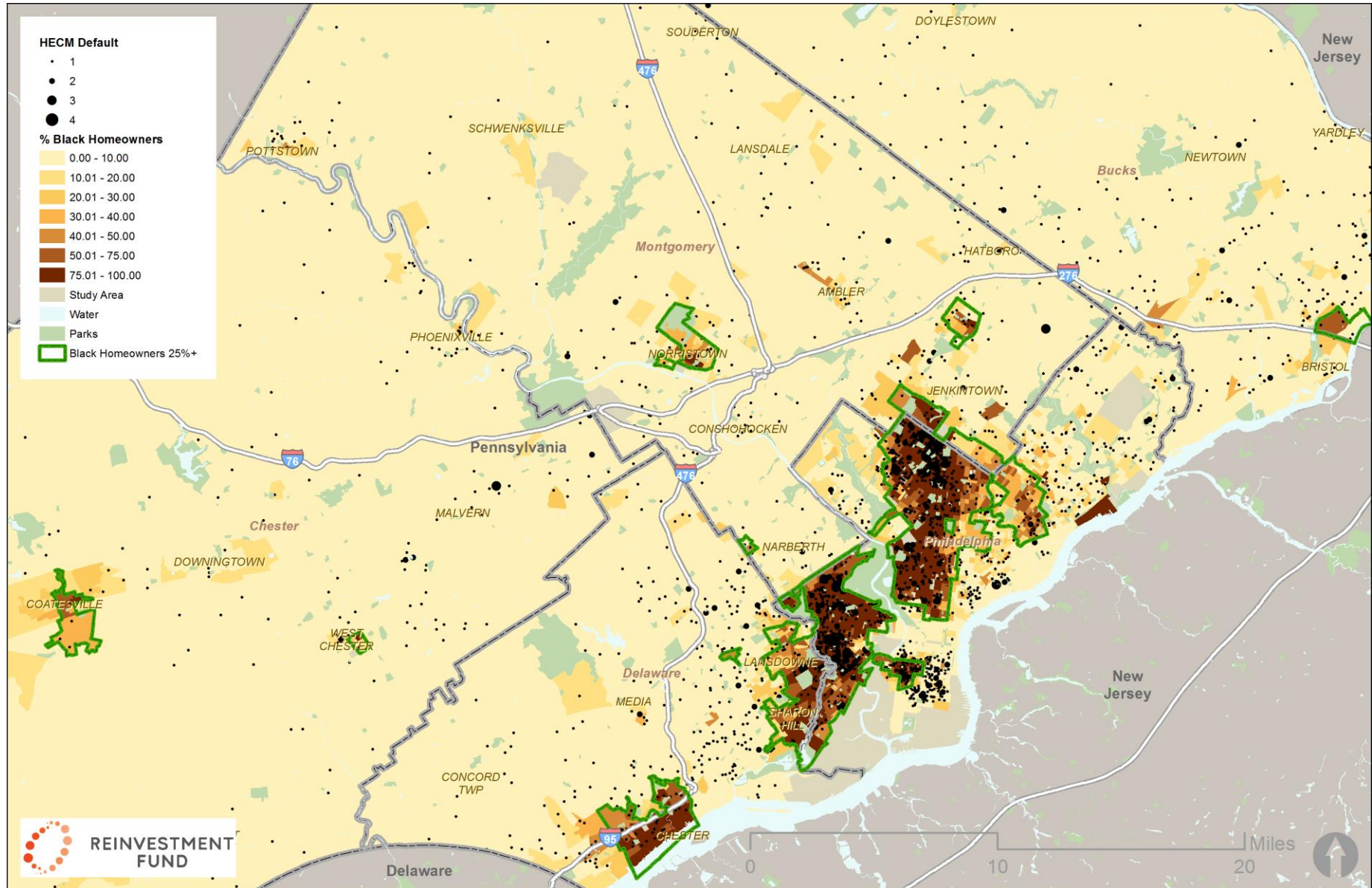
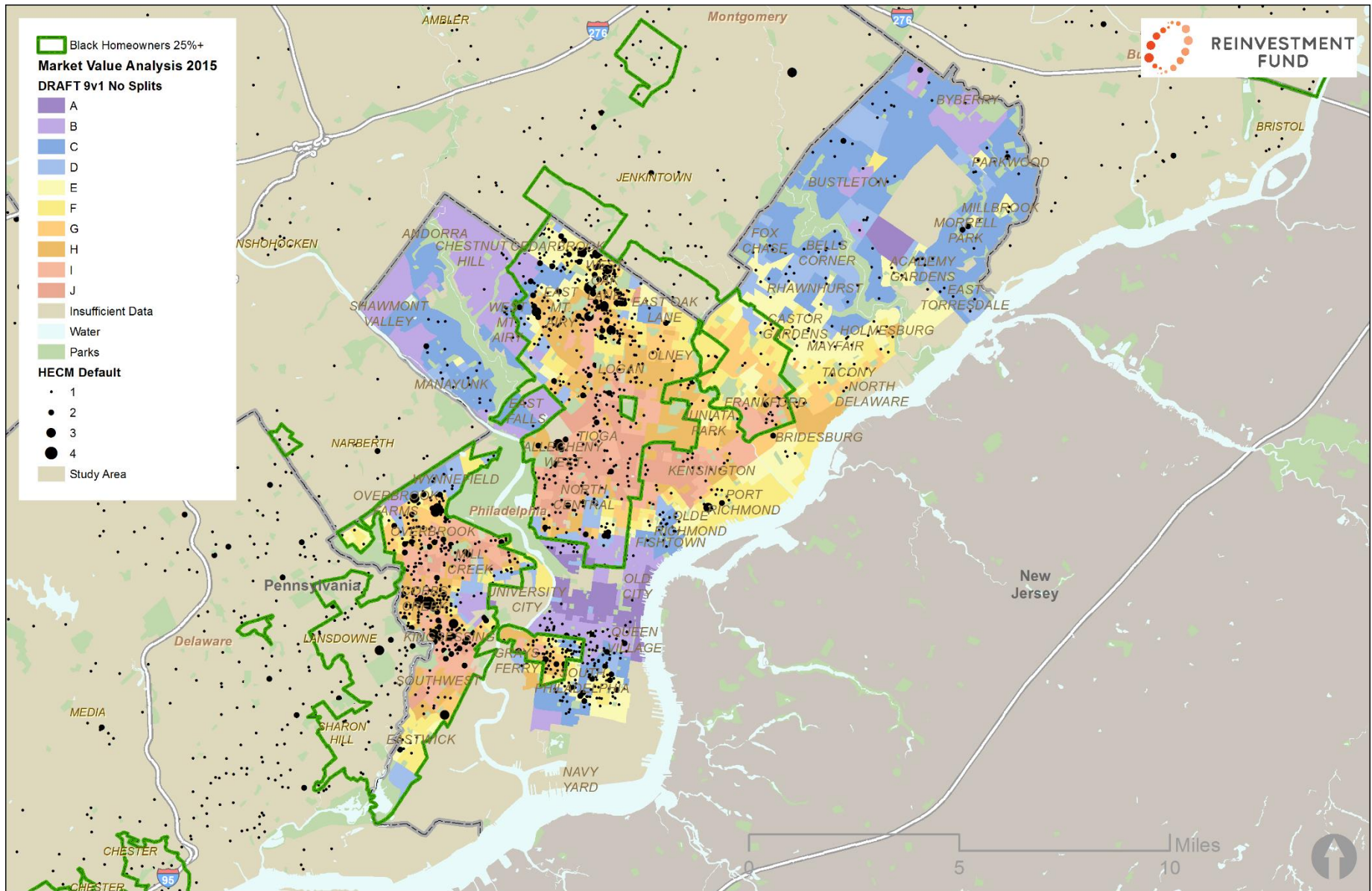# Reverse Mortgage Foreclosures in Philadelphia & Median Household Income; 2012-2015
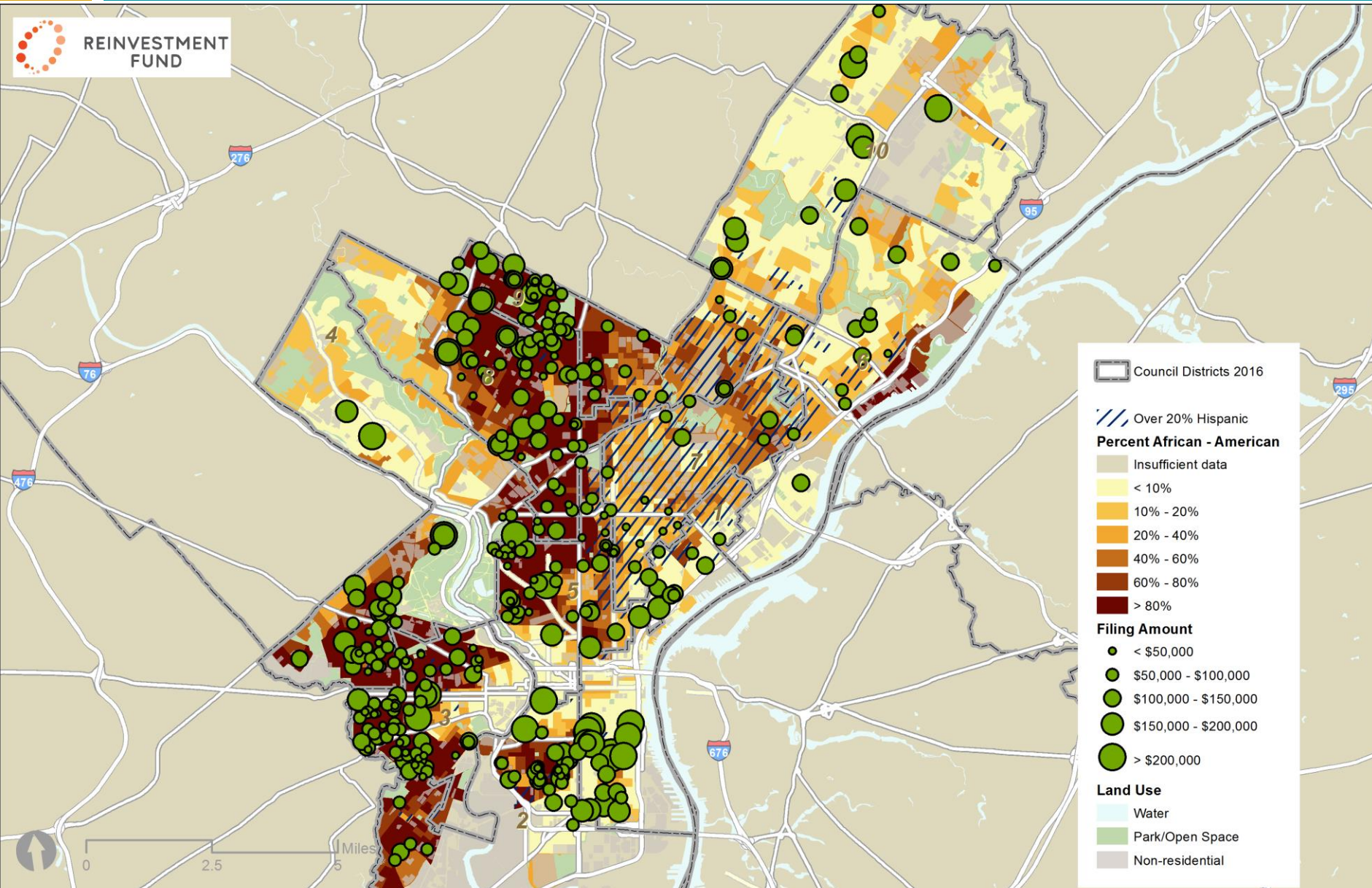
HECM Defaults, 2009-20016 & Philadelphia MVA

