

## **Self-Assessment – Affirmatively Furthering Fair Housing in Small Jurisdictions**

In addition to gathering fair housing data, jurisdictions should engage residents and other stakeholders (e.g., public housing authorities, community development corporations) in a local and often regional dialogue about fair housing. The input solicited as part of this process can both inform and be informed by quantitative data and analyses.

Maryland's fair housing requirements are described in the Land Use Article, Section 3-114. These requirements do not define what an assessment of fair housing entails, but MDP's fair housing research has found that a traditional US HUD assessment of fair housing includes an analysis of patterns of segregation/integration, racially or ethnically concentrated areas of poverty (R/ECAPS), disparities in access to opportunity, and disproportionate housing needs. The Affirmatively Furthering Fair Housing webpage on the MDP website includes a full description of those analyses. Some questions that jurisdictions may want to consider asking stakeholders, as well as local government staff members, include the following.

### **General Fair Housing Questions**

- What local organizations, if any, are advancing fair housing in the community?
- Does the community need more affordable housing? If so, where?
- What do you think is the most serious problem regarding housing discrimination or unfair housing practices in the community?
- Do any policies negatively impact the provision of housing for low-income households?
- What policies and practices do we have that support fair housing? If so, which ones should be considered meaningful actions?

### **Segregation/Integration**

- Do we have residential patterns of racial/ethnic concentration or segregation? Communities can use [the EJ Screening Tool](#) to help answer this question.
- For municipalities, how do racial/ethnic composition & patterns compare to the county?
- For counties, how do racial/ethnic composition & patterns compare to the metropolitan area?
- Have segregation/integration patterns in the community changed over time? If so, how?

### **Racially or Ethnically Concentrated Areas of Poverty**

- If there are areas of racial/ethnic concentration, do any of these areas also have high levels of poverty or concentrations of low-income households?
- What efforts have been made locally to deconcentrate poverty or desegregate neighborhoods?
- Do we have subsidized housing? (e.g. Low-Income Housing Tax Credit, HOME, CDBG, HUD-funded). If so, where is it located? Communities can use [the DHCD Multifamily Mapper](#) to help answer this question.
- Does the community have a strategy to revitalize low-income neighborhoods and convert them into areas of opportunity?
- Are there disparities in housing burden by protected class, such as race, ethnicity, or disability?
- Are there gaps in homeownership rates in the jurisdiction for protected class households?

## **Disparities in Access to Opportunity**

- If there are areas of racial/ethnic concentration, how do they compare with measures of access to opportunity, such as education outcomes, levels of employment/unemployment, levels of education, percent vacant homes, and/or amount of nearby employment?
- If these areas of concentration correlate with lower access to opportunity, how might that be impacted by zoning? Does zoning concentrate multi-family and/or low-income housing within these areas?
- Does zoning permit multi-family housing? Does zoning allow for affordable housing, including workforce and low-income housing in areas of opportunity?
- Do any policies or practices (such as zoning or building codes) have an adverse impact on the achievement of fair housing for protected classes?
- Is housing accessible to low-income households or protected classes that want to move here?
- Are services (schools, hospitals, banks, etc.) accessible to everyone, either because of proximity or because of transit connections?
- Are you aware of any practices in the local real estate community related to buying or renting that may have an adverse impact on the achievement of fair housing?
- Is public transportation available and effective? For instance, does it connect underserved communities to employers?

## **Disproportionate Housing Needs**

- Have you heard of any instances of housing discrimination in the community?
- Do we have adequate, accessible, and affordable housing for seniors?
- Do we have adequate, accessible, and affordable housing for people with disabilities?
- Is affordable housing in the community high quality?
- Are there neighborhoods that experience regular flooding, extreme heat, or other disasters?
- Are there neighborhoods that experience greater pollution or other environmental hazards?
- Have any neighbors recently been evicted or otherwise displaced from their homes?
- Does the community have housing that satisfies the needs of its diverse family types?
- Have you heard of any instances of overcrowding in the community?
- Are there support programs for people at risk of homelessness in the community?
- Does housing in the community reflect disproportionate housing needs for low-income households? Communities can use [U.S. HUD CHAS](#) data to help answer this question.