

2017 RICHLAND COUNTY ASSESSMENT OF FAIR HOUSING

DRAFT FOR INTERNAL REVIEW
OCTOBER 31, 2016

2017 RICHLAND COUNTY

ASSESSMENT OF FAIR HOUSING:



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**Draft Report for Internal Review
October 31, 2016**

HAS YOUR RIGHT TO FAIR HOUSING BEEN VIOLATED?

If you feel you have experienced discrimination in the housing industry, please contact:

SC Human Affairs Commission
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Columbia, SC 29201
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COVER PAGE

1. Submission date:
2. Submitter name: **Richland County, South Carolina**
3. Type of submission (e.g., single program participant, joint submission): **Joint Submission**
4. Type of program participant(s) (e.g., consolidated plan participant, PHA): **Consolidated Plan Participant, PHA**
5. For PHAs, Jurisdiction in which the program participant is located: **Richland County**
6. Submitter members (if applicable):
7. Sole or lead submitter contact information:
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 - b. Title:
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 - e. City: **Columbia**
 - f. State: **South Carolina**
 - g. Zip code: **29204**
8. Period covered by this assessment: **2017-2021**
9. Initial, amended, or renewal AFH: **Initial**
10. To the best of its knowledge and belief, the statements and information contained herein are true, accurate, and complete and the program participant has developed this AFH in compliance with the requirements of 24 C.F.R. §§ 5.150-5.180 or comparable replacement regulations of the Department of Housing and Urban Development;
11. The program participant will take meaningful actions to further the goals identified in its AFH conducted in accordance with the requirements in §§ 5.150 through 5.180 and 24 C.F.R. §§ 91.225(a)(1), 91.325(a)(1), 91.425(a)(1), 570.487(b)(1), 570.601, 903.7(o), and 903.15(d), as applicable.

All Joint and Regional Participants are bound by the certification, except that some of the analysis, goals or priorities included in the AFH may only apply to an individual program participant as expressly stated in the AFH.

(Signature) (date)

(Signature) (date)

(Signature) (date)

Departmental acceptance or non-acceptance:

(Signature) (date)

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SECTION I. EXECUTIVE SUMMARY

OVERVIEW

Title VIII of the 1968 Civil Rights Act, also known as the Federal Fair Housing Act, made it illegal to discriminate in the buying, selling, or renting of housing based on a person's race, color, religion, or national origin. Sex was added as a protected class in the 1970s. In 1988, the Fair Housing Amendments Act added familial status and disability to the list, making a total of seven federally protected characteristics. Federal fair housing statutes are largely covered by the following three pieces of U.S. legislation:

1. The Fair Housing Act,
2. The Housing Amendments Act, and
3. The Americans with Disabilities Act.

The purpose of fair housing law is to protect a person's right to own, sell, purchase, or rent housing of his or her choice without fear of unlawful discrimination. The goal of fair housing law is to allow everyone equal opportunity to access housing. In 1989, South Carolina passed its Fair Housing Law, covering the same protected classes as noted in Federal law.

ASSESSING FAIR HOUSING

Provisions to affirmatively further fair housing are long-standing components of the U.S. Department of Housing and Urban Development's (HUD's) housing and community development programs. These provisions come from Section 808(e) (5) of the federal Fair Housing Act, which requires that the Secretary of HUD administer federal housing and urban development programs in a manner that affirmatively furthers fair housing.

In 1994, HUD published a rule consolidating plans for housing and community development programs into a single planning process. This action grouped the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Emergency Shelter Grants (ESG)¹, and Housing Opportunities for Persons with AIDS (HOPWA) programs into the Consolidated Plan for Housing and Community Development, which then created a single application cycle.

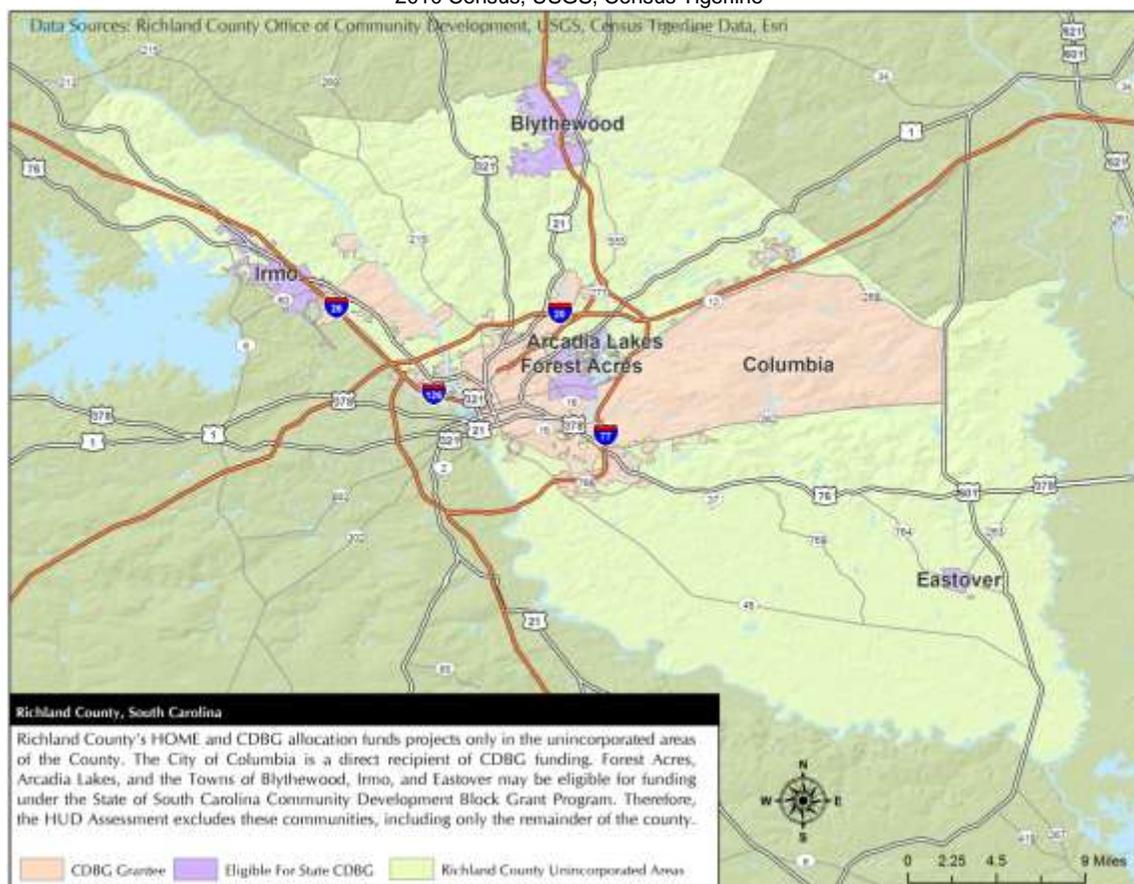
As a part of the consolidated planning process, and entitlement communities that receive such funds as a formula allocation directly from HUD are required to submit to HUD certification that they are affirmatively furthering fair housing (AFFH).

Richland County, Department of Community Development, the Columbia Housing Authority, and the South Carolina Human Affairs Commission have formed a joint effort to prepare, conduct, and submit to HUD their certification for AFFH, which is presented in this Assessment of Fair Housing.

¹ The Emergency Shelter Grants program was renamed the Emergency Solutions Grants program in 2011.

The decision to approach the current study through a collaborative effort was motivated by a desire for efficiency and effectiveness, as well as recognizing a need for broad collaboration and coordination among members of the Fair Housing community on fair housing planning throughout the County. The geographic area addressed in this report is presented in Map 1.1, noted below.

Map I.1
Richland County, South Carolina
 2010 Census, USGS, Census Tigerline



PURPOSE AND PROCESS

The AFFH rule requires fair housing planning and describes the required elements of the fair housing planning process. The first step in the planning process is completing the fair housing analysis required in the AFH. The rule establishes specific requirements program participants must follow for developing and submitting an AFH and for incorporating and implementing that AFH into subsequent Consolidated Plans and Public Housing Agency (PHA) Plans. This process is intended help to connect housing and community development policy and investment planning with meaningful actions that affirmatively further fair housing.²

The introduction of the HUD's Assessment of Fair Housing tool (Assessment Tool) requires jurisdictions to submit their Fair Housing Assessments through an online User Interface. While

² <https://www.hudexchange.info/resources/documents/AFFH-Rule-Guidebook.pdf>

this document is not that submittal, the Assessment Tool provides the organizational layout of this document.