Together with the Housing Equality Center of Pennsylvania:

Use reverse mortgage origination and foreclosure data to identify patterns suggestive of discriminatory targeting / foreclosure patterns

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Questions / Discussion

For additional information

Ira Goldstein

President, Policy Solutions

Reinvestment Fund

Ira.Goldstein@reinvestment.com
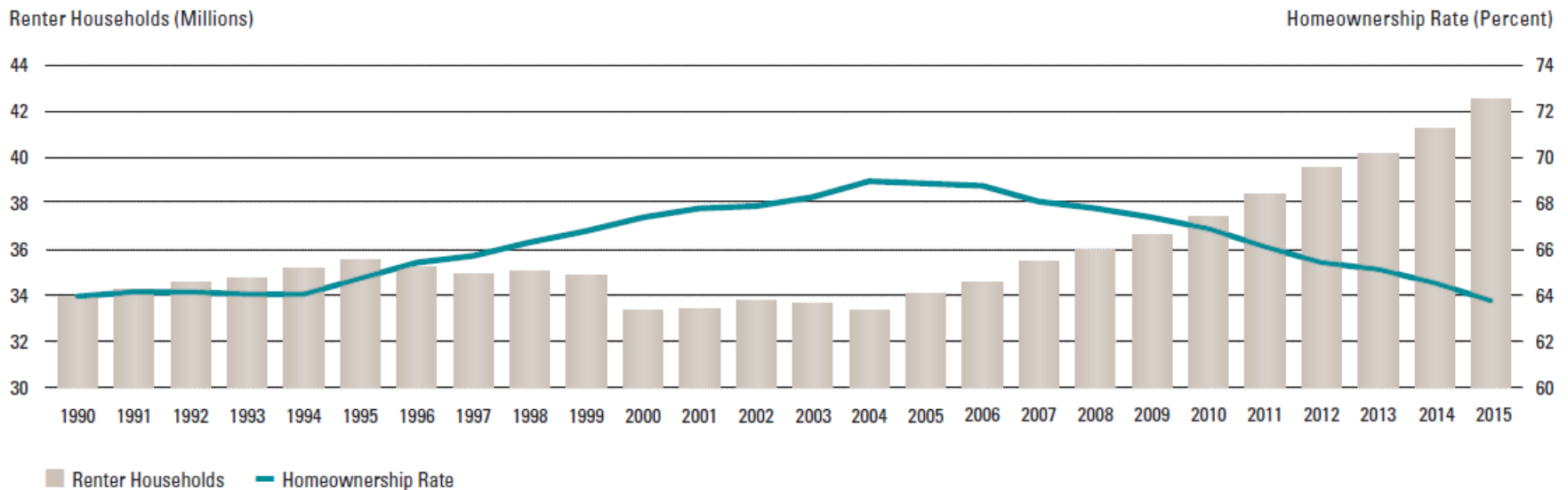
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Extra Slides

Economic Trends in the Nation's Rental Housing Market

Across the nation, rental housing takes on a more prominent role

FIGURE 6

Renter Household Growth Has Surged with the Drop in Homeownership

Renter Households (Millions) Homeownership Rate (Percent)

