

# Appendix B: New York-Connecticut Fair Housing and Equity Assessment (FHEA) Advisory Committee Report & Strategy Recommendations

## I. EXECUTIVE SUMMARY

### FHEA ADVISORY COMMITTEE

**D**iverse stakeholder groups were invited by the NY-CT Consortium to participate in the Fair Housing and Equity Assessment (FHEA) Advisory Committee to provide input on the FHEA and develop policy and strategy recommendations to address the segregation patterns and opportunity disparities in the New York-Connecticut region.

The members of the Advisory Committee are:

- Bridgeport Neighborhood Trust
- Center for Popular Democracy
- Charter Oak Communities
- Community Development Corporation of Long Island
- Community Housing Innovations
- Community Voices Heard
- Enterprise Community Partners
- ERASE Racism
- Fair Housing Justice Center
- Groundwork Hudson Valley
- Local Initiatives Support Corporation (LISC)
- Long Island Builders Institute

- Long Island Community Foundation
- Long Island Housing Partnership
- Long Island Housing Services, Inc.
- Make the Road New York
- New Economy Project
- New Neighborhoods, Inc.
- New York Communities for Change
- Open Communities Alliance
- Partnership for Strong Communities
- Westchester Community Foundation
- Westchester Residential Opportunities

In addition, the following members of the Consortium and other public entities joined the Advisory Committee discussions and deliberations but were not decision-makers in the development of the recommendations:

- City of Bridgeport
- City of White Plains
- Greater Bridgeport Regional Council
- Nassau County
- New York City
- New York Metropolitan Transportation Council

- New York State
- Regional Plan Association
- South Western Regional Planning Agency
- Suffolk County

In addition, local experts in the fields of affordable housing development and fair housing assisted the advisory committee. In particular, the Advisory Committee conferred with Felix Ciampa of the Urban Land Institute and Jon Vogel of Avalon Bay Communities provided technical assistance regarding inclusionary housing policies and development issues.

Between October 2013 and February 2014, the Advisory Committee met as a full committee twice in person and twice by phone and participated in dozens of smaller conference call sessions and through written correspondence to provide input on the FHEA analysis and action planning. As its primary task, the Advisory Committee reviewed available relevant data and information and engaged in extensive discussions to develop strategy recommendations to address the fair housing impediments in the region.

## FHEA STRATEGY RECOMMENDATIONS

**T**he strategy recommendations developed by the Advisory Committee aim to address the most critical underlying causes of segregation and racial and ethnic disparities in access to opportunity in the region. The complete strategy recommendations agreed upon by the Advisory Committee are set forth in the charts in the Strategy Recommendations section below. These strategies are organized by issue area, and within each issue area, are separated into higher-priority strategies and lower-priority strategies.

With such a large and complex region it was not possible to make strategy recommendations specific to every neighborhood, jurisdiction, or even county in the region. Instead, as the charts below demonstrate, the Advisory Committee recommends strategies linked with the level of government that is responsible for implementing each strategy and the type of neighborhood as identified in the neighborhood typology grid for which each strategy is appropriate. In addition, the Committee recognizes that actions that require financial support may

demand additional resources or shifting limited funds from other governmental programs. Nonetheless, by setting forth the strategies below, the Committee is recommending how governmental resources should be targeted to address the dramatic inequities in the region and to advance fair housing.

As an overview of the strategy recommendations, the issue areas and brief summaries of the priority strategies are set forth here. Please note that these are only summaries and the full strategy details agreed to by the Advisory Committee are included in the charts below.

### Section I. Strategies to strengthen the anti-discrimination investigation and enforcement system

- Increased federal, state, and local funding for strategic fair housing enforcement testing;
- Adoption and enforcement of state, county, and local “source of income” anti-discrimination laws;
- Assessment by HUD of “substantially equivalent” entities to ensure meaningful investigation and enforcement of fair housing complaints;
- Use of the State Attorney General and other state enforcement agencies to bring legal actions to address fair housing violations;
- Use of state authority and resources to investigate real estate licensees accused of fair housing violations and make public such accusations;
- State and local legislative action to requires condominiums and cooperatives to disclose their reasons for rejecting applications;
- HUD enforcement of affirmatively furthering fair housing obligations.

### Section II. Strategies to enhance the engagement of low-income people and underrepresented racial and ethnic minorities in local and regional planning

- Funding for, and implementation of, state, county, local jurisdiction, and Metropolitan Planning Organizations (MPOs) partnerships with community-based organizations to educate and engage members of low-income communities in housing-related decision-making;

- Development of and commitment to community engagement best practices.

Section III: Strategies to promote investment in and revitalization of Racially/Ethnically Concentrated Areas of Poverty (R/ECAPs) and high-poverty communities while protecting against displacement

- Investment by transportation operators/service providers, counties, and local jurisdictions in equitable transit-oriented investment (ETOD) with mixed-income housing, including very-low and extremely-low income housing, where conditions suggest ETOD investment will improve neighborhood conditions and foster mixed-income neighborhoods;
- Extension, strengthening, and expansion of the New York State rent control and stabilization laws;
- Increased federal, state, and local resources for rehabilitation of existing, occupied extremely-low income housing, especially public housing;
- Investment in redevelopment of public housing to replace existing units with new housing in mixed-income settings while preserving or expanding the number of extremely-low income units;
- Investment in and administration of local job training and job placement services;
- Adoption and enforcement of local income-based hiring preferences and living wage requirements;
- Increased support for code enforcement;
- Adoption and enforcement of local mandatory inclusionary housing ordinances;
- Preservation of affordable housing by local jurisdictions when affordability requirements are expiring;
- Additional investments in transportation services that connect local residents to job centers.

Section IV: Strategies to promote new affordable housing in high-opportunity areas

- Adoption of a New York State builder's remedy

law modeled after Connecticut General Statute Sec. 8-30g and Massachusetts 40B as well as other state incentive programs to promote the development of new affordable housing in high-opportunity areas;

- Collaborative efforts to build community support for affordable housing development;
- Assessment and strengthening of the Long Island Workforce Housing Act;
- Increased state and federal funding for extremely-low- and very-low-income housing development;
- Increased state and county funding for infrastructure investments to ensure appropriate sites are prepared for greater density of affordable multifamily housing;
- Adoption and enforcement of local mandatory inclusionary housing ordinances;
- Conditioning local jurisdictions' receipt of county and state competitive funds on municipal actions to overcome zoning barriers and promote affordable housing.

Section V: Strategies to ensure that underrepresented racial and ethnic minorities, low-income families, and other protected groups have access to affordable housing in high-opportunity areas

- State, local, and county enforcement of affirmative marketing and mobility counseling requirements;
- Region-wide marketing and coordinating listings of housing openings;
- Elimination of the use of discriminatory local preferences for housing;

Section VI: Strategies to stabilize housing opportunities for middle and moderate-income families

- State and federal investigation and enforcement to address redlining, steering, predatory lending, and other discriminatory lending practices;
- Creation by the U.S. Department of Housing

and Urban Development (HUD) and the U.S. Consumer Financial Protection Bureau (CFPB) of a database of mortgage defaults and foreclosures as required by Dodd-Frank Wall Street Reform and Consumer Protection Act;

- Investment in and administration of foreclosure prevention counseling.

Section VII: Strategies to advance regional approaches to affordable housing

- Creation of a roundtable of jurisdictions, practitioners, developers, organizers and membership organizations, advocates, attorneys, and business leaders to share best practices across the region.

Section VIII: Strategies to ensure regional infrastructure planning and investments incorporate equity considerations

- Requirement imposed by U.S Department of Transportation on MPOs to consider state and municipal housing plans in developing regional transportation and other plans and document how proposed investments and services would impact the objectives of local housing plans;
- Reduced transportation fares;
- Increased access to job centers through strategic transportation investments by MPOs.