AFH METHODOLOGY

This AFH was conducted through the assessment of a number of quantitative and qualitative sources. Quantitative sources used in analyzing fair housing choice in Richland County included:

- Socio-economic and housing data from the U.S. Census Bureau, such as the 2010 Census and the 2010-2014 American Community Survey,
- 2008-2013 HUD CHAS data
- Employment data from the U.S. Bureau of Labor Statistics,
- Economic data from the U.S. Bureau of Economic Analysis,
- The 2016 HUD AFFH Database, which includes PHA data, disability information, and geographic distribution of topics
- Housing complaint data from HUD and the South Carolina Human Affairs Commission
- Home loan application data from the Home Mortgage Disclosure Act, and
- A variety of local data.

Qualitative research included evaluation of relevant existing fair housing research and fair housing legal cases. Additionally, this research included the evaluation of information gathered from many public input opportunities conducted in relation to this AFH, including the 2016 Fair Housing Survey, a series of fair housing forums, workshops, and presentations, the public review and related review workgroups.

As a result of detailed demographic, economic, and housing analysis, along with a range of activities designed to foster public involvement and feedback, the County has identified a series of fair housing issues, and factors that contribute to the creation or persistence of those issues. The issues that the collaborating agencies have studied relate to racially and ethnically concentrated poverty, segregation and integration of racial and ethnic minorities, disproportionate housing needs; publicly supported housing location and occupancy; disparities in access to opportunity; disability and access; and fair housing enforcement, outreach, capacity, and resources.

Table I.1 on the following page provides a list of the factors that have been identified as contributing to these fair housing issues, and prioritizes them according to the following criteria:

1. High: Factors that have a direct and substantial impact on fair housing choice
2. Medium: Factors that have a less direct impact on fair housing choice, or that the State has a comparatively limited capacity to address
3. Low: Factors that have a slight or largely indirect impact on fair housing choice, or that the State has little capacity to address.

Table I.1
Fair Housing Contributing Factors and Priorities

Contributing Factor	Priority	Discussion
Availability of Affordable Units in a Range of Sizes	Medium	There is a need for additional assisted housing throughout the County. Racial or ethnic minority households are more likely to be experiencing a disproportionate need due to cost burdens, incomplete plumbing or kitchen facilities, or overcrowding. This contributing factor has been assigned a medium level of priority based on the extent of the need and the County's ability to respond to this need.
Access to financial services	High	The ability of residents throughout the County to secure home purchase loans varies according to the race and ethnicity of the loan applicant. This was identified in data gathered under the Home Mortgage Disclosure Act (HMDA). The County has designated efforts to address this factor to be of "high" priority.
Failure to make reasonable accommodation or modification	High	Residents and stakeholders who provided commentary during the AFH process, whether through public input sessions or the Fair Housing Survey, identified failure to make reasonable accommodation as a factor that contributes to the limited availability of accessible housing units to residents with disabilities. The County believes that it has the capacity to address this factor through outreach and education to County residents and landlords, and considers doing so to be a high priority.
Access to publicly supported housing for persons with disabilities	Medium	Residents and stakeholders who provided commentary during the AFH process, whether through public input sessions or the Fair Housing Survey, identified shortages of affordable, accessible housing to be a contributing factor to fair housing issues impacting residents with disabilities.
Resistance to affordable housing	Medium	This factor, identified through the feedback of stakeholders during the public input portion of the AFH process, contributes to a lack of affordable housing in the County. Lack of affordable housing restricts the fair housing choice of County residents. The County has assigned this factor a priority of "medium".
Discriminatory actions in the market place	Medium	This factor, identified through the feedback of stakeholders during the public input portion of the AFH process, serves to limit the fair housing choice of residents with disabilities and racial/ethnic minority groups. The County has assigned this factor a priority of "medium".
Lack of understanding of fair housing law	High	This factor, identified through the feedback of stakeholders during the public input portion of the AFH process, contributes to discrimination and differential treatment in the housing market. Furthermore, a lack of understanding of fair housing law means that those who may suffer discrimination in the housing market do not know where to turn when they do. The County has assigned this factor a priority of "high".

Ultimately, a concluding list of prospective fair housing issues were drawn from these sources and along with the fair housing contributing factors, a set of actions have been identified, milestones and resources are being suggested, and responsible parties have been identified. All of these have been summarized by selected fair housing goals. Each of these issues are presented in the table presented on the following pages.

The AFH development process will conclude with a forty five-day public review period of the draft AFH, ending with a presentation before the Richland County Council and a final report. Specific narratives and maps, along with the entirety of this report created in the AFFH Assessment Tool, will be submitted to HUD via the on-line portal on or before January 4, 2017.

OVERVIEW OF FINDINGS

The following table summarizes the fair housing goals, fair housing issues and contributing factors, as identified by the Assessment of Fair Housing. It includes metrics and milestones, and a timeframe for achievements as well as designating a responsible agency.

Table I.1
Richland County Fair Housing Goals, Issues, and Proposed Achievements
 2017 – 2021 Assessment of Fair Housing

Goals	Contributing Factors	Fair Housing Issues	Metrics, Milestones, and Timeframe for Achievement	Responsible Program Participant
Enhance understanding of fair housing and fair housing law	Lack of understanding of where to turn	Steering in real estate Discriminatory terms and conditions in Rental Failure to make reasonable accommodation	Seminars, trainings, and outreach Each Year	SC Human Rights Commission Columbia HA
Discussion: Public input and stakeholder comments revealed that there is additional need for fair housing outreach and trainings. Housing complaint data registered many complaints based upon failure to make reasonable accommodation. The real estate industry was purported to steer prospective buyers.				
Promote partnerships that enable the development of accessible and affordable housing	Location and type of affordable housing Access to publicly supported housing for persons with disabilities Lack of affordable, accessible housing for seniors	Limited Supply of Affordable Housing, especially for minorities and seniors	Construction of new, redeveloped or rehabilitated housing Each Year	Richland County, SC
Discussion: Richland County has an increasing number of households with housing problems, especially cost burdens. While it impacts 26.7 percent of white households, over 43 percent of black households experience housing problems. This has tended to occur in areas with high concentrations of minority households. In addition, based on public input and stakeholder feedback, seniors and residents with disabilities face limitations in the supply of accessible, affordable housing.				
Enhance financial literacy	Lending Discrimination Private discrimination Access to financial services	High denial rates for racial and ethnic minorities	Seminars, trainings, and outreach Each Year	Richland County SC Human Rights Commission
Discussion: Denial rates for owner-occupied home purchases varied by the race/ethnicity of the applicant. Denial rates for black households were over ten percentage points higher than for white applicants. Denial rates were also over four percentage points, on average, higher for female applicants than for male applicants.				
Review and Revise Local Land use Policies	Siting selection policies Practices and decisions for publicly supported housing	Prospective discriminatory practices and policies NIMBYism	Review land use policies and regulations Each Year	Richland County Columbia HA
Discussion: The availability of housing accessible to a variety of income levels and protected classed may be limited by zoning and other local policies that limit the production of affordable units. Review of local land use policies may positively impact the placement and access of publicly supported and affordable housing.				
Enhance Fair Housing Program and enforcement	Lack of understanding of where to turn for fair housing	Insufficient outreach and education	Seminars, trainings, and outreach Each year	SC Human Rights Commission Columbia HA
Discussion: Input received from the 2016 Fair Housing Survey, as well as testimony received at the public engagement activities, demonstrated that while the organizational infrastructure is in place and available, many people still do not use the fair housing system				
Promote integrated neighborhoods in housing	Moderate dissimilarity index Concentrations of housing problems	Segregated neighborhoods Disproportionate housing problems NIMBYism	Construction of new, redeveloped, or rehabilitated housing Seminars, trainings, and outreach Each Year	SC Human Rights Commission Richland County
Discussion: Review of Census and ACS data and maps illustrate that concentrations of housing problems exist for selected minorities and that the dissimilarity index is moderately high. The County can work to reduce these concentrations by new construction and rehab in areas lacking such index and concentrations.				