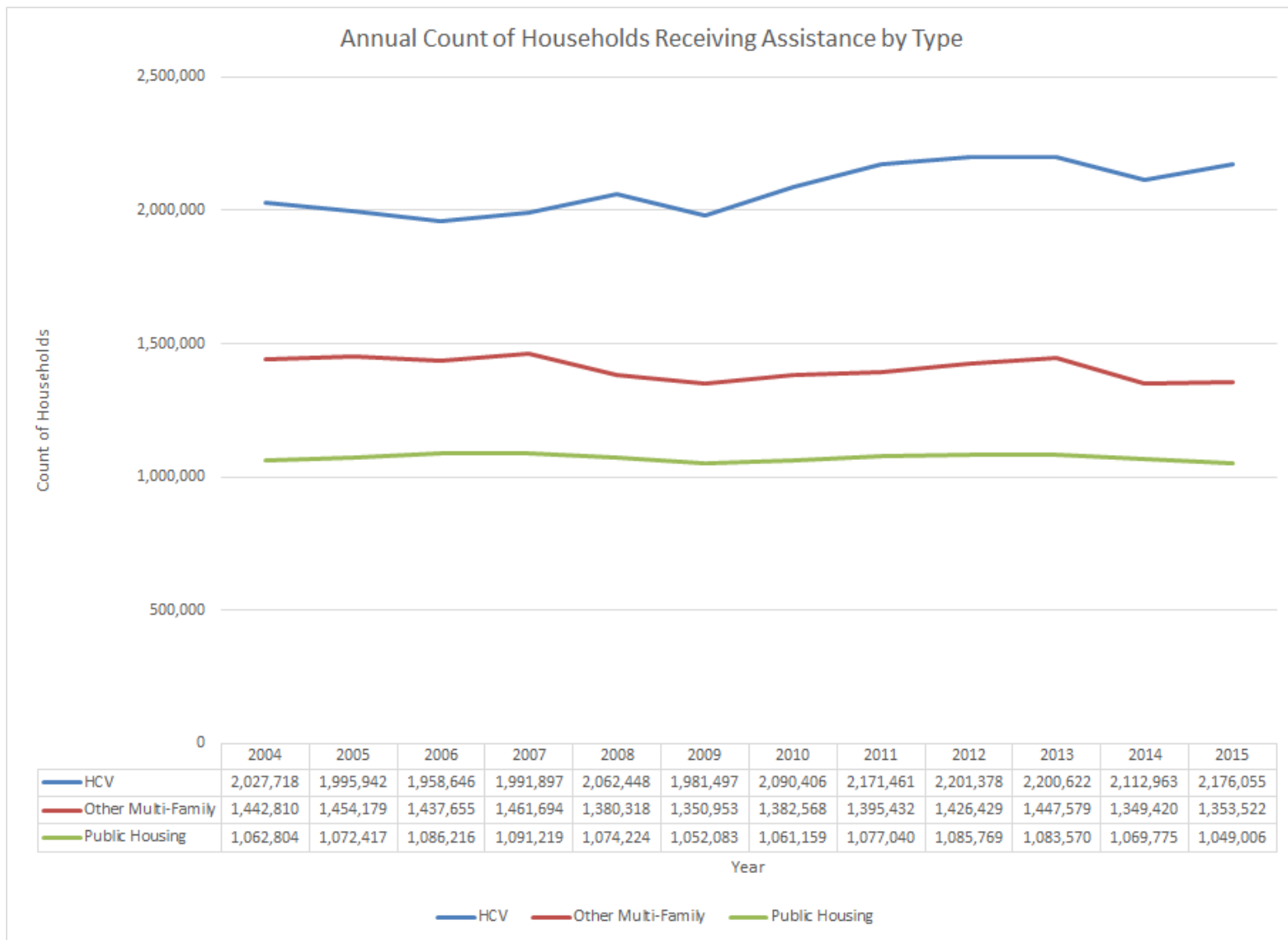Legend: Renter Households | Homeownership Rate

Note: Data for 2015 are as of the third quarter.
Source: US Census Bureau, Housing Vacancy Surveys.

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Units of public and assisted multi-family housing are fewer (≈4%, 100k) accompanied by a smaller (≈ 7%, 68k) increase in HCVs

Annual Count of Households Receiving Assistance by Type

|	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
HCV	2,027,718	1,995,942	1,958,646	1,991,897	2,062,448	1,981,497	2,090,406	2,171,461	2,201,378	2,200,622	2,112,963	2,176,055
Other Multi-Family	1,442,810	1,454,179	1,437,655	1,461,694	1,380,318	1,350,953	1,382,568	1,395,432	1,426,429	1,447,579	1,349,420	1,353,522
Public Housing	1,062,804	1,072,417	1,086,216	1,091,219	1,074,224	1,052,083	1,061,159	1,077,040	1,085,769	1,083,570	1,069,775	1,049,006

Source: CBPP analysis of HUD's Picture of Subsidized Households.
Missing data were interpolated using data from other years.

Renter cost burdens rise as owner burdens fall

FIGURE 32

While the Number of Cost-Burdened Owners Has Fallen, the Number of Cost-Burdened Renters Has Reached a New High

Households (Millions)