As used in these summaries and the strategy recommendations below, the term affordable housing means housing affordable to families at or below 80 percent of Area Medium Income (AMI); low-income refers to families at or below 80 percent of AMI; very-low-income refers to families at or below 50 percent of AMI; and extremely-low-income refers to families at or below 30 percent of AMI. Further, the term “underrepresented racial and ethnic minorities” refers to African American, Latino, Asian, and Native American people.

## STRATEGY RECOMMENDATIONS

### I. Strategies to strengthen the anti-discrimination investigation and enforcement system

The Advisory Committee found that governmental entities and residents of the region do not know the full extent and nature of the housing discrimination that is occurring. Housing discrimination complaint data may not provide a clear understanding of the problem. As a result, more support is needed for sophisticated, strategic enforcement testing across the region to investigate housing discrimination of all kinds.

To the extent discrimination has been revealed by testing and anecdotal evidence, invidious steering and other discriminatory practices by real estate agents, rental housing providers, and others is clearly a significant problem. For example:

- A 2012 testing report by Westchester Residential Opportunities found that 40% of 90 audit-based and complaint-based tests, which primarily explored the practices of real estate agencies, produced unequal results.
- A 2004 audit conducted by Long Island Housing Services, Inc. (LIHS) involving 37 paired tests of real estate agencies revealed that 46 percent of the time African American prospective purchasers and renters received less favorable treatment (e.g. denied service, received untruthful information about availability, steered away) compared to similarly situated whites.
- Over the past few years, testing by the Fair Housing Justice Center in New York City resulted in dozens of cases of alleged discrimination against real estate companies, rental housing providers, and subsidized housing programs. The cases have involved thousands of housing units and involved alleged discrimination based on race, color, national origin, disability, and source of income.

Accordingly, the Advisory Committee recommends more pro-active enforcement of fair housing laws as well as other anti-discrimination measures, and the resources needed to support such measures. In particular, the Advisory Committee determined that rooting out patterns of discrimination will require stronger investigation and enforcement systems at

the local, county, state, and federal levels and legal enforcement actions by State Attorneys General. In addition, the Advisory Committee believes that source of income discrimination is pervasive and contributes to the perpetuation of segregation in the region. However, it is currently legal in Rockland and Suffolk counties and is inadequately investigated and addressed in other areas.

In light of these findings, the Advisory Committee recommends that:

Priority Strategy Recommendations	Neighborhood typologies (1=High, 2=Medium, 3=Not appropriate)	
<p>a. HUD, states, counties, and local jurisdictions increase funding for, and otherwise support, systematic and strategic fair housing testing by experienced fair housing organizations that investigate and pursue enforcement actions based on such testing. Funding should be allocated based on demonstrated need for more testing and enforcement. Fair housing organizations should coordinate efforts with grassroots and other community organizations to strategically target testing.</p> <p>Responsible Parties: HUD; states; counties; local jurisdictions; fair housing organizations</p>	White, low-poverty	1
	White, medium-poverty	1
	White, high-poverty	1
	Multi-racial, low-poverty	1
	Multi-racial, medium-poverty	1
	Multi-racial, high-poverty	1
	Non-white, low-poverty	1
	Non-white, medium-poverty	1
	Non-white, high-poverty	1
<p>b. States, counties, and local jurisdictions adopt and affirmatively enforce laws to prohibit discrimination on the basis of source of income to protect Section 8 Housing Choice Voucher holders and families that receive other subsidies or income from sources other than conventional employment (e.g. pensions, court-order child support) from housing discrimination.</p> <p>Responsible Parties: states; counties; local jurisdictions</p>	White, low-poverty	1
	White, medium-poverty	1
	White, high-poverty	1
	Multi-racial, low-poverty	1
	Multi-racial, medium-poverty	1
	Multi-racial, high-poverty	1
	Non-white, low-poverty	1
	Non-white, medium-poverty	1
	Non-white, high-poverty	1
<p>c. HUD assess the resource needs and staff capacity of state and county “substantially equivalent”-certified fair housing complaint handling entities every two years or based on a complaint. This assessment would include the qualifications and process governing the appointment of members; whether the staff has sufficient expertise and experience; whether the entities are adequately collaborating with fair housing and community-based organizations; and how the entities handle and refers pattern and practice cases. Such assessment should, where needed, ensure changes to bring entities into compliance with the “substantially equivalent” standards and to provide meaningful and timely investigation and resolution of complaints of discrimination. To ensure enforcement is meaningful, HUD should withhold funding unless and until specified actions are taken to address the deficiencies.</p> <p>Responsible Parties: HUD</p>	White, low-poverty	1
	White, medium-poverty	1
	White, high-poverty	1
	Multi-racial, low-poverty	1
	Multi-racial, medium-poverty	1
	Multi-racial, high-poverty	1
	Non-white, low-poverty	1
	Non-white, medium-poverty	1
	Non-white, high-poverty	1

<p>d. States use the powers of the State Attorney General and other state enforcement agencies to address fair housing violations through legal action. State legal actions are particularly needed to challenge exclusionary zoning practices that have a racially disparate impact and source of income discrimination.</p> <p>Responsible Parties: states</p>	White, low-poverty	1
	White, medium-poverty	1
	White, high-poverty	2
	Multi-racial, low-poverty	2
	Multi-racial, medium-poverty	2
	Multi-racial, high-poverty	2
	Non-white, low-poverty	2
	Non-white, medium-poverty	2
	Non-white, high-poverty	2
<p>e. State agencies increase their capacity and resources to investigate licensed real estate professionals accused of violating fair housing laws and issue appropriate sanctions and disciplinary action against licensees who are involved in discriminatory practices. Initiation of investigations by state licensing agencies should begin with the filing of a fair housing complaint. The Advisory Committee also recommends making publically available lists of licensees who are the subject of fair housing complaints.</p> <p>Responsible Parties: states</p>	White, low-poverty	1
	White, medium-poverty	1
	White, high-poverty	1
	Multi-racial, low-poverty	1
	Multi-racial, medium-poverty	1
	Multi-racial, high-poverty	1
	Non-white, low-poverty	1
	Non-white, medium-poverty	1
	Non-white, high-poverty	1
<p>f. States and local jurisdictions consider legislative action to require condominiums and cooperatives to disclose their reasons for rejecting applicants to discourage discriminatory decisions and that HUD encourage states and local jurisdictions to enact such legislation.</p> <p>Responsible Parties: HUD; states; local jurisdictions</p>	White, low-poverty	1
	White, medium-poverty	1
	White, high-poverty	1
	Multi-racial, low-poverty	1
	Multi-racial, medium-poverty	1
	Multi-racial, high-poverty	2
	Non-white, low-poverty	2
	Non-white, medium-poverty	2
	Non-white, high-poverty	2

<p>g. HUD clarify and enforce the affirmatively furthering fair housing obligations of states, counties, local jurisdictions, and public housing authorities, including offering technical assistance and, when recipient fail to comply, deny them HUD funding until they have made meaningful steps toward compliance.</p> <p>Responsible Parties: HUD</p>	White, low-poverty	1
	White, medium-poverty	1
	White, high-poverty	1
	Multi-racial, low-poverty	1
	Multi-racial, medium-poverty	1
	Multi-racial, high-poverty	1
	Non-white, low-poverty	1
	Non-white, medium-poverty	1
	Non-white, high-poverty	1
<b>Other Strategies to Consider</b>		<b>Neighborhood typologies (1=High, 2=Medium, 3=Not appropriate)</b>
<p>h. HUD, states, counties, and local jurisdictions increase funding for, and otherwise support, fair housing testing aimed at identifying patterns of discriminatory practices and the public release of those findings to raise public awareness about housing discrimination.</p> <p>Responsible Parties: HUD; states; counties; local jurisdictions; fair housing organizations</p>	White, low-poverty	2
	White, medium-poverty	2
	White, high-poverty	2
	Multi-racial, low-poverty	2
	Multi-racial, medium-poverty	2
	Multi-racial, high-poverty	2
	Non-white, low-poverty	2
	Non-white, medium-poverty	2
	Non-white, high-poverty	2
<p>i. States consider legislative action to establish state commissions within existing agencies to review new multifamily housing plans for compliance with fair housing accessibility requirements and require rental housing providers to file an annual multifamily housing report, including number of accessible units in their buildings.</p> <p>Responsible Parties: states</p>	White, low-poverty	2
	White, medium-poverty	2
	White, high-poverty	2
	Multi-racial, low-poverty	2
	Multi-racial, medium-poverty	2
	Multi-racial, high-poverty	2
	Non-white, low-poverty	2
	Non-white, medium-poverty	2
	Non-white, high-poverty	2



j. HUD evaluate the fair housing impact of credit checks and tenant screening.  Responsible Parties: HUD	White, low-poverty	2
	White, medium-poverty	2
	White, high-poverty	2
	Multi-racial, low-poverty	2
	Multi-racial, medium-poverty	2
	Multi-racial, high-poverty	2
	Non-white, low-poverty	2
	Non-white, medium-poverty	2
	Non-white, high-poverty	2