Promote equitable access to credit and home lending	Access to financial services.	Disparities in Access to Opportunity	Reduce disparities in home lending application outcomes through credit education and outreach.	Richland County
Discussion: Incidences of high denial rates for selected minorities underscores limitations in access to key financial services, particularly lending.				
Reduce Discrimination in Rental Market	Lack of understanding of fair housing law Discriminatory actions in the marketplace	Denial of available housing in the rental markets Discriminatory refusal to rent Discriminatory terms, conditions, or privileges relating to rental	Provide outreach and education on a yearly basis Provide fair housing seminars	Richland County SF Human Rights Commission
Discussion: Based on public input and stakeholder feedback, including housing complaint data and results of the 2016 fair housing survey, minority residents and residents with disabilities face limitations in the supply of accessible, affordable housing.				

SECTION II. COMMUNITY PARTICIPATION PROCESS

The following section describes the community participation process undertaken for the 2017 Richland County Assessment of Fair Housing.

A. OVERVIEW

The outreach process included the 2016 Fair Housing Survey, a series of Fair Housing Forums and workshops, a set of public review focus groups, a public review meeting, and a final presentation.

The Fair Housing Survey was distributed in two formats: 1) an internet outreach survey, and 2) a printed survey instrument. Both were identical in that they both assessed Fair Housing needs in Richland County.

The 2016 Richland County Fair Housing Forums were held on in latter October 2016. The purpose of these meeting was to provide members of the public with an overview of fair housing policy and the AFH process, as well as an opportunity to provide feedback on the process and their experience with fair housing in the Richland County. Several additional meetings were held the following days for members of the public. While sign-in sheets from the meeting are included in the Appendix A, the following represents a sample of organizations consulted during the community participation process.

- USC School of Medicine
- Sister Care
- Homeless No More
- SLP
- SC Appleseed
- Safe Passage, Inc.
- Transitions
- Richland Library
- Catholic Charities
- Alston Wilkes Society
- Lexington County
- South Carolina Congressional District 1
- Office of Economic Opportunity
- Watertree Community Action
- Put-Back
- Columbia Housing Authority
- Federation for the Blind
- South Carolina Uplift Community Outreach
- United Way of the Midlands

B. THE 2016 FAIR HOUSING SURVEY

The purpose of the survey, a relatively qualitative component of the AFH, was to gather insight into knowledge, experiences, opinions, and feelings of stakeholders and interested citizens regarding fair housing as well as to gauge the ability of informed and interested parties to understand and affirmatively further fair housing. Many individuals and organizations throughout the city were invited to participate. At the date of this draft, some 56 responses were received.

The following are responses from the 2016 Fair Housing Survey. The complete set of responses, along with comments are included in the Appendix. There were 56 respondents to the survey at the date of this document. The most common respondent roles were property management and advocate/service provider. A majority of respondents were homeowners, and a majority were Black/African American.

Table II.1
Role of Respondent
 Richland County
 2016 Fair Housing Survey Data

Primary Role	Total
Advocate/Service Provider	8
Appraisal	
Banking/Finance	
Construction/Development	3
Homeowner	
Insurance	
Law/Legal Services	1
Local Government	8
Property Management	12
Real Estate	
Renter/Tenant	
Service Provider	7
Other Role	15
Missing	2
Total	56

Respondents were primarily somewhat familiar or very familiar with fair housing laws, as seen in Table II.2.

Table II.2
How Familiar are you with Fair Housing Laws?
 Richland County
 2016 Fair Housing Survey Data

Familiarity	Total
Not Familiar	8
Somewhat Familiar	19
Very Familiar	20
Missing	9
Total	56

A majority of respondents think fair housing laws are useful, as well as being easy to understand. In addition, over half of respondents indicated that fair housing laws are adequately enforced.

Table II.3
Federal, State, and Local Fair Housing Laws
Richland County

2016 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Do you think fair housing laws are useful?	40	3	4	9	56
Are fair housing laws difficult to understand or follow?	9	27	11	9	56
Do you think fair housing laws should be changed?	10	19	18	9	56
Do you think fair housing laws are adequately enforced?	31	13	2	10	56

Over half of respondents are aware of training available in the community, and some 46 percent have participated in fair housing training. However, only four respondents were aware of fair housing testing. The largest responses indicated that there is too little outreach, education and sufficient testing in the community.

Table II.4
Fair Housing Activities
Richland County

2016 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total	
Is there a training process available to learn about fair housing laws?	31	13	2	10	56	
Have you participated in fair housing training?	26	8		22	56	
Are you aware of any fair housing testing?	4	26	15	11	56	
Testing and education	Too Little	Right Amount	Too Much	Don't Know	Missing	Total
Is there sufficient outreach and education activity?	18	10		18	10	56
Is there sufficient testing?	10	5		31	10	56

In the private sector, respondents were most aware of questionable practices or barriers to fair housing in the rental housing market, as seen in Table II.5.

Table II.5
Barriers to Fair Housing in the Private Sector
Richland County

2016 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any questionable practices or barriers to fair housing choice in:					
The rental housing market?	14	14	12	16	56
The real estate industry?	9	15	15	17	56
The mortgage and home lending industry?	8	13	19	16	56
The housing construction or accessible housing design fields?	5	15	20	16	56
The home insurance industry?	4	15	21	16	56
The home appraisal industry?	7	13	19	17	56
Any other housing services?	4	14	21	17	56

In the public sector, few respondents were aware of questionable practices or barriers to fair housing in any of the given areas, as seen in Table II.6.

Table II.6
Barriers to Fair Housing in the Public Sector
 Richland County
 2016 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any questionable practices or barriers to fair housing choice in:					
Land use policies?	1	16	22	17	56
Zoning laws?	6	14	18	18	56
Occupancy standards or health and safety codes?	5	11	23	17	56
Property tax policies?	7	12	18	19	56
Permitting process?	3	16	20	17	56
Housing construction standards?	2	14	23	17	56
Neighborhood or community development policies?	4	15	20	17	56
Limited access to government services, such as employment services?	8	19	12	17	56
Public administrative actions or regulations?	1	17	21	17	56

C. PUBLIC INPUT MEETINGS

Several public input meetings were conducted during September and October, 2016. These meetings were recorded or otherwise documented and are briefly presented below. One public input meeting was held in September and five Fair Housing Forums were conducted during latter October.

The first stakeholder and public input meeting was held with the Federation for the Blind. An estimated 25-30 people attended the meeting on September 8, 2016. The input session presenter asked several questions regarding housing, resources, and fair housing. Comments received from the input meeting centered on issues of transportation and sidewalks. Commenters stated that transportation and sidewalks were either inaccessible or unavailable, limiting access to housing. Concerns about safety and affordability were also raised. A full transcript is provided in Appendix C.

A series of four Fair Housing Forums were also held during the week of October 24, with all held from 5:30 to 6:00 pm each evening. This first was held at the Cecil Tillis Center, the next at the Richland Library, next was the Eau Clair Print Building, another at St. Andrews Park and the final was at the Adult Activity Center. All were open and accessible to the public. The presentation made at each of these meetings is presented in Appendix C as well.

While the full transcript can also be found in Appendix C, a summary of the comments from the October 24 Fair Housing Meeting held and attended largely by public housing residents can be stated as:

- Homelessness needs to be part of the discussion
- Planning process needs more time to find meaningful solutions
- Need input from real estate, banks, brokers, etc
- Need to look for long term solutions

More to be added as transcripts are prepared.

D. THE 2016 FAIR HOUSING WORKSHOPS

Note: Insert a paragraph about the focus groups workshops and include the summary of comments.

E. THE FINAL PUBLIC REVIEW PROCESS

A 45-day public review process is scheduled for November 7 through December 22, 2017.

It will include a final presentation before County Council.

SECTION III. ASSESSMENT OF PAST GOALS AND ACTIONS

The Richland County Council approved the 2011 update to the county's Analysis of Impediments to Fair Housing Choice in September of 2012. This analysis highlighted six impediments to fair housing choice in the county: discrimination in the housing market, fair housing advocacy and outreach, bias in lending, limited supply of affordable housing, government policies, and a "not in my backyard" (NIMBY) mentality toward affordable housing.