Owners
- Moderately Burdened
- Severely Burdened

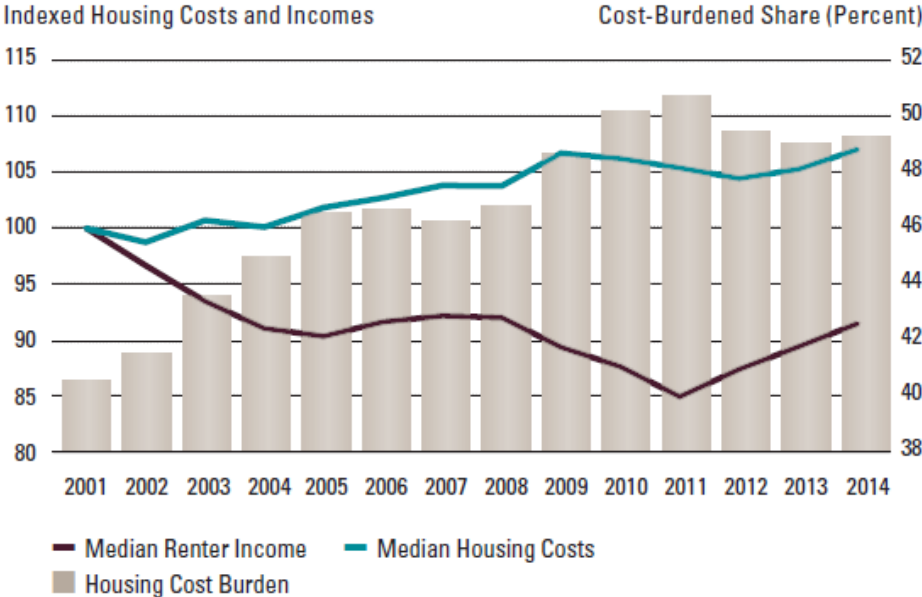**Renters**
- Moderately Burdened
- Severely Burdened
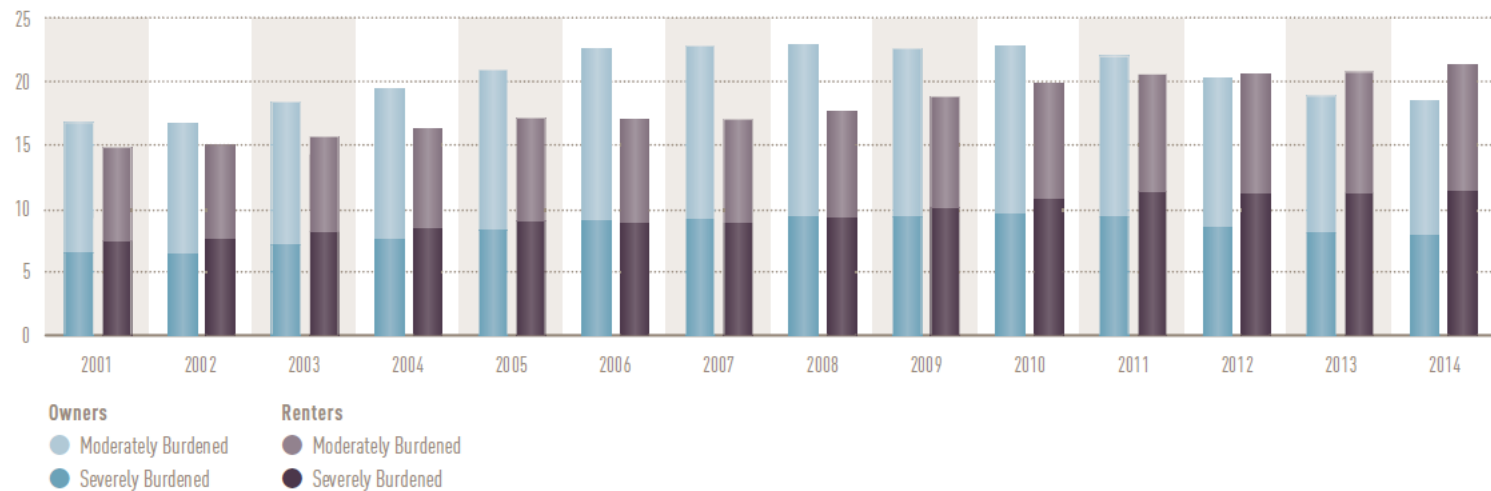
Notes: Moderately/severely cost-burdened households pay more than 31–50% of income for housing. Households with zero or negative income are assumed to be severely burdened, while renters paying no cash rent are assumed to be without burdens.
Source: JCHS tabulations of US Census Bureau, American Community Survey 1-Year Estimates.

Source: Joint Center for Housing Studies of Harvard University; SONH 2016

Renter burdens result from rising rents and flat/declining renter income

FIGURE 22

The Share of Renter Households Facing Cost Burdens Remains High as Income Growth Lags

Indexed Housing Costs and Incomes | Cost-Burdened Share (Percent)

Legend:
- Median Renter Income
- Median Housing Costs
- Housing Cost Burden

Notes: Median housing costs and household incomes are adjusted to 2014 dollars using the CPI-U for All Items. Housing costs include cash rent and utilities. Cost-burdened households pay more than 30% of income for housing. Households with zero or negative income are assumed to have severe burdens, while households paying no cash rent are assumed to be without burdens.
Source: JCHS tabulations of US Census Bureau, American Community Surveys.
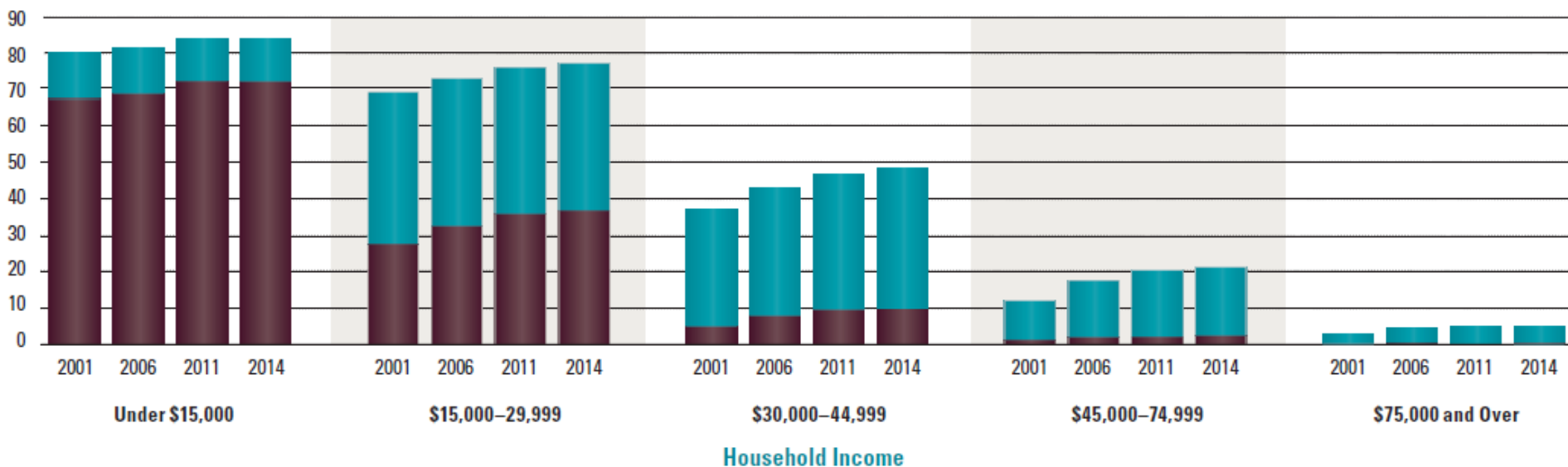
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Although up across the board, low income renters are substantially more frequent than higher income renter