**Figure lxiii. Recommendations to strengthen the anti-discrimination investigation and enforcement system**

**II. Strategies to enhance the engagement of low-income people and underrepresented racial and ethnic minorities in local and regional planning**

The Advisory Committee found that local community engagement processes, including those used to develop Consolidated Plans, Analyses of Impediments, zoning and land use codes, and other housing and transportation plans and policies, are frequently insufficient to meaningfully involve community members. As a result, decisions shaping the housing opportunities of the region’s residents are not informed by the needs, experiences, and knowledge of the community, especially low-income people and underrepresented racial and ethnic minorities and others vulnerable to discrimination, making the decisions more likely to perpetuate existing disparities. The Committee was specifically concerned about the weaknesses in the community engagement component of the FHEA process itself, which was conducted over too short a time frame and with too few resources to meaningfully engage residents in the FHEA’s development.

The Advisory Committee provides recommendations to improve engagement practices, including partnering with and supporting community-based organizations, developing and implementing best practices in innovative, iterative community engagement approaches, and dedicating agency staff representatives to ongoing engagement.

In light of these findings, the Advisory Committee recommends that:

Priority Strategy Recommendations	Neighborhood typologies (1=High, 2=Medium, 3=Not appropriate)	
<p>a. States, counties, local jurisdictions, and MPOs provide funding for and partner with experienced community-based organizations to implement programs to educate members of low-income communities about local and regional planning processes and laws that impact their housing and transportation opportunities, and dedicate community engagement staff members who are continuously available to serve as a liaison to community groups and members of the public.</p> <p>Responsible parties: states; counties; local jurisdictions; MPOs</p>	White, low-poverty	1
	White, medium-poverty	1
	White, high-poverty	1
	Multi-racial, low-poverty	1
	Multi-racial, medium-poverty	1
	Multi-racial, high-poverty	1
	Non-white, low-poverty	1
	Non-white, medium-poverty	1
	Non-white, high-poverty	1
<p>b. Counties, local jurisdictions, and MPOs develop and commit to best practices in community outreach and engagement, including iterative engagement processes that involve staged outreach, education, and engagement and sufficient time for meaningful engagement; language access services; plain language explanations of planning proposals; approaches that seek actionable strategy recommendations; and meaningful responses to community input.</p> <p>Responsible Parties: counties; local jurisdictions; MPOs</p>	White, low-poverty	1
	White, medium-poverty	1
	White, high-poverty	1
	Multi-racial, low-poverty	1
	Multi-racial, medium-poverty	1
	Multi-racial, high-poverty	1
	Non-white, low-poverty	1
	Non-white, medium-poverty	1
	Non-white, high-poverty	1

**Figure lxiv. Recommendations to enhance the engagement of low-income people and underrepresented racial and ethnic minorities in local and regional planning**

### **III. Strategies to promote investment in and revitalization of Racially/Ethnically Concentrated Areas of Poverty (R/ECAPs) and high-poverty communities while protecting against displacement**

The Advisory Committee agreed that alleviation of segregation and opportunity disparities in the region would require investment and policy approaches aimed at revitalizing R/ECAPs and other high-poverty areas. As the data shows, R/ECAPs and other high-poverty communities have a high concentration of subsidized housing, but limited access to higher-performing schools, financial services, and other assets important to both economic opportunity and quality of life. At the same time, in a region with strong market forces and high housing costs, especially in and around New York City, the Advisory Committee is concerned that revitalization efforts can displace rather than benefit existing low-income residents.

For example, the FHEA analysis shows:

- R/ECAPs have only 9% of the population but contain 29% of the region's federally-subsidized housing and are home to 24% of those living in poverty.
- Most schools in R/ECAPs and other high-poverty, non-white neighborhoods score in the lowest 30% as measured by 8th grade English and math test results.
- In New York City, most areas that are over 50% African American or Hispanic have less than one bank branch for every 10,000 residents, while those in other areas generally have two or more branches.
- While more empirical evidence is needed to fully understand which revitalization strategies work under which conditions, studies have documented positive impacts for residents of different forms of investment in low-income neighborhoods. For example:
  - a. According to NYU Furman Center studies, the construction of Low-Income Housing Tax Credit (LIHTC) units in New York City was found to have positive and significant impacts on the surrounding neighborhood. Community development practitioners recognize, however, that affordable

housing alone is rarely sufficient to change neighborhood conditions or give residents a path out of poverty.

- b. NYU Furman Center has also found subsidized homeownership to have a positive impact on reading and math scores in local schools.
  - c. Studies of equitable transit-oriented development have documented how compact development around transportation access points, including those with adequate affordable housing development and preservation, can result in job growth, increased property values, and reduced car expenses that benefit existing residents.
- From 2000 to 2010, there were 148 census tracts in high-poverty areas that experienced a substantial decrease in poverty (poverty rate declined by at least 10 percentage points) and 55 high-poverty, non-white or multi-racial census tracts where the white population increased by at least 10 percentage points. These census tracks are primarily but not exclusively in New York City. Both the causes and effects of these changes are complicated, but there is widespread concern that residents of these neighborhoods are at risk of displacement.

To achieve the goals of revitalization while benefiting and not displacing existing residents, especially underrepresented racial and ethnic minorities and low-income households, a number of different policy tools should be employed with careful consideration of the market conditions, demographic changes, and likely catalytic impact of specific investments and policies at a neighborhood level. The goal of the recommended strategies is to make investments in high-poverty areas in combination with affordable housing development and preservation strategies that will improve neighborhood conditions, catalyze other public and private investments, and help foster mixed-income, diverse neighborhoods.

In light of these findings, the Advisory Committee recommends that:

Priority Strategy Recommendations	Neighborhood typologies (1=High, 2=Medium, 3=Not appropriate)	
<p>a. Counties, local jurisdictions, and transportation operators/service providers encourage investment in mixed-income equitable transit-oriented development (ETOD) projects, including very-low and extremely-low-income housing, where transit needs and market conditions suggest the investment will catalyze other investments, improve neighborhood conditions, and help foster mixed-income neighborhoods. To further fair housing goals, the balance of extremely-, very-, and low-income units with market rate units must take into consideration the kind of housing that is needed to create balanced mixed-income neighborhoods, given existing poverty rates, neighborhood assets and opportunities, and displacement pressures. Further, low-income units must be proportionately and simultaneously developed within the development or neighborhood.</p> <p>Responsible Parties: counties; local jurisdictions; transportation operators/service providers</p>	<p>White, low-poverty</p> <p>White, medium-poverty</p> <p>White, high-poverty</p> <p>Multi-racial, low-poverty</p> <p>Multi-racial, medium-poverty</p> <p>Multi-racial, high-poverty</p> <p>Non-white, low-poverty</p> <p>Non-white, medium-poverty</p> <p>Non-white, high-poverty</p>	<p>1</p> <p>1</p> <p>1</p> <p>1</p> <p>1</p> <p>1</p> <p>1</p> <p>1</p> <p>1</p>
<p>b. New York State extend, strengthen, and geographically expand rent stabilization and rent control laws when they are up for renewal in 2018.</p> <p>Responsible Parties: New York State</p>	<p>White, low-poverty</p> <p>White, medium-poverty</p> <p>White, high-poverty</p> <p>Multi-racial, low-poverty</p> <p>Multi-racial, medium-poverty</p> <p>Multi-racial, high-poverty</p> <p>Non-white, low-poverty</p> <p>Non-white, medium-poverty</p> <p>Non-white, high-poverty</p>	<p>1</p> <p>1</p> <p>1</p> <p>1</p> <p>1</p> <p>1</p> <p>1</p> <p>1</p>
<p>c. Federal and local entities increase resources for, and invest in, rehabilitation of existing, occupied extremely-, very-, and low-income housing stock, particularly dedicating federal, state, and city funding to address critical public housing and project-based Section 8 rehabilitation needs. This should be done in a manner that promotes, where possible, mixed-income developments while preserving the number of extremely-, very-, and low-income housing units.</p> <p>Responsible Parties: HUD; states; counties; local jurisdictions; public housing authorities (PHAs)</p>	<p>White, low-poverty</p> <p>White, medium-poverty</p> <p>White, high-poverty</p> <p>Multi-racial, low-poverty</p> <p>Multi-racial, medium-poverty</p> <p>Multi-racial, high-poverty</p> <p>Non-white, low-poverty</p> <p>Non-white, medium-poverty</p> <p>Non-white, high-poverty</p>	<p>1</p> <p>1</p> <p>1</p> <p>2</p> <p>1</p> <p>1</p> <p>2</p> <p>1</p> <p>1</p>

<p>d. Where rehabilitation is not feasible, PHAs and local jurisdictions invest in redevelopment of public housing and project-based Section 8 housing, replacing existing units with new housing in mixed-income settings. Such redevelopment should expand the number of units or at the very least must ensure one-for-one replacement of extremely low-income units with some or all replacement units in high-opportunity areas, to the extent possible. All efforts must be taken to permit existing low-income residents to return to the neighborhood, if they chose to do so.</p> <p>Responsible Parties: PHAs; local jurisdiction</p>	White, low-poverty	1
	White, medium-poverty	1
	White, high-poverty	1
	Multi-racial, low-poverty	1
	Multi-racial, medium-poverty	1
	Multi-racial, high-poverty	1
	Non-white, low-poverty	1
	Non-white, medium-poverty	1
	Non-white, high-poverty	1
<p>e. Jurisdictions invest in and administer locally-based job training and job placement services in low-income communities geared toward the skill level and employment needs of the community, including holding developers and contractors responsible for Section 3 compliance. These efforts should employ best practices in pre-apprenticeship programs and Section 3 implementation. Practices should be selected based on concrete measures of whether job placement is meaningful.</p> <p>Responsible Parties: local jurisdictions</p>	White, low-poverty	3
	White, medium-poverty	2
	White, high-poverty	1
	Multi-racial, low-poverty	3
	Multi-racial, medium-poverty	2
	Multi-racial, high-poverty	1
	Non-white, low-poverty	3
	Non-white, medium-poverty	2
	Non-white, high-poverty	1
<p>f. Local jurisdictions adopt and enforce income-based hiring preferences and living wage requirements to ensure existing low-income residents have access to, and benefit from, jobs created in connection with commercial or residential developments or other projects that receive public subsidy or other public assistance. The Advisory Committee recognizes that in a resource-constrained environment this requires innovative underwriting and project development to prevent the increased cost of such wages from reducing the creation and preservation of affordable housing, and recommends increased support for affordable housing developers to support such wage increases.</p> <p>Responsible Parties: local jurisdictions</p>	White, low-poverty	2
	White, medium-poverty	1
	White, high-poverty	1
	Multi-racial, low-poverty	2
	Multi-racial, medium-poverty	1
	Multi-racial, high-poverty	1
	Non-white, low-poverty	2
	Non-white, medium-poverty	1
	Non-white, high-poverty	1

<p>g. Local jurisdictions support code enforcement with sufficient resources to address non-compliance and that counties or states develop systems to identify best code enforcement practices and encourage municipalities to adopt them, through education, training, and other incentives. Additional measures must be employed to ensure that code enforcement is not used to discriminatorily target and displace existing residents.</p> <p>Responsible Parties: counties; states; local jurisdictions</p>	White, low-poverty	2
	White, medium-poverty	1
	White, high-poverty	1
	Multi-racial, low-poverty	2
	Multi-racial, medium-poverty	1
	Multi-racial, high-poverty	1
	Non-white, low-poverty	2
	Non-white, medium-poverty	1
	Non-white, high-poverty	1
	<p>h. Jurisdictions adopt and enforce inclusionary housing laws to promote the development of affordable housing as part of market rate housing developments, especially in high-opportunity and gentrifying neighborhoods and in areas with new ETOD projects or other investments that will increase property values and catalyze neighborhood changes. Such ordinances must be tailored to local market conditions to promote market rate multifamily developments while also ensuring such development benefits the local community by including affordable family housing. Such ordinances should set mandatory affordable housing set-asides. To the extent possible, the policies should produce housing that serves a variety of family sizes and that is affordable to families at less than 30%, 30-50%, 50-80%, and 80-100% of AMI. Laws should specify that affordable units must be built simultaneously and should have no fewer bedrooms than the market rate units.</p> <p>Responsible Parties: local jurisdictions</p>	White, low-poverty
White, medium-poverty		1
White, high-poverty		2
Multi-racial, low-poverty		1
Multi-racial, medium-poverty		2
Multi-racial, high-poverty		2
Non-white, low-poverty		2
Non-white, medium-poverty		2
Non-white, high-poverty		2
All non-white/multiracial, high/medium-poverty and increasing white		1
All non-white/multiracial, high/medium-poverty and increasing income	1	

<p>i. Local jurisdictions take proactive steps or expand existing programs to preserve affordable housing when affordability requirements are expiring, especially when new ETOD projects or other catalytic investments are likely to increase property values in that area. Tools to consider include tax abatements and other incentives to encourage developers to extend affordability on existing affordable housing. The Advisory Committee also recommends that local jurisdictions consider other innovative strategies to establish new permanently affordable housing, including collaborations with non-profits to establish land banks and land trusts.</p> <p>Responsible Parties: local jurisdictions, not-for-profit organizations</p>	White, low-poverty	2
	White, medium-poverty	2
	White, high-poverty	2
	Multi-racial, low-poverty	2
	Multi-racial, medium-poverty	2
	Multi-racial, high-poverty	2
	Non-white, low-poverty	2
	Non-white, medium-poverty	2
	Non-white, high-poverty	2
	All non-white/multiracial, high/medium poverty and increasing white	1
<p>j. Federal agencies, transportation operators/service providers, and local jurisdictions invest in transportation services that connect local residents to job centers, considering both the types of transportation and the hours of service that are needed and the cost of the services.</p> <p>Responsible Parties: U.S. Department of Transportation (DOT); transportation operators/service providers; counties; local jurisdictions</p>	All non-white/multiracial, high/medium poverty and increasing income	1
	White, low-poverty	1
	White, medium-poverty	1
	White, high-poverty	1
	Multi-racial, low-poverty	1
	Multi-racial, medium-poverty	1
	Multi-racial, high-poverty	1
	Non-white, low-poverty	1
	Non-white, medium-poverty	1
Non-white, high-poverty	1	
<b>Other Strategies to Consider</b>		<b>Neighborhood typologies (1=High, 2=Medium, 3=Not appropriate)</b>
<p>k. Counties and local jurisdictions invest in active parkland, public open space/civic space, and the maintenance of existing municipal parks and open space. Accessibility (pedestrian safety) to downtown/suburban pocket parks in central business districts should be improved.</p> <p>Responsible Parties: counties; local jurisdictions</p>	White, low-poverty	3
	White, medium-poverty	2
	White, high-poverty	2
	Multi-racial, low-poverty	3
	Multi-racial, medium-poverty	2
	Multi-racial, high-poverty	2
	Non-white, low-poverty	3
	Non-white, medium-poverty	2
Non-white, high-poverty	2	