A. PAST IMPEDIMENTS AND ACTIONS

In response to these impediments, the Analysis of Impediments outlined a series of actions and objectives to address barriers to fair housing choice in the county. The following is a list of those actions and objectives as adopted in the county's 2012-2016 Consolidated Plan for Housing and Community Development:

IMPEDIMENT ONE – DISCRIMINATION IN THE RENTAL HOUSING MARKET To address likely disparities in the availability of affordable housing for female headed households, non-family households, disabled persons and other racial/ethnic groups [the county planned] to implement the following actions:

- HOME set aside funds for CHDO development will be used for the development of rental housing only. All new constructions are required to be handicapped accessible and energy efficient and where feasible the goal is the same for rehabilitation projects for owner occupied and rental housing.
- Continue and, if possible, expand outreach across programs to educate households and housing related organizations by disseminating Fair Housing law literature, conducting Fair Housing law seminars and training, and focusing public awareness campaigns about Fair Housing law in ethnic and minority neighborhoods, and among civic, social, religious, and special interest groups.
- Provide Fair Housing materials and educational programs in Spanish, especially in neighborhoods and communities with high percentages of Spanish-speaking persons.
- Increase housing choice alternatives for the disabled and families with children by encouraging the construction of affordable, and especially rental, housing.
- Convene focus groups of advocacy groups, community based organizations, real estate industry professionals, lenders, property owners, and government agency officials to review and assess fair housing issues. These groups should identify discriminatory practices, trends, or changes in these practices, focal points of discriminatory practice, and the means or methods to address them.
- Work with housing advocacy and not-for-profit organizations to develop homeownership and home maintenance educational programs for first-time homebuyers to better prepare them for the responsibilities of ownership and home maintenance.

IMPEDIMENT TWO – FAIR HOUSING ADVOCACY AND OUTREACH Richland County has a strong, visible fair housing program and a coordinated means to address fair housing

complaints and queries. However, focus group discussions and survey results in particular note a lack of knowledge about fair housing policies and practice. The need for on-going education, awareness and outreach remains, especially among lower income households and minorities.

Action Plan:

- Continue and expand efforts by County agencies, housing advocacy groups, and service organizations to inform renters and homebuyers of their rights and recourse, if they feel they have been discriminated against.
- Convene focus groups of advocacy groups, community based organizations, real estate industry professionals, lenders, property owners, and government agency officials to review and assess fair housing issues. These groups should identify discriminatory practices, trends, or changes in these practices, focal points of discriminatory practice, and the means or methods to address them.
- Update Fair Housing information regularly and adjust strategies and actions accordingly. In particular, the groups mentioned above should continue to meet yearly (or perhaps twice yearly) at the Fair Housing Summit.
- Evaluate language proficiency needs within County Government in light of the 2010 Census data, including determining the degree to which services in other languages are needed, and the number and types of documents and materials needed in languages other than English.

IMPEDIMENT THREE – BIAS IN LENDING The Analysis did not find conclusive evidence of discrimination in lending practices, and the issue does not appear to have generated specific complaints. Additional detailed research is necessary to make any definitive conclusion. However, the County should, when possible, ensure that persons seeking loans for home purchase or improvement are aware of lending practices and procedures.

Action Plan:

- Use neighborhood organizations, churches, and service providers to expand financial literacy and credit counseling programs, especially in minority and lower-income neighborhoods.
- Continue building partnerships such as the one with the Columbia Housing Authority and require homebuyer education, credit counseling and other valuable classes as criteria for funding.

IMPEDIMENT FOUR– LIMITED SUPPLY OF AFFORDABLE HOUSING As discussed earlier, affordability is one aspect of housing discrimination and it is difficult to talk about addressing impediments to fair housing, and actions to eliminate discrimination in housing, without simultaneously talking about development of policies, plans, programs, and projects to increase the supply of affordable housing.

Action Plan:

- Continue to work with community based organizations, affordable housing developers, and housing advocacy groups to increase the supply of larger and disability accessible housing units, leveraging resources to the extent possible.
- The County will continue to meet on a regular basis with representatives from Greater Columbia Community Relations Council Housing Committee and the lending and

housing development community to identify difficulties experienced in the development of affordable housing.

- Continue to administer the housing rehabilitation programs to maintain the County's base of affordable owner occupied units.
- Research other affordable housing programs for additional ideas and practices.
- Work with the Planning Department to create incentives for developers to build a wide range of housing types at a number of price points, considering transportation, employment centers and the availability of services and shopping in their planning.

IMPEDIMENT FIVE – GOVERNMENT POLICIES This impediment deals with issues relating to the development of land including housing that is available to a wide range of persons and income levels in disparate locations. This goal is affected by a wide range of factors, some of which, as noted earlier, are beyond the ability of the County to change. Begin the process of reviewing the Land Development Code to evaluate its impact on the development of affordable housing in the County.

Action Plan:

- Provide technical assistance and an ADA checklist to the Planning Department, Zoning and Building Codes as well as make the same available to developers and builders on accessibility requirements.
- Support infill and redevelopment in master planned neighborhoods and the use of incentives for the creation of affordable housing close to employment centers and shopping areas.

IMPEDIMENT SIX – LOCAL OPPOSITION (NIMBY) The proposed development or location of affordable housing, group homes, public housing, or Section 8 housing often draws storms of criticism and opposition from neighborhood residents. This “not-in-my-backyard” (NIMBY) phenomenon is widespread.

Action Plan:

- Use county resources such as web-site, radio, twitter, Face Book and other vehicles to affect attitude about housing for people in the protected classes.
- Undertake a public outreach/education program about fair housing and affordable housing on a regular basis. While such efforts will not lay all misconceptions to rest, a broader understanding of the nature of fair housing and the types of persons and families involved will mitigate at least some opposition.

Following the adoption of the 2012-2016 Consolidated Plan, the County undertook several activities to promote fair housing choice in the county and address the impediments identified in the 2011 Analysis of Impediments. These past actions are extracted from previous CAPER reports, as in the section below.

B. ADDITIONAL ACTIONS CONDUCTED

Outreach and Education

As noted in the county's 2012 Consolidated Annual Performance and Evaluation Report (CAPER), the "most impactful activities [have been] in the area of education and outreach³." In promoting these activities, the County has fostered relationships and maintained memberships with planning and advocacy groups that include the Greater Columbia Community Relations Council (GCCRC) Housing Committee, National and State Community Development Associations, and the Midlands Area Consortium for the Homeless. The County also became a member of the South Carolina Association of Community Development Corporations in 2012. In its 2013-2014 CAPER, the County highlighted plans to dedicate 2014/2015 CDBG funding to furthering community outreach and Fair Housing education activities of the GCCRC.⁴

Apart from fostering a network of planning and development organizations to better coordinate on housing and development needs, the Richland County Community Development Department has also provided homeownership orientation, financial literacy workshops, and housing clinics, empowering very low-, low-, and moderate-income households with credit counseling, homebuyer education, wealth building, and property maintenance.

In 2013-2014, the County also pursued and fostered collaboration with the newly formed South Carolina Housing Center.⁵

In its 2015 Annual Action Plan, the County highlighted a range of activities for the coming year that were intended to continue and build upon efforts it had undertaken earlier in the 2012-2016 planning cycle. Included among those activities were the following outreach and education efforts (the specific impediment addressed by these actions is included in parentheses):

- Two financial literacy workshops (Discrimination in the Housing Market, Fair Housing Advocacy and Outreach, Bias in Lending);
- The Richland County Annual Homeownership Partners Workshop (Discrimination in the Housing Market, Fair Housing Advocacy and Outreach, Bias in Lending);
- Updates to fair housing marketing materials in English and Spanish (Discrimination in the Housing Market, Fair Housing Advocacy and Outreach, Bias in Lending);
- Briefing on HUD program requirements at a workshop for contractors bidding on projects funded by the Homeowner Rehabilitation and Energy Efficiency Programs (Limited Supply of Affordable Housing);
- Co-sponsorship of an April 2016 Fair Housing Conference and plans to conduct a Civil Rights Symposium in October 2016 (Government Policies);
- Co-sponsorship of a Fair Housing Forum and Legislative Updates event with the GCCRC and area municipalities (Government Policies);
- Fair housing marketing through a variety of media (internet, radio, Twitter, Facebook, etc.) (Local Opposition or NIMBY);
- A landlord and tenant rights forum (Local Opposition or NIMBY); and

³ 2012-2013 Consolidated Annual Performance and Evaluation Report. Richland County. P.16.

⁴ 2013-2014 Consolidate Annual Performance and Evaluation Report. Richland County.

⁵ *Ibid.*

- Participation in the Neighborhood Improvement Program Block Party (Local Opposition or NIMBY).

The County also committed to continue its partnership with representatives of the GCCRC Housing Committee, lending partners, and housing professionals in order to identify difficulties that impede the development of affordable housing. In addition, the County will work with the planning department to update the “Housing Elements” section of the Richland County Comprehensive Plan, using statistical data obtained in that study for future housing development.

Funding and Investment

The County has invested HOME and CDBG funds to promote fair housing choice for its residents. In 2013 Community Housing Development Organizations (CHDOs) in the county developed 27 affordable rental units in areas where such units were needed and employment and services were available. In addition, a homeownership unit was sold in that year to a family earning less than 50 percent of the area median income.⁶

In its 2015 Annual Action Plan, the County committed to carrying out a variety of funding and investment activities to address impediments identified in the 2011 Analysis of Impediments, including the following (the specific impediment addressed by these actions is included in parentheses):

- Providing down payment and closing cost assistance to first-time homebuyers (Discrimination in the Housing Market, Fair Housing Advocacy and Outreach, Bias in Lending);
- Award of HOME set-aside funds to CHDOs to promote the development of decent, safe, affordable, and accessible housing (Limited Supply of Affordable Housing);
- Collaboration with the Planning Department to create incentives for developers to build a wide range of housing types at several price points in master-planned areas of the county (Limited Supply of Affordable Housing); and
- Administering the Homeowner Rehabilitation and Energy Efficiency Handicap Accessibility programs to maintain the county’s stock of housing owned by low- and moderate-income families.

Success in Promoting Outreach and Education

The County has been successful in promoting outreach and education by fostering a network of stakeholders, organizations, and interested parties to collaborate on fair housing issues. It continued to work with these parties throughout the previous consolidated planning cycle, providing homeownership orientation, financial literacy workshops, and housing clinics, empowering very low-, low-, and moderate-income households with credit counseling, homebuyer education, wealth building, and property maintenance in addition to fair housing activities. As noted in its 2012 CAPER, the County has seen some of its most impactful activities in the areas of outreach and education.

⁶ 2012-2013 Consolidated Annual Performance and Evaluation Report. Richland County.

The County has also achieved some success in promoting the development of affordable rental housing, through the investment of HOME and CDBG funding, developing 27 affordable units in 2013.

C. PAST AND CURRENT GOALS

In several cases, goals that were set in previous fair housing planning documents served as points of departure for current analyses of the Richland County housing market. For example, the current analysis suggests that the County continues to experience challenges to the development of affordable housing, an impediment identified in the 2011 Analysis of Impediments to Fair Housing Choice. Accordingly, this challenge has been identified as a fair housing issue in the current analysis. Similarly, the County continues to experience some bias in lending and has adopted fair housing goals to address this issue.

SECTION IV. FAIR HOUSING ANALYSIS

This section presents demographic, economic, and housing information. Data were used to analyze a broad range of socio-economic characteristics, including population growth, race, ethnicity, disability, employment, poverty, and housing trends; these data are also available by Census tract, and are shown in geographic maps. Ultimately, the information presented in this section illustrates the underlying conditions that shape housing market behavior and housing choice in Richland County.

A. DEMOGRAPHIC SUMMARY

In 2000, an estimated 320,677 people lived within the County as shown in Table IV.1. By 2010, the population in the County had grown by 19.9 percent, to an estimated 384,504 residents. The fastest-growing group during that time included residents aged 55 to 64, rising nearly 75 percent over the period. While this cohort accounted for 10.7 percent of the population in 2010, up from 7.3 percent in 2000, such strong growth may imply that housing demands are strong for this elderly cohort. However, residents aged 35 to 54 represented a larger share of the population, though that share declined from 29.2 percent in 2000 to 26.4 percent by 2010.

Table IV.1
Population by Age

Richland County
2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Under 5	20,285	6.3%	24,463	6.4%	20.6%
5 to 19	71,345	22.2%	81,142	21.1%	13.7%
20 to 24	30,114	9.4%	40,822	10.6%	35.6%
25 to 34	50,155	15.6%	57,978	15.1%	15.6%
35 to 54	93,750	29.2%	101,413	26.4%	8.2%
55 to 64	23,553	7.3%	41,145	10.7%	74.7%
65 or Older	31,475	9.8%	37,541	9.8%	19.3%
Total	320,677	100.0%	384,504	100.0%	19.9%

The elderly population, which includes residents aged 65 and older, grew at basically the same rate as the overall population between 2000 and 2010. As shown in Table IV.2, some 38.0 percent of the elderly cohort was aged 85 and older: an estimated 4,662 residents. This group grew considerably as a share of the overall elderly population between 2000 and 2010, as did residents aged 65 or 66.

Table IV.2
Elderly Population by Age

Richland County
2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
65 to 66	3,772	12.0%	5,555	14.8%	47.3%
67 to 69	5,250	16.7%	6,992	18.6%	33.2%
70 to 74	7,918	25.2%	8,550	22.8%	8.0%
75 to 79	6,899	21.9%	6,772	18.0%	-1.8%
80 to 84	4,258	13.5%	5,010	13.3%	17.7%
85 or Older	3,378	10.7%	4,662	12.4%	38.0%
Total	31,475	100.0%	37,541	100.0%	19.3%

White residents represented more than fifty percent of the study area population in 2000, but declined to 47.3 percent in 2010 and accounting for an estimated 181,974 residents in 2010. Black residents constituted the next largest percentage of the population at 45.9 percent in 2010, or 176,538 persons, as noted in Table IV.3. White and Black residents together account for some 93 percent of the entire population in the County. Asian and “two or more races” accounted for just 2.2 percent, each, in 2010. However, the Hispanic population expanded by nearly 114 percent between 2000 and 2010, rising from 2.7 to 4.8 percent, or reaching 18,637 persons in 2010.

Table IV.3
Population by Race and Ethnicity
Richland County
2000 & 2010 Census SF1 Data

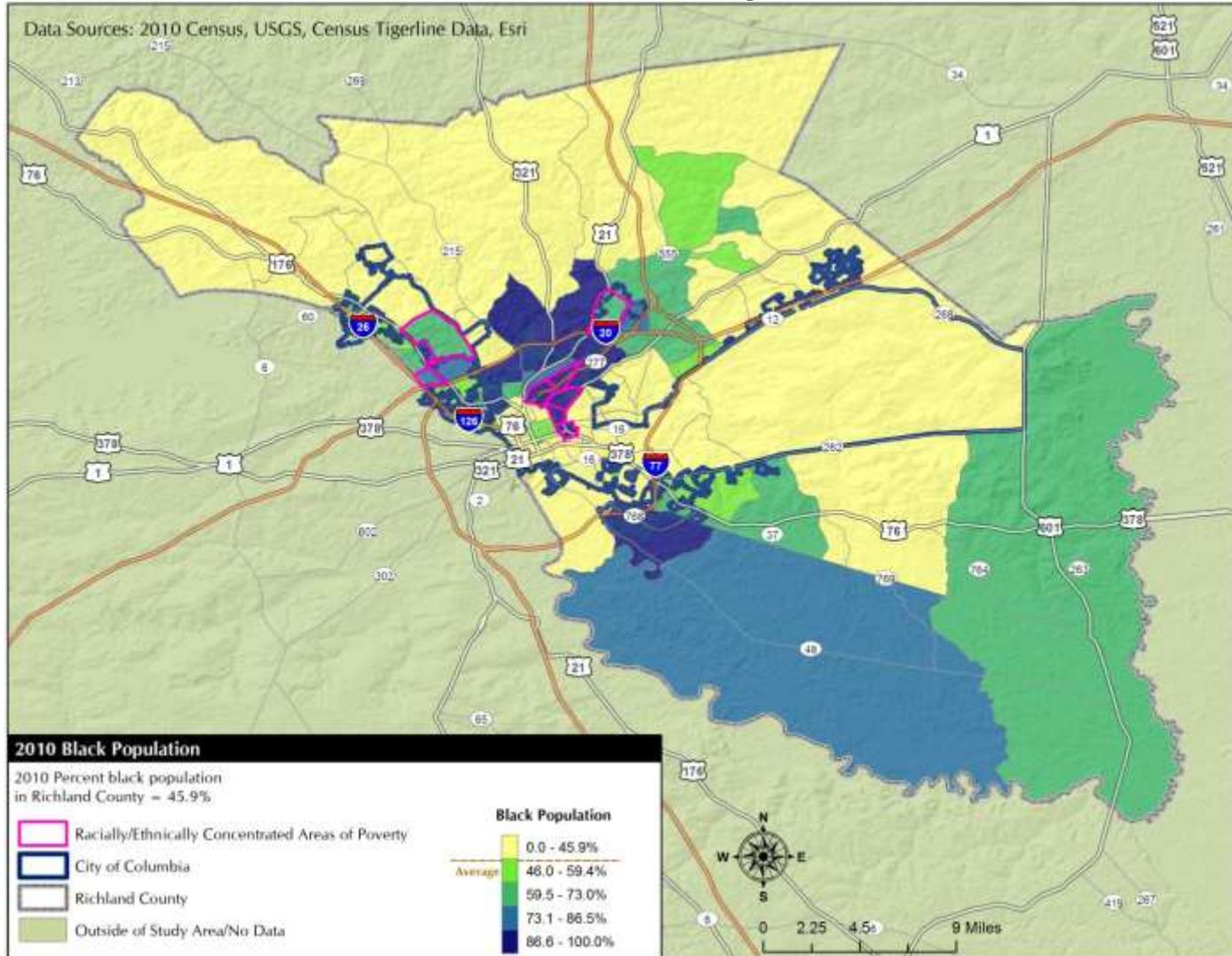
Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	161,276	50.3%	181,974	47.3%	12.8%
Black	144,809	45.2%	176,538	45.9%	21.9%
American Indian	782	.2%	1,230	.3%	57.3%
Asian	5,501	1.7%	8,548	2.2%	55.4%
Native Hawaiian/ Pacific Islander	263	.1%	425	.1%	61.6%
Other	3,724	1.2%	7,358	1.9%	97.6%
Two or More Races	4,322	1.3%	8,431	2.2%	95.1%
Total	320,677	100.0%	384,504	100.0%	19.9%
Non-Hispanic	311,964	97.3%	365,867	95.2%	17.3%
Hispanic	8,713	2.7%	18,637	4.8%	113.9%

The geographic distribution of both Blacks and Hispanics demonstrates that high concentrations of these minorities exist in Richland County, particularly for Black residents. These distributions are presented in Maps IV.1 and IV.2, on the following pages.

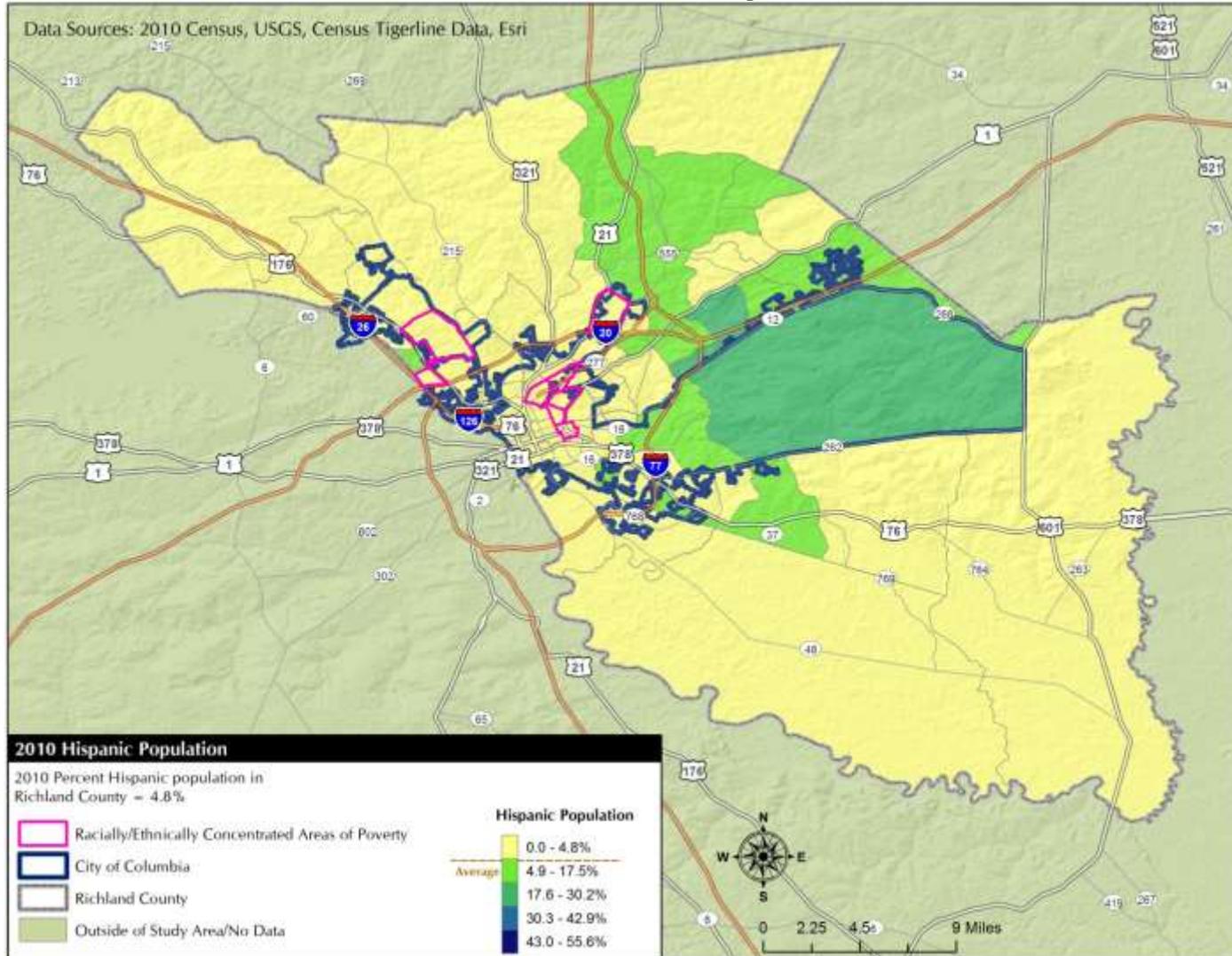
In Map IV.1, several census tracts have concentrations of Black residents that exceed 86 percent, as seen in the central portion of the County, just north of the City of Columbia, as well as the southern tip of the City, a Census Tract that extends beyond the City and into the unincorporated portion of the County. Several other Census Tracts have concentrations ranging from 73 to 86 percent in neighboring Census Tracts.

In Map IV.2, due to the much smaller portion of the population that Hispanics comprise, the concentration of this group in Census tracts is both lower and fewer. However, some areas have concentrations that range to nearly 30 percent.

Map IV.1
Concentrations of Black Persons
 Richland County, South Carolina
 2010-2014 ACS, USGS, Census Tigerline



Map IV.2
Concentrations of Hispanic Persons
 Richland County, South Carolina
 2010-2014 ACS, USGS, Census Tigerline



Furthermore, ethnicity is a separate consideration from race⁷. The Hispanic population grew relatively rapidly from 2000 to 2010. Hispanic residents accounted for 2.7 percent of the study area population in 2000; an estimated 8,713 people. By 2010, the Hispanic population had grown by 113.9 percent, accounting for 4.8 percent of the population in that year.

Table IV.4
Household by Race and Ethnicity
 Richland County
 2010 Census & 2014 Five-Year ACS

Race	2010 Census		2014 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	174,267	47.6%	175,637	46.9%
Black	174,549	47.7%	179,336	47.9%
American Indian	987	.3%	620	.2%
Asian	8,433	2.3%	10,035	2.7%
Native Hawaiian/ Pacific Islander	372	.1%	315	.1%
Other	562	.2%	419	.1%
Two or More Races	6,697	1.8%	7,933	2.1%
Total Non-Hispanic	365,867	95.2%	374,295	95.1%
Hispanic				
White	7,707	41.4%	9,908	51.0%
Black	1,989	10.7%	1,512	7.8%
American Indian	243	1.3%	54	.3%
Asian	115	.6%	71	.4%
Native Hawaiian/ Pacific Islander	53	.3%	10	.1%
Other	6,796	36.5%	6,286	32.4%
Two or More Races	1,734	9.3%	1,571	8.1%
Total Non-Hispanic	18,637	4.8%	19,412	4.9%
Total Population	384,504	100.0%	393,707	100.0%

An estimated 11.4 percent of the study area population was living with some form of disability in 2010-2014, as shown in Table IV.5. Female residents, 11.7 percent of whom were living with a disability during that time, were more likely than male residents to have a disability: an estimated 11.1 percent of male residents had a disability in 2010-2014.

Table IV.5
Disability by Age
 Richland County
 2014 Five-Year ACS Data

Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	95	.8%	45	.4%	140	.6%
5 to 17	1,373	4.4%	981	3.2%	2,354	3.8%
18 to 34	3,039	6.1%	2,475	4.5%	5,514	5.3%
35 to 64	8,700	13.9%	10,654	14.2%	19,354	14.0%
65 to 74	3,298	30.9%	3,358	25.5%	6,656	27.9%
75 or Older	2,687	45.4%	5,381	52.7%	8,068	50.0%
Total	19,192	11.1%	22,894	11.7%	42,086	11.4%

⁷ Respondents to the decennial Census and American Community Survey are asked about their race and ethnicity separately, meaning that those who identified themselves as “non-Hispanic” may also identify as any race. The same is true of those who identify their ethnicity as “Hispanic”.

Demographic Trends

As drawn from the AFH Assessment Tool, the population of Richland County has grown considerably since 1990. At that time, there were a total of 285,720 residents in the county, 55.4 percent of whom were white (non-Hispanic) and 41.5 percent of whom were black (non-Hispanic).⁸ Together with Hispanic residents of any race and Asian or Pacific Islander residents, these groups accounted for over 99 percent of all county residents in 1990, as seen in Table IV.6, below.

Table IV.6
AFFH Table 2 – Demographic Trends
 Richland County
 2016 HUD AFFH Data

Race/Ethnicity	1990		2000		2010	
	#	%	#	%	#	%
White, Non-Hispanic	158,323	55.4	157,843	49.22	174,267	45.3
Black, Non-Hispanic	118,675	41.5	143,773	44.8	174,549	45.4
Hispanic	4,566	1.6	8,713	2.7	18,637	4.8
Asian or Pacific Islander, Non-Hispanic	3,458	1.2	5,669	1.8	8,805	2.3
Native American, Non-Hispanic	588	.2	709	.2	987	.3
National Origin						
Foreign-born	8,047	2.8	12,646	3.9	21,681	5.51
LEP						
Limited English Proficiency	5,022	2.0	8,275	2.8	11,295	7.8
Sex						
Male	138,443	48.5	154,737	48.3	187,330	48.7
Female	147,277	51.5	165,940	51.7	197,174	51.3
Age						
Under 18	69,114	24.2	77,609	24.2	87,553	22.8
18-64	189,960	66.5	211,593	66.0	259,410	67.5
65+	26,646	9.3	31,475	9.8	37,541	9.8
Family Type						
Families with children	34,020	33.5	42,434	35.3	41,893	28.9

Over the following two decades, the population grew by nearly 100,000, or 35 percent. Population growth was especially pronounced among the county's minority (i.e., non-white and Hispanic) populations: the black population grew by over 55,000 and accounted for 45.4 percent of the population in 2010. The Hispanic population had grown from 4,566 to nearly 19,000 over the same time period, accounting for 4.8 percent of the county population in 2010. By contrast, the white population declined slightly from 1990 to 2000, and grew relatively slowly from 2000 to 2010. By 2010 the white population was roughly equal in size to the black population, and represented about the same share of the overall population (approximately 45 percent).

The estimated 21,681 residents born outside of the United States accounted for approximately 5.5 percent of the population in 2010, up from 2.8 percent in 1990. Most commonly, these residents were born in Mexico, though Mexican born residents accounted for less than one percent of the county population in 2010.

⁸ Except where otherwise noted, reference to racial groups included in this study will include only non-Hispanic residents. Those who fill out the Census questionnaire may identify themselves both as a member of a particular racial group and, in a separate question, as Hispanic or non-Hispanic. Where the narrative refers to "Hispanic" residents, those references will include Hispanic residents of any and all racial groups.

Some 11,295 residents had limited English proficiency (LEP) in 2010. The LEP population has grown considerably since 1990, when the 5,022 LEP residents in the county represented around 2 percent of the overall population. As of 2010, LEP individuals account for around 7.8 percent of the population. This represents a substantive portion of the population.

Around a third of county families included children in 1990, or around 34,000 families. Despite a decade of relatively strong growth in the number of families with children through 2000, by 2010 the percentage of families in the county that included children had fallen to 28.9 percent.

Economics

There appeared to be an upward shift in the household incomes of County residents from 2000 through 2010-2014, as measured in nominal dollars.⁹ As shown in Table IV.7, the share of households with incomes of \$100,000 per year or more grew by 8.4 percentage points, and the number of those with incomes from \$75,000 up to \$100,000 grew by 2.5 percentage points. At the same time, households with incomes lower than \$75,000 fell as a percentage of the population.

Table IV.7
Households by Income

Richland County
2000 Census SF3 & 2014 Five-Year ACS Data

Income	2000 Census		2014 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	19,699	16.4%	20,115	13.9%
\$15,000 to \$19,999	7,846	6.5%	7,922	5.5%
\$20,000 to \$24,999	8,192	6.8%	8,596	5.9%
\$25,000 to \$34,999	16,871	14.1%	16,448	11.4%
\$35,000 to \$49,999	20,684	17.2%	20,793	14.4%
\$50,000 to \$74,999	22,512	18.8%	25,898	17.9%
\$75,000 to \$99,999	11,301	9.4%	17,172	11.9%
\$100,000 or More	12,929	10.8%	27,703	19.2%
Total	120,034	100.0%	144,647	100.0%

In spite of the fact that a larger percentage of households were earning \$75,000 or more in 2010-2014 than were in 2000, the poverty rate rose from 13.7 to 17.2 percent over that same time period. As shown in Table IV.8, a majority of those living in poverty were aged 18 to 64 at both points in time.

Table IV.8
Poverty by Age

Richland County
2000 Census SF3 & 2014 Five-Year ACS Data

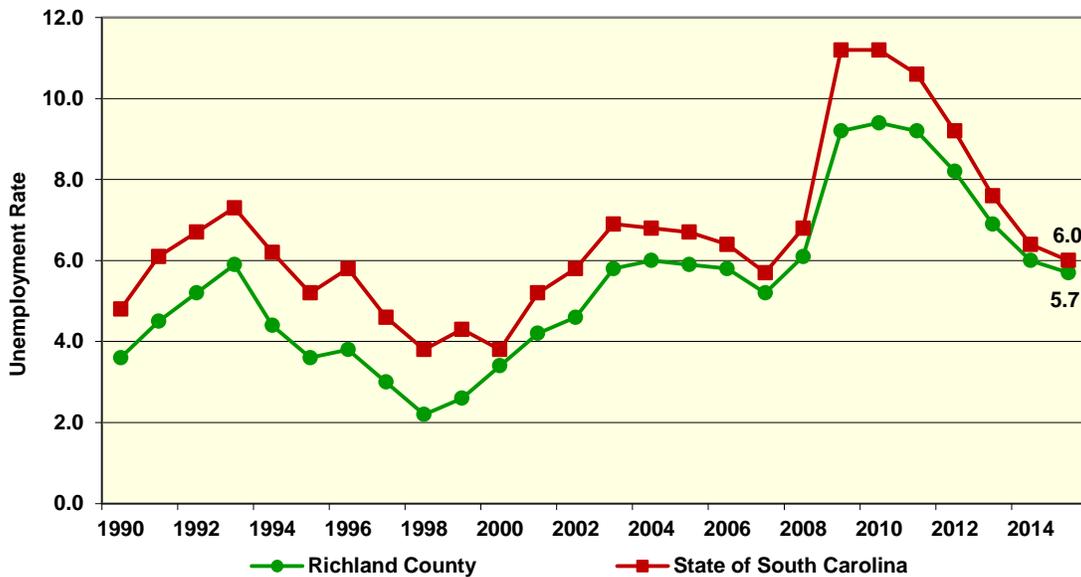
Age	2000 Census		2014 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	4,660	11.5%	7,977	12.7%
6 to 17	8,736	21.6%	10,864	17.3%
18 to 64	23,436	58.0%	40,149	64.1%
65 or Older	3,554	8.8%	3,685	5.9%
Total	40,386	100.0%	62,675	100.0%
Poverty Rate	13.7%	.	17.2%	.

⁹ Nominal dollars, unlike real dollars, have not been adjusted for inflation.

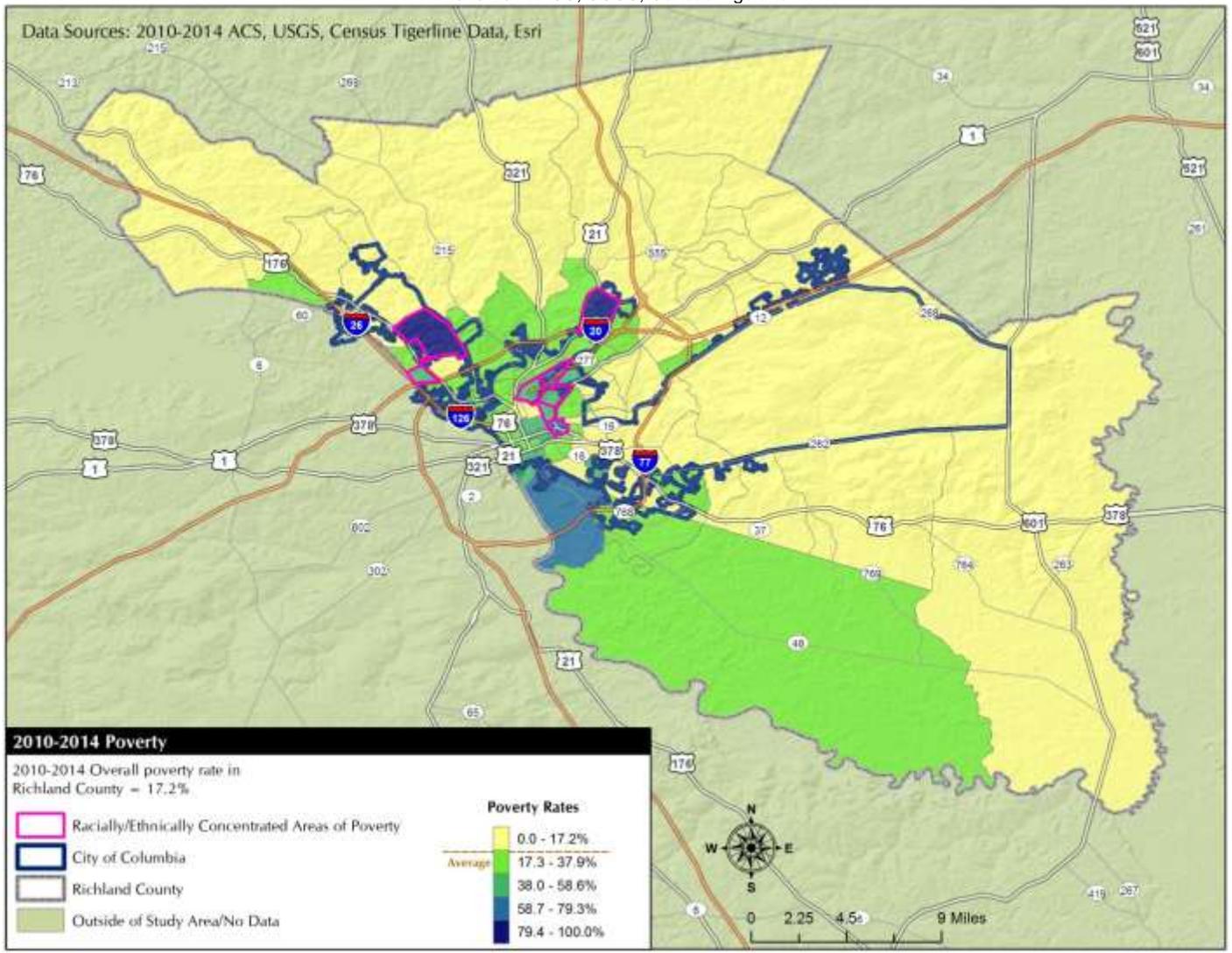
In Richland County, poverty is indeed concentrated in selected areas of the County, as seen in Map IV.3 on the following page. These areas are along with western and south western edges of the County, with some areas having concentrations exceeding 80 percent of the population in the Census Tract living in poverty. Areas with such high concentrations are located in the City of Columbia and the unincorporated areas of the County.

From 1990 through 2007, growth in the number of employed generally kept pace with changes in the size of the labor force. Employment dropped off after 2007 by over 6,800 by 2009. By 2015, however, employment had grown to 185,872. The result, as shown in Diagram IV.1, was a dramatic increase in the unemployment rate, which topped 9 percent in 2010. Since that time, the gap between the number of employed and the number in the labor force has narrowed, contributing to a steady decline in unemployment. By 2015, the unemployment rate in the County had declined to 5.7 percent. The County followed similar unemployment trends to the State of South Carolina, but remained below state levels; the state's unemployment level in 2015 was 6.0 percent.

Diagram IV.1
Unemployment Rate
 Richland County vs. State of South Carolina
 1990–2015 BLS Data

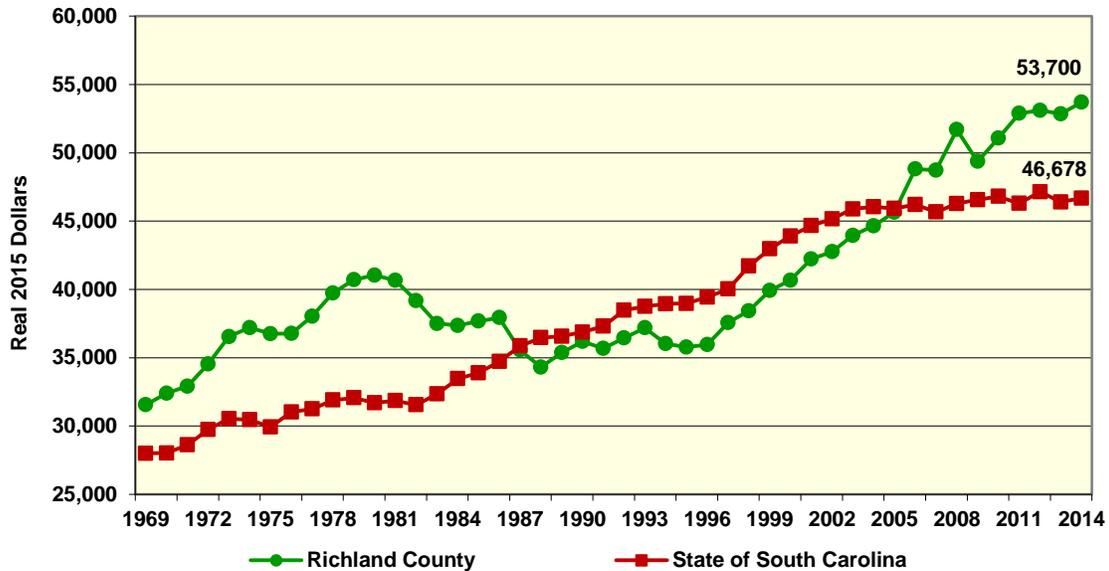


Map IV.3
Concentrations of Poverty
 Richland County, South Carolina
 2010-2014 ACS, USGS, Census Tigerline



From 1969 to 1987, real average earnings per job¹⁰ in Richland County exceeded statewide figures, as shown in Diagram IV.2. However, due a drop in earnings at the County level, average earnings in Richland County have fallen behind statewide between 1987 and 2005. Nevertheless, earnings continued to grow in the County after 2005, surpassing State averages. In 2015, the County's real average earning per job was \$53,700, while the State average was \$46,678.

Diagram IV.2
Real Average Earnings Per Job
 Richland County
 1969–2015 BEA Data, 2015 Dollars