FIGURE 23

Cost Burdens Are a Fact of Life for Lowest-Income Renters, But Are Becoming More Common Among Middle-Income Households as Well

Share of Renter Households with Cost Burdens (Percent)

Household Income

Legend: ■ Severely Burdened ■ Moderately Burdened

Notes: Household incomes are adjusted to 2014 dollars using the CPI-U for All Items. Moderately (severely) cost-burdened households pay more than 30% and up to 50% (more than 50%) of income for housing. Households with zero or negative income are assumed to have severe burdens, while households paying no cash rent are assumed to be without burdens.
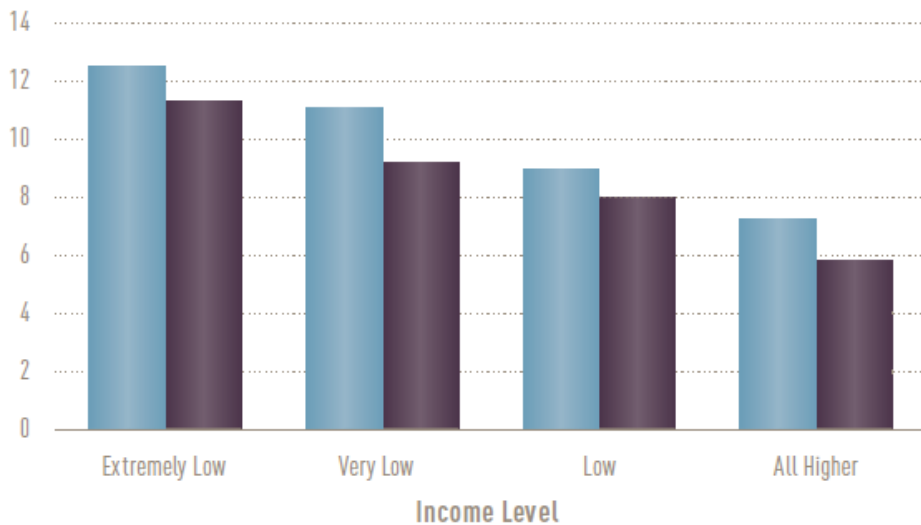Source: JCHS tabulations of US Census Bureau, American Community Surveys.

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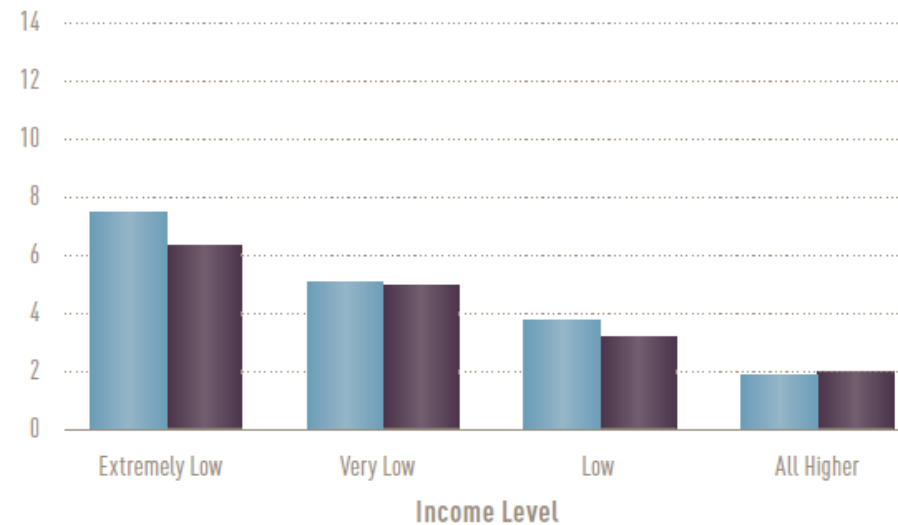# Renters, especially lower income renters, live in inadequate housing

FIGURE 33

Many Low-Income Households Sacrifice Housing Quality for Affordability

Share of Renters Living in Inadequate Units (Percent)

Share of Owners Living in Inadequate Units (Percent)

● Not Burdened   ● Cost Burdened

Notes: Extremely low/very low/low income is defined as up to 30%/31–50%/51–80% of area medians. Cost-burdened households pay more than 30% of income for housing costs. Inadequate units lack complete bathrooms, running water, electricity, or have other serious deficiencies.
Source: JCHS tabulations of HUD, 2013 American Housing Survey.

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Source: Joint Center for Housing Studies of Harvard University; SONH 2016

In the relatively affordable city of Philadelphia, a head of family would need to work nearly 4 jobs at minimum wage to afford a 3-br home

Housing Wage	Pennsylvania	Philadelphia County *
ZERO-BEDROOM	$12.43	$15.96
ONE-BEDROOM	$14.76	$19.29
TWO-BEDROOM	$18.27	$23.27
THREE-BEDROOM	$23.01	$28.88
FOUR-BEDROOM	$25.34	$31.90

Fair Market Rent	Pennsylvania	Philadelphia County *
ZERO-BEDROOM	$646	$830
ONE-BEDROOM	$768	$1,003
TWO-BEDROOM	$950	$1,210
THREE-BEDROOM	$1,196	$1,502
FOUR-BEDROOM	$1,318	$1,659

Annual Income Needed to Afford	Pennsylvania	Philadelphia County *
ZERO-BEDROOM	$25,847	$33,200
ONE-BEDROOM	$30,700	$40,120
TWO-BEDROOM	$38,000	$48,400
THREE-BEDROOM	$47,858	$60,080
FOUR-BEDROOM	$52,703	$66,360

Minimum Wage	Pennsylvania	Philadelphia County *
MINIMUM WAGE	$7.25	$7.25
RENT AFFORDABLE AT MINIMUM WAGE	$377	$377

Work Hours/Week at Minimum Wage	Pennsylvania	Philadelphia County *
ZERO-BEDROOM	69	88
ONE-BEDROOM	81	106
TWO-BEDROOM	101	128
THREE-BEDROOM	127	159
FOUR-BEDROOM	140	176

Source: National Low Income Housing Coalition. Out of Reach, 2016

In the relatively affordable Allentown-Bethlehem-Easton area, a head of family would need to work 3+ jobs at minimum wage to afford a 3-br home

Housing Wage	Allentown-Bethlehem-Easton HMFA	Adams County
ZERO-BEDROOM	$11.85	$13.15
ONE-BEDROOM	$15.02	$13.29
TWO-BEDROOM	$19.19	$17.15
THREE-BEDROOM	$24.44	$23.12
FOUR-BEDROOM	$26.56	$24.94

Fair Market Rent	Allentown-Bethlehem-Easton HMFA	Adams County
ZERO-BEDROOM	$616	$684
ONE-BEDROOM	$781	$691
TWO-BEDROOM	$998	$892
THREE-BEDROOM	$1,271	$1,202
FOUR-BEDROOM	$1,381	$1,297

Annual Income Needed to Afford	Allentown-Bethlehem-Easton HMFA	Adams County
ZERO-BEDROOM	$24,640	$27,360
ONE-BEDROOM	$31,240	$27,640
TWO-BEDROOM	$39,920	$35,680
THREE-BEDROOM	$50,840	$48,080
FOUR-BEDROOM	$55,240	$51,880

Minimum Wage	Allentown-Bethlehem-Easton HMFA	Adams County
MINIMUM WAGE	$7.25	$7.25
RENT AFFORDABLE AT MINIMUM WAGE	$377	$377

Work Hours/Week at Minimum Wage	Allentown-Bethlehem-Easton HMFA	Adams County
ZERO-BEDROOM	65	73
ONE-BEDROOM	83	73
TWO-BEDROOM	106	95
THREE-BEDROOM	135	128
FOUR-BEDROOM	147	138

Source: National Low Income Housing Coalition. Out of Reach, 2016

Philadelphia needs nearly 2x the number of subsidized units to meet the demand just of those households severely cost burdened

Assessment of Fair Housing 2016, Philadelphia PA

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

There are 54,095 family households experiencing severe housing cost burden in the jurisdiction (see "Table 43: Households with Severe Housing Cost Burden by Household Type and Size" on page 209). The number of families with a severe housing cost burden far exceeds the stock of publicly supported housing units with two or more bedrooms—an estimated 24,125 units.

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The supply of publicly supported housing in Philadelphia is less than 12 percent of the citywide demand/need for housing assistance as measured by the number of low income households. (p. 229)

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Diversity and Disparities

HOME   REPORTS   DATA   MAPS   LTDB   AMERICAN COMMUNITIES HOME

This page allows you to sort metropolitan regions or cities (the largest 200 cities in 2010) by a number of features of racial/ethnic composition and segregation. By default metropolitan regions are shown first; click the "cities" button to see the list of cities. You can return to the list of metropolitan regions by clicking the "metro" button.

[metro]   [cities]

Click the table header to sort by that column. Click it a second time to reverse the order.

Please select the variable to view the sorting table: White-White ▼

Which metro areas to list: All ▼

Currently the table shows: **Exposure Index: White-White All**

Rank	Area Name	1980	1990	2000	2010
1	Parkersburg-Marietta-Vienna, WV-OH Metropolitan Statistical Area	98.2	98.2	97.0	96.1
2	Altoona, PA Metropolitan Statistical Area	98.7	98.5	97.3	95.7
3	Kingsport-Bristol-Bristol, TN-VA Metropolitan Statistical Area	97.5	97.5	96.4	95.1
4	Bangor, ME Metropolitan Statistical Area	98.6	97.9	96.6	95.0
5	Glens Falls, NY Metropolitan Statistical Area	98.0	97.1	96.0	94.7
6	Huntington-Ashland, WV-KY-OH Metropolitan Statistical Area	97.3	97.2	95.8	94.7
7	Wheeling, WV-OH Metropolitan Statistical Area	97.2	97.4	95.6	94.6
8	Johnstown, PA Metropolitan Statistical Area	97.6	97.2	95.8	94.0
9	Steubenville-Weirton, OH-WV Metropolitan Statistical Area	96.1	95.9	94.9	94.0
10	Rockingham County-Strafford County, NH Metropolitan Division	98.1	97.2	96.0	93.9
11	Portland-South Portland-Biddeford, ME Metropolitan Statistical Area	98.5	97.8	96.1	93.8
12	Dubuque, IA Metropolitan Statistical Area	98.8	98.5	96.6	93.3
13	Eau Claire, WI Metropolitan Statistical Area	98.9	97.3	95.7	93.2
14	Charleston, WV Metropolitan Statistical Area	94.8	95.4	93.9	93.0
15	Monroe, MI Metropolitan Statistical Area	96.7	96.2	94.4	92.8
16	Williamsport, PA Metropolitan Statistical Area	97.9	96.8	94.3	92.8
17	Bismarck, ND Metropolitan Statistical Area	97.6	96.8	94.9	92.6
18	Johnson City, TN Metropolitan Statistical Area	97.2	96.9	94.8	92.6
19	Lewiston-Auburn, ME Metropolitan Statistical Area	98.7	98.0	96.4	92.5
20	Burlington-South Burlington, VT Metropolitan Statistical Area	98.0	97.4	94.9	92.4

https://s4.ad.brown.edu/Projects/Diversity/SegCitySorting/Default.aspx

Diversity and **Disparities**

HOME   REPORTS   DATA   MAPS   LTDB   AMERICAN COMMUNITIES HOME

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[metro]   [cities]

Click the table header to sort by that column. Click it a second time to reverse the order.

Please select the variable: [White-White ▼]

Currently the table shows: **Exposure Index: White-White**

Rank	City Name	1980	1990	2000	2010
1	Springfield, MO	96.2	95.2	90.9	87.0
2	Sioux Falls, SD	97.5	96.6	91.3	85.9
3	Boise City, ID	95.4	94.6	90.0	85.6
4	Scottsdale, AZ	95.3	93.0	88.7	84.8
5	Lincoln, NE	94.8	93.7	88.6	84.4
6	Spokane, WA	93.6	92.2	88.1	84.3
7	Sterling Heights, MI	96.8	95.4	90.0	84.2
8	Fort Collins, CO	90.5	89.4	85.8	83.7
9	Eugene, OR	93.4	91.9	86.3	82.2
10	Overland Park, KS	96.2	94.1	88.6	81.5
11	Knoxville, TN	90.5	89.4	84.9	79.2
12	Fort Wayne, IN	89.5	86.7	82.1	78.7
13	Metairie, LA	92.0	89.4	85.4	78.7
14	Warren, MI	97.5	96.5	90.7	78.4
15	Louisville/Jefferson County, KY				78.2
16	Madison, WI	93.9	90.4	83.9	78.0
17	Lexington-Fayette urban county, KY			83.0	77.0
18	Vancouver, WA	93.6	90.5	82.6	76.7
19	Omaha, NE	90.7	88.6	82.6	76.5
20	Dayton, OH	87.8	85.4	80.2	75.4

https://s4.ad.brown.edu/Projects/Diversity/SegCitySorting/Default.aspx

Diversity and Disparities

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[metro]   [cities]

Click the table header to sort by that column. Click it a second time to reverse the order.

Please select the variable: Black-Black ▼

Currently the table shows: **Exposure Index: Black-Black**

Rank	City Name	1980	1990	2000	2010
1	Detroit, MI	82.4	87.2	90.3	91.5
2	Jackson, MS	83.4	84.9	83.5	87.6
3	Birmingham, AL	83.2	82.9	84.5	84.2
4	Baltimore, MD	85.2	84.9	83.7	82.6
5	Atlanta, GA	88.9	89.3	86.2	80.3
6	Memphis, TN	80.4	81.3	80.2	80.0
7	Chicago, IL	89.9	87.0	84.3	79.9
8	Cleveland, OH	89.0	89.2	83.6	78.8
9	New Orleans, LA	76.9	78.6	82.1	78.1
10	Washington, DC	88.2	86.0	83.7	76.8
11	Dayton, OH	81.3	80.7	78.9	76.4
12	Baton Rouge, LA	72.7	76.5	78.7	76.4
13	Shreveport, LA	79.5	75.6	76.4	75.6
14	St. Louis, MO	86.6	83.3	78.0	74.7
15	Newark, NJ	82.4	81.4	78.5	73.7
16	Philadelphia, PA	81.2	81.3	76.8	72.5
17	Milwaukee, WI	71.1	71.0	71.0	71.9
18	Montgomery, AL	73.9	72.8	71.9	71.7
19	Richmond, VA	77.6	76.2	76.6	71.0
20	Fort Lauderdale, FL	71.7	69.4	71.9	70.0

https://s4.ad.brown.edu/Projects/Diversity/SegCitySorting/Default.aspx