<p>l. Local jurisdictions engage with youth and families to develop initiatives to reduce violence, property crime, and other threats to public safety.</p> <p>Responsible Parties: local jurisdictions</p>	White, low-poverty	3
	White, medium-poverty	2
	White, high-poverty	1
	Multi-racial, low-poverty	3
	Multi-racial, medium-poverty	2
	Multi-racial, high-poverty	1
	Non-white, low-poverty	3
	Non-white, medium-poverty	2
	Non-white, high-poverty	1
<p>m. Federal agencies reform federal regulations, including Community Reinvestment Act and HUD multifamily funding, to permit and incentivize more retail and commercial development in projects supported by HUD programs and Fannie Mae mortgages, while not allowing such changes to reduce the limited resources available for affordable housing.</p> <p>Responsible Parties: HUD; Federal Reserve</p>	White, low-poverty	3
	White, medium-poverty	2
	White, high-poverty	1
	Multi-racial, low-poverty	3
	Multi-racial, medium-poverty	2
	Multi-racial, high-poverty	1
	Non-white, low-poverty	3
	Non-white, medium-poverty	2
	Non-white, high-poverty	1
<p>n. Federal agencies and states create financial incentives for private mixed-income development targeted to R/ECAPs and other distressed communities.</p> <p>Responsible Parties: HUD; U.S. DOT; states</p>	White, low-poverty	3
	White, medium-poverty	2
	White, high-poverty	1
	Multi-racial, low-poverty	3
	Multi-racial, medium-poverty	2
	Multi-racial, high-poverty	1
	Non-white, low-poverty	3
	Non-white, medium-poverty	2
	Non-white, high-poverty	1



<p>o. Counties or local jurisdictions develop a measurement and tracking system with community input to identify where residents are at risk of displacement because of neighborhood changes, and to respond to such identified risks with anti-displacement strategies.</p> <p>Responsible Parties: counties; local jurisdictions</p>	White, low-poverty	3
	White, medium-poverty	3
	White, high-poverty	3
	Multi-racial, low-poverty	3
	Multi-racial, medium-poverty	3
	Multi-racial, high-poverty	2
	Non-white, low-poverty	3
	Non-white, medium-poverty	3
	Non-white, high-poverty	2
	All non-white/multiracial, high/medium- poverty and increasing white	1
	All non-white/multiracial, high/medium-poverty and increasing income	1
<p>p. Local jurisdictions limit condominium conversion to, or only implement in a manner that will, preserve affordable housing opportunities, particularly in areas with less than 10% affordable units and in areas with rent stabilization.</p> <p>Responsible Parties: local jurisdictions</p>	White, low-poverty	3
	White, medium-poverty	3
	White, high-poverty	3
	Multi-racial, low-poverty	3
	Multi-racial, medium-poverty	3
	Multi-racial, high-poverty	3
	Non-white, low-poverty	3
	Non-white, medium-poverty	3
	Non-white, high-poverty	3
	All non-white/multiracial, high/medium-poverty and increasing white	1
	All non-white/multiracial, high/medium-poverty and increasing income	1

**Figure Ixv. Recommendations promote investment in and revitalization of Racially/Ethnically Concentrated Areas of Poverty (R/ECAPs) and high-poverty communities while protecting against displacement**

#### **IV. Strategies to promote new affordable housing in high-opportunity areas**

The FHEA analysis makes clear that affordable housing, especially housing that serves very-low- and extremely-low-income families, is disproportionately concentrated in higher-poverty areas that do not provide access to high-performing schools and other opportunities:

- 53% of units renting for less than \$800 are in non-white, high-poverty neighborhoods, and only 6% are in white, low-poverty neighborhoods. For units renting for less than \$1,250, the shares are 70% and 9%, respectively.
- Outside of New York City, over 80% of people in white, low-poverty areas live in single-family, owner-occupied housing. For non-white, high-poverty neighborhoods, the majority of residents live in multifamily rental units everywhere except Long Island, where residents in high-poverty neighborhoods are just as likely to own as to rent.
- Schools with the highest 8th grade English and math scores are predominantly in low-poverty neighborhoods, especially in low-poverty areas that are predominantly white.

The Advisory Committee finds that one of the leading causes of this disproportionate concentration of affordable housing is the zoning and other regulatory barriers erected by high-opportunity suburban jurisdictions. The Committee determined that the lack of state-level tools to challenge exclusionary land use practices, especially in New York State, worsens this problem. In consideration of the possible strategies to overcome these barriers, many members of the committee suggested the most effective approach would be strongly-enforced state or federal affordable housing mandates imposed on each local jurisdiction. Short of such jurisdiction-specific mandates, the committee recommends other state and county policies – both carrots and sticks – to promote zoning and land use practices that would facilitate affordable housing. The state level policies are primarily based on laws in Massachusetts and Connecticut.

In addition to such state-level tools, the committee recommends actions local jurisdictions and, in New York State, counties can take to fulfill their affirmatively furthering fair housing obligations. These strategies include policies to ensure zoning

practices are not exclusionary and to capture some of the value transferred to land owners and developers with changes in zoning. To advance the goal of equitable access to housing in high-opportunity areas, the policies to promote affordable housing production in this section must be paired with strategies in section V that aim to ensure underrepresented racial and ethnic minorities can access such housing as well as the anti-discrimination strategies in section I, the community engagement strategies in section II, and regional approaches in sections VII and VIII.

In light of these findings, the Advisory Committee recommends that:

Priority Strategy Recommendations	Neighborhood typologies (1=High, 2=Medium, 3=Not appropriate)	
<p>a. New York State consider adoption of new legislative and regulatory policies to promote affordable housing development in high-opportunity areas. Specific policies would include programs that (1) set a threshold percentage of affordable housing that each jurisdiction needs to meet, and allows a state agency or court to override local zoning when an affordable housing proposal is denied in a local jurisdiction that has not met those obligations (models include Conn. Gen. Stat. Sec. 8-30g; Mass. Gen. Laws Ch. 40B); (2) incentivize local jurisdictions to create designated zoning overlay areas that allow developers to increase housing density in exchange for creating affordable housing in areas of high-opportunity (models include Conn. Gen. Stat. Sec. 8-13 (m-x) (HOME Connecticut); Mass. Gen. Laws Ch. 40R); (3) give priority for state funding, such as sales tax money and highway and public transit funding, to those jurisdictions that are in compliance with the programmatic obligations in (1) and (2); and (4) establish criteria to ensure affordable housing built pursuant to these programs is in accessible locations with well-performing schools, and is outside of areas with existing concentrations of low-income housing. Laws adopting these programs should make every effort to promote the development of housing serving all income levels, including low-, very-low-, and extremely-low-income families in high-opportunity areas.</p> <p>Responsible Parties: New York State</p>	<p>White, low-poverty</p> <p>White, medium-poverty</p> <p>White, high-poverty</p> <p>Multi-racial, low-poverty</p> <p>Multi-racial, medium-poverty</p> <p>Multi-racial, high-poverty</p> <p>Non-white, low-poverty</p> <p>Non-white, medium-poverty</p> <p>Non-white, high-poverty</p>	<p>1</p> <p>2</p> <p>3</p> <p>1</p> <p>2</p> <p>3</p> <p>1</p> <p>2</p> <p>3</p>
<p>b. Counties, local jurisdictions, and regional planning organizations collaborate with community groups to build community support for affordable housing through outreach to and education of residents.</p> <p>Responsible Parties: counties; local jurisdictions; regional planning organizations</p>	<p>White, low-poverty</p> <p>White, medium-poverty</p> <p>White, high-poverty</p> <p>Multi-racial, low-poverty</p> <p>Multi-racial, medium-poverty</p> <p>Multi-racial, high-poverty</p> <p>Non-white, low-poverty</p> <p>Non-white, medium-poverty</p> <p>Non-white, high-poverty</p>	<p>1</p> <p>2</p> <p>2</p> <p>1</p> <p>2</p> <p>2</p> <p>1</p> <p>2</p> <p>2</p>

<p>c. New York State and Nassau and Suffolk Counties assess implementation and enforcement of the Long Island Workforce Housing Act (LIWHA), clarify the requirements on local jurisdictions, and address weaknesses in the statutory requirements and enforcement of this law.</p> <p>Responsible Parties: New York State; counties</p>	White, low-poverty	1
	White, medium-poverty	2
	White, high-poverty	3
	Multi-racial, low-poverty	1
	Multi-racial, medium-poverty	2
	Multi-racial, high-poverty	3
	Non-white, low-poverty	1
	Non-white, medium-poverty	2
	Non-white, high-poverty	3
<p>d. HUD and states increase funding sources to subsidize very-low and extremely-low-income housing for families, especially for new housing in high-opportunity areas and gentrifying areas that are emerging as new high-opportunity areas.</p> <p>Responsible Parties: HUD; states</p>	White, low-poverty	1
	White, medium-poverty	2
	White, high-poverty	3
	Multi-racial, low-poverty	1
	Multi-racial, medium-poverty	2
	Multi-racial, high-poverty	3
	Non-white, low-poverty	1
	Non-white, medium-poverty	2
	Non-white, high-poverty	3
	All non-white/multiracial, high/medium-poverty and increasing white	1
	All non-white/multiracial, high/medium-poverty and increasing income	1
<p>e. States and counties increase funding for infrastructure investments, such as sewers, and expedite approval processes for new technology, such as decentralized septic systems, to ensure appropriate sites are prepared for greater density of affordable multifamily housing. Such state funding can be provided with priority given to those jurisdictions in compliance with the state policies addressed in (a) above.</p> <p>Responsible Parties: states; counties</p>	White, low-poverty	1
	White, medium-poverty	2
	White, high-poverty	3
	Multi-racial, low-poverty	1
	Multi-racial, medium-poverty	2
	Multi-racial, high-poverty	3
	Non-white, low-poverty	1
	Non-white, medium-poverty	2
	Non-white, high-poverty	3

<p>f. Jurisdictions adopt and enforce inclusionary housing laws to promote the development of affordable housing as part of market rate housing developments, especially in high-opportunity and gentrifying neighborhoods and in areas with new TOD projects or other investments that will increase property values and catalyze neighborhood changes. Such ordinances must be tailored to local market conditions to promote market rate multifamily development and to ensure such development benefits the local community by including affordable family housing. Such ordinances should set mandatory affordable housing set-asides. To the extent possible, the policies should produce housing that is affordable to families at less than 30%, 30-50%, 50-80%, and 80-100% of AMI. Laws should specify that affordable units must be built simultaneously and should have no fewer bedrooms than the market rate units.</p> <p>Responsible Parties: local jurisdictions</p>	White, low-poverty	1
	White, medium-poverty	1
	White, high-poverty	2
	Multi-racial, low-poverty	1
	Multi-racial, medium-poverty	2
	Multi-racial, high-poverty	2
	Non-white, low-poverty	2
	Non-white, medium-poverty	2
	Non-white, high-poverty	2
<p>g. Counties and states condition local jurisdictions' receipt of competitive funds on municipal actions to overcome zoning barriers and promote affordable housing.</p> <p>Responsible Parties: states; counties</p>	White, low-poverty	1
	White, medium-poverty	1
	White, high-poverty	3
	Multi-racial, low-poverty	1
	Multi-racial, medium-poverty	1
	Multi-racial, high-poverty	3
	Non-white, low-poverty	1
	Non-white, medium-poverty	1
	Non-white, high-poverty	3
<b>Other Strategies to Consider</b>		<b>Neighborhood typologies (1=High, 2=Medium, 3=Not appropriate)</b>
<p>h. Local jurisdictions with less than 10% of housing affordable to families at 80% of AMI or lower assess the availability of sites in high-opportunity areas for multifamily housing, particularly those zoned for multifamily housing as of right, identify specific sites for multifamily housing, and conduct rezoning and remove other regulatory barriers where appropriate to promote the development of multifamily affordable housing.</p> <p>Responsible Parties: local jurisdictions</p>	White, low-poverty	1
	White, medium-poverty	1
	White, high-poverty	3
	Multi-racial, low-poverty	1
	Multi-racial, medium-poverty	1
	Multi-racial, high-poverty	3
	Non-white, low-poverty	1
	Non-white, medium-poverty	1
	Non-white, high-poverty	3

<p>i. Counties and states require local jurisdictions with less than 10% of housing affordable to families at 80% of AMI to assess the availability of sites in high-opportunity areas for multifamily housing, particularly those zoned for multifamily housing as of right, identify specific sites for multifamily housing, and conduct rezoning and remove other regulatory barriers where appropriate to promote the development of multifamily affordable housing. The Advisory Committee further recommends that counties and states incorporate these local assessments into their Analyses of Impediments/Assessments of Fair Housing.</p> <p>Responsible Parties: counties; states</p>	White, low-poverty	1
	White, medium-poverty	1
	White, high-poverty	3
	Multi-racial, low-poverty	1
	Multi-racial, medium-poverty	1
	Multi-racial, high-poverty	3
	Non-white, low-poverty	1
	Non-white, medium-poverty	1
	Non-white, high-poverty	3
<p>j. States and New York City balance the need for Low-Income Housing Tax Credits and disaster recovery funds to facilitate affordable housing development in high-opportunity/low-poverty communities with affordable housing needs in lower-income communities.</p> <p>Responsible Parties: states; New York City</p>	White, low-poverty	1
	White, medium-poverty	1
	White, high-poverty	1
	Multi-racial, low-poverty	1
	Multi-racial, medium-poverty	1
	Multi-racial, high-poverty	1
	Non-white, low-poverty	1
	Non-white, medium-poverty	1
	Non-white, high-poverty	1
<p>k. States and counties generate fair share housing plans with allocations of affordable housing need assigned to each local jurisdiction, identifying areas with employment opportunities, thriving schools, higher median incomes, transit access and safe streets for affordable/subsidized housing, and award local jurisdictions that meet these allocations, such as with bonus points for competitive federal, state, and county funding.</p> <p>Responsible Parties: states and counties</p>	White, low-poverty	1
	White, medium-poverty	2
	White, high-poverty	3
	Multi-racial, low-poverty	1
	Multi-racial, medium-poverty	2
	Multi-racial, high-poverty	3
	Non-white, low-poverty	1
	Non-white, medium-poverty	2
	Non-white, high-poverty	3

<p>l. Local jurisdictions collaborate with and support coalitions to, among other activities to promote affordable housing, identify specific sites suitable for affordable housing, reach out to property owners, advocate for rezoning and development of affordable units, including 2+ bedroom units, and use successes as models in the region.</p> <p>Responsible Parties: local jurisdictions</p>	White, low-poverty	1
	White, medium-poverty	2
	White, high-poverty	3
	Multi-racial, low-poverty	1
	Multi-racial, medium-poverty	2
	Multi-racial, high-poverty	3
	Non-white, low-poverty	1
	Non-white, medium-poverty	2
	Non-white, high-poverty	3
	<p>m. Counties strengthen County Transfer of Development Rights policies.</p> <p>Responsible Parties: counties</p>	White, low-poverty
White, medium-poverty		2
White, high-poverty		3
Multi-racial, low-poverty		1
Multi-racial, medium-poverty		2
Multi-racial, high-poverty		3
Non-white, low-poverty		1
Non-white, medium-poverty		2
Non-white, high-poverty		3

Figure lxvi. Recommendations to promote new affordable housing in high-opportunity areas

**V. Strategies to ensure that underrepresented racial and ethnic minorities, low-income families, and other protected groups have access to affordable housing in high-opportunity areas**

In addition to eliminating barriers to affordable housing development in high-opportunity areas, the Advisory Committee identified strategies that are needed to ensure that members of protected classes, particularly low-income families and underrepresented racial and ethnic minorities, have access to new and existing housing opportunities in these areas. There is a need to make sure that affirmative marketing practices are not perfunctory and truly reach the least likely to apply throughout the region. In addition, as shown by recent law suits, residency preferences can serve to discriminatorily exclude underrepresented racial and ethnic minorities and must be carefully assessed for any potential disparate impact on the basis of race and ethnicity.

Finally, the Advisory Committee found that Section 8 Housing Choice Voucher holders are not sufficiently accessing high-opportunity neighborhoods in the region despite their purpose to provide mobility. Section 8 voucher households are somewhat less concentrated than subsidized housing units – 53% of Section 8 voucher households are in non-white, high-poverty neighborhoods, as opposed to 68% of other subsidized units. However, only 4% of voucher households are in white, low-poverty areas not far ahead of subsidized units, 2% of which are in white, low-poverty areas. In addition to anti-discrimination laws banning source of income discrimination as discussed in Section I, the Committee suggests considering other approaches to modify the administration of vouchers in the region, though it recognizes that some innovations are difficult given the significant budget cuts to this program at the federal level.

In light of these findings, the Advisory Committee recommends that:



Priority Strategy Recommendations	Neighborhood typologies (1=High, 2=Medium, 3=Not appropriate)	
<p>a. States, counties, and local jurisdictions require affirmative marketing at lease up and turn-over of all new construction or newly open affordable units. Exact policies must be locally tailored to take into consideration the needs of the community and the applicant pool in the region. Marketing should include mobility counseling provided by fair housing organizations that have expertise in counseling.</p> <p>Responsible Parties: states; counties; local jurisdictions</p>	White, low-poverty	1
	White, medium-poverty	1
	White, high-poverty	1
	Multi-racial, low-poverty	1
	Multi-racial, medium-poverty	1
	Multi-racial, high-poverty	1
	Non-white, low-poverty	1
	Non-white, medium-poverty	1
	Non-white, high-poverty	1
<p>b. States, counties, and local jurisdictions ensure region-wide marketing and coordinate listings of properties in high-opportunity/low-poverty areas for widespread distribution.</p> <p>Responsible Parties: states; counties; local jurisdictions</p>	White, low-poverty	1
	White, medium-poverty	1
	White, high-poverty	1
	Multi-racial, low-poverty	1
	Multi-racial, medium-poverty	1
	Multi-racial, high-poverty	1
	Non-white, low-poverty	1
	Non-white, medium-poverty	1
	Non-white, high-poverty	1
<p>c. States, counties, and local jurisdictions adopt and enforce clear affirmative marketing standards to determine and employ the “least likely to apply” definition.</p> <p>Responsible Parties: states; counties; local jurisdictions</p>	White, low-poverty	1
	White, medium-poverty	1
	White, high-poverty	1
	Multi-racial, low-poverty	1
	Multi-racial, medium-poverty	1
	Multi-racial, high-poverty	1
	Non-white, low-poverty	1
	Non-white, medium-poverty	1
	Non-white, high-poverty	1

<p>d. Local jurisdictions eliminate the use of preferences for housing in areas where such a preference has a disparate impact or perpetuates racial, ethnic, or economic segregation.</p> <p>Responsible Parties: local jurisdictions</p>	White, low-poverty	1
	White, medium-poverty	1
	White, high-poverty	3
	Multi-racial, low-poverty	3
	Multi-racial, medium-poverty	3
	Multi-racial, high-poverty	3
	Non-white, low-poverty	3
	Non-white, medium-poverty	3
	Non-white, high-poverty	3
<b>Other Strategies to Consider</b>		<b>Neighborhood typologies (1=High, 2=Medium, 3=Not appropriate)</b>
<p>e. States and PHAs in the region assess the impacts of the governance of the Section 8 Housing Choice Voucher program and where needed explore shifting governance to one organization or consortium at the metropolitan level through a competitive process to distribute vouchers, conduct mobility counseling for voucher holders, and reach out to landlords on a regional level.</p> <p>Responsible Parties: states; PHAs; HUD</p>	White, low-poverty	2
	White, medium-poverty	2
	White, high-poverty	2
	Multi-racial, low-poverty	2
	Multi-racial, medium-poverty	2
	Multi-racial, high-poverty	2
	Non-white, low-poverty	2
	Non-white, medium-poverty	2
	Non-white, high-poverty	2
<p>f. PHAs and other Section 8 HCV administering entities use Small Area Fair Market Rents (SAFMRs) to raise the HCV payment standard in high-opportunity areas and reduce the payment standard in lower rent areas, where doing so will not reduce the overall number of vouchers available in the region.</p> <p>Responsible Parties: PHAs; Section 8 administering entities</p>	White, low-poverty	1
	White, medium-poverty	2
	White, high-poverty	2
	Multi-racial, low-poverty	2
	Multi-racial, medium-poverty	1
	Multi-racial, high-poverty	2
	Non-white, low-poverty	1
	Non-white, medium-poverty	2
	Non-white, high-poverty	2

**Figure Ixvii. Recommendations to ensure that underrepresented racial and ethnic minorities, low-income families, and other protected groups have access to affordable housing in high-opportunity areas**

**VI. Strategies to stabilize housing opportunities for middle and moderate-income families**

In addition to the above findings regarding impediments to fair housing related to housing options and access to opportunity for low-income families and racial and ethnic minorities, the Advisory Committee finds that the foreclosure crisis and other threats to the stability of middle and moderate-income homeowners must be addressed to further fair housing in the region. Indeed, the analysis shows that predatory lending practices and foreclosures disproportionately impact underrepresented racial and ethnic minorities. The Advisory Committee recommends a number of measures to curb abusive lending, servicing, and foreclosure practices and to increase assistance to struggling homeowners.

In light of these findings, the Advisory Committee recommends that:

Priority Strategy Recommendations	Neighborhood typologies (1=High, 2=Medium, 3=Not appropriate)	
<p>a. Federal and state agencies proactively assess, using both supervisory and enforcement authority, patterns of redlining, steering, predatory lending, and other discriminatory lending practices and bring fair housing/lending actions to address violations.</p> <p>Responsible Parties: states; HUD; CFPB; Federal Deposit Insurance Corporation (FDIC); the Federal Reserve Board; the Office of the Comptroller of the Currency (OCC)</p>	White, low-poverty	1
	White, medium-poverty	1
	White, high-poverty	1
	Multi-racial, low-poverty	1
	Multi-racial, medium-poverty	1
	Multi-racial, high-poverty	1
	Non-white, low-poverty	1
	Non-white, medium-poverty	1
	Non-white, high-poverty	1

<p>b. HUD and CFPB create and make public the database of mortgage defaults and foreclosures as required by the Dodd-Frank Wall Street Reform and Consumer Protection Act.</p> <p>Responsible Parties: HUD; CFPB</p>	White, low-poverty	1
	White, medium-poverty	1
	White, high-poverty	1
	Multi-racial, low-poverty	1
	Multi-racial, medium-poverty	1
	Multi-racial, high-poverty	1
	Non-white, low-poverty	1
	Non-white, medium-poverty	1
	Non-white, high-poverty	1
<p>c. HUD, states, counties, and local jurisdictions invest in and administer foreclosure prevention counseling for property-owners.</p> <p>Responsible Parties: HUD; states; counties; local jurisdictions</p>	White, low-poverty	1
	White, medium-poverty	1
	White, high-poverty	1
	Multi-racial, low-poverty	1
	Multi-racial, medium-poverty	1
	Multi-racial, high-poverty	1
	Non-white, low-poverty	1
	Non-white, medium-poverty	1
	Non-white, high-poverty	1
<b>Other Strategies to Consider</b>		<b>Neighborhood typologies (1=High, 2=Medium, 3=Not appropriate)</b>
<p>d. Jurisdictions consider adopting “Responsible Banking Ordinances” to enable municipalities to evaluate whether or how well financial institutions are serving low-income neighborhoods and underrepresented racial and ethnic minorities, and use that evaluation to inform which institutions receive municipal deposits and other city business.</p> <p>Responsible Parties: local jurisdictions</p>	White, low-poverty	3
	White, medium-poverty	2
	White, high-poverty	1
	Multi-racial, low-poverty	3
	Multi-racial, medium-poverty	2
	Multi-racial, high-poverty	1
	Non-white, low-poverty	3
	Non-white, medium-poverty	2
	Non-white, high-poverty	1

<p>e. Local jurisdictions consider the municipal use of eminent domain to seize underwater mortgages and write down principal, if such a strategy is determined to be lawful.</p> <p>Responsible Parties: local jurisdictions</p>	White, low-poverty	2
	White, medium-poverty	2
	White, high-poverty	2
	Multi-racial, low-poverty	2
	Multi-racial, medium-poverty	2
	Multi-racial, high-poverty	2
	Non-white, low-poverty	2
	Non-white, medium-poverty	2
	Non-white, high-poverty	2
<p>f. Local jurisdictions target homeownership assistance to stabilize changing neighborhoods and allow current residents to benefit from rising property values.</p> <p>Responsible Parties: local jurisdictions</p>	White, low-poverty	2
	White, medium-poverty	1
	White, high-poverty	1
	Multi-racial, low-poverty	2
	Multi-racial, medium-poverty	1
	Multi-racial, high-poverty	1
	Non-white, low-poverty	2
	Non-white, medium-poverty	1
	Non-white, high-poverty	1

**Figure lxviii. Recommendations to stabilize housing opportunities for middle and moderate-income families**

**VII. Strategies to advance regional approaches to affordable housing**

As shown above, the FHEA’s assessment of the regional distribution of affordable housing shows that subsidized and deed-restricted housing affordable to families below 80% of AMI is inequitably distributed. In addition to the neighborhood-focused policy approaches discussed in Sections III and IV, regional approaches are needed. Accordingly, the Advisory Committee highlights the following regional strategies to consider, recognizing that achieving regional collaboration will require longer-term efforts and likely state-level involvement.

In light of these findings, the Advisory Committee recommends that:

Priority Strategy Recommendations	Neighborhood typologies (1=High, 2=Medium, 3=Not appropriate)	
a. Local jurisdictions, regional planning entities, and non-profits create a roundtable of jurisdictions, practitioners, developers, organizers and membership organizations, advocates, attorneys, and business leaders to share best practices across the region.  <b>Responsible Parties: local jurisdictions; regional planning entities; non-profits</b>	White, low-poverty	1
	White, medium-poverty	1
	White, high-poverty	1
	Multi-racial, low-poverty	1
	Multi-racial, medium-poverty	1
	Multi-racial, high-poverty	1
	Non-white, low-poverty	1
	Non-white, medium-poverty	1
	Non-white, high-poverty	1

Other Strategies to Consider	Neighborhood typologies (1=High, 2=Medium, 3=Not appropriate)	
<p>b. States and counties create county or regional waitlists for all affordable housing developments and ensure that the information is widely available, and also create regional information portals for additional affordable housing opportunities that are not subject to waitlist requirements.</p> <p>Responsible Parties: states; counties</p>	White, low-poverty	1
	White, medium-poverty	1
	White, high-poverty	1
	Multi-racial, low-poverty	1
	Multi-racial, medium-poverty	1
	Multi-racial, high-poverty	1
	Non-white, low-poverty	1
	Non-white, medium-poverty	1
	Non-white, high-poverty	1
<p>c. States coordinate local jurisdictions to adopt a regional compact to consider and respond to the regional distribution of affordable housing. The Advisory Committee further recommends that states provide technical assistance to local jurisdictions to coordinate among local and regional housing and land use plans and promote regional housing and land use planning.</p> <p>Responsible Parties: states</p>	White, low-poverty	2
	White, medium-poverty	2
	White, high-poverty	2
	Multi-racial, low-poverty	2
	Multi-racial, medium-poverty	2
	Multi-racial, high-poverty	2
	Non-white, low-poverty	2
	Non-white, medium-poverty	2
	Non-white, high-poverty	2
<p>d. States, MPOs, and local jurisdictions collaborate to coordinate Regional Economic Development Council (REDC) and Comprehensive Economic Development Strategy (CEDS) plans with TOD and regional transportation plans.</p> <p>Responsible Parties: states; MPOs; local jurisdictions</p>	White, low-poverty	2
	White, medium-poverty	2
	White, high-poverty	2
	Multi-racial, low-poverty	2
	Multi-racial, medium-poverty	2
	Multi-racial, high-poverty	2
	Non-white, low-poverty	2
	Non-white, medium-poverty	2
	Non-white, high-poverty	2

Figure Ixix. Recommendations to advance regional approaches to affordable housing

**VIII. Strategies to ensure regional infrastructure planning and investments incorporate equity considerations**

The Advisory Committee finds that to address segregation patterns and opportunity disparities decisions regarding regional transportation and other infrastructure investments and policies must take fair housing goals into consideration. Currently, processes that determine how and where transportation and infrastructure investments are made are disconnected from state, county, and local land use and housing planning processes, and do not adequately consider the impacts on fair housing. The Advisory Committee recommends approaches to align these disjointed planning processes and to better use transportation and infrastructure investments to further fair housing.

In light of these findings, the Advisory Committee recommends that:

Priority Strategy Recommendations	Neighborhood typologies (1=High, 2=Medium, 3=Not appropriate)	
<p>a. U.S. DOT require MPOs to consider state and municipal housing plans, including HUD Consolidated Plans and Analyses of Impediments/Assessments of Fair Housing in developing Regional Transportation Plans (RTPs) and other MPO plans. These MPO plans would document how proposed investments and services would impact the objectives of these local housing plans, especially their fair housing strategies, and potential joint strategies developed in consultation with agencies responsible for housing plans. The Advisory Committee further recommends that states and U.S. DOT provide adequate resources for MPOs to perform this function and that housing and development agencies consult with MPOs in developing their housing and economic development plans to assess their transportation implications.</p> <p>Responsible Parties: U.S. DOT; states; MPOs</p>	White, low-poverty	1
	White, medium-poverty	1
	White, high-poverty	1
	Multi-racial, low-poverty	1
	Multi-racial, medium-poverty	1
	Multi-racial, high-poverty	1
	Non-white, low-poverty	1
	Non-white, medium-poverty	1
	Non-white, high-poverty	1



<p>b. Reduce cost of providing transit to help reduce fare barriers. Transportation planning should incorporate new measures, such as housing-transportation cost burden, to determine the impact of transportation pricing and its effect on job access and transit use for low-income and auto-less households.</p> <p>Responsible Parties: transportation operators/service providers; MPOs</p>	White, low-poverty	1
	White, medium-poverty	1
	White, high-poverty	1
	Multi-racial, low-poverty	1
	Multi-racial, medium-poverty	1
	Multi-racial, high-poverty	1
	Non-white, low-poverty	1
	Non-white, medium-poverty	1
	Non-white, high-poverty	1
<p>c. MPOs increase access to job centers through strategic transportation investments and that U.S. DOT continue to require regional transportation plans to have a job access component and provide adequate funding for both planning and implementation. These expanded efforts should look at new data that permits more fine-grained examination of the types and location of jobs that are accessible at a neighborhood level.</p> <p>Responsible Parties: U.S. DOT, MPOs</p>	White, low-poverty	1
	White, medium-poverty	1
	White, high-poverty	1
	Multi-racial, low-poverty	1
	Multi-racial, medium-poverty	1
	Multi-racial, high-poverty	1
	Non-white, low-poverty	1
	Non-white, medium-poverty	1
	Non-white, high-poverty	1

**Figure lxx. Recommendations to ensure regional infrastructure planning and investments incorporate equity considerations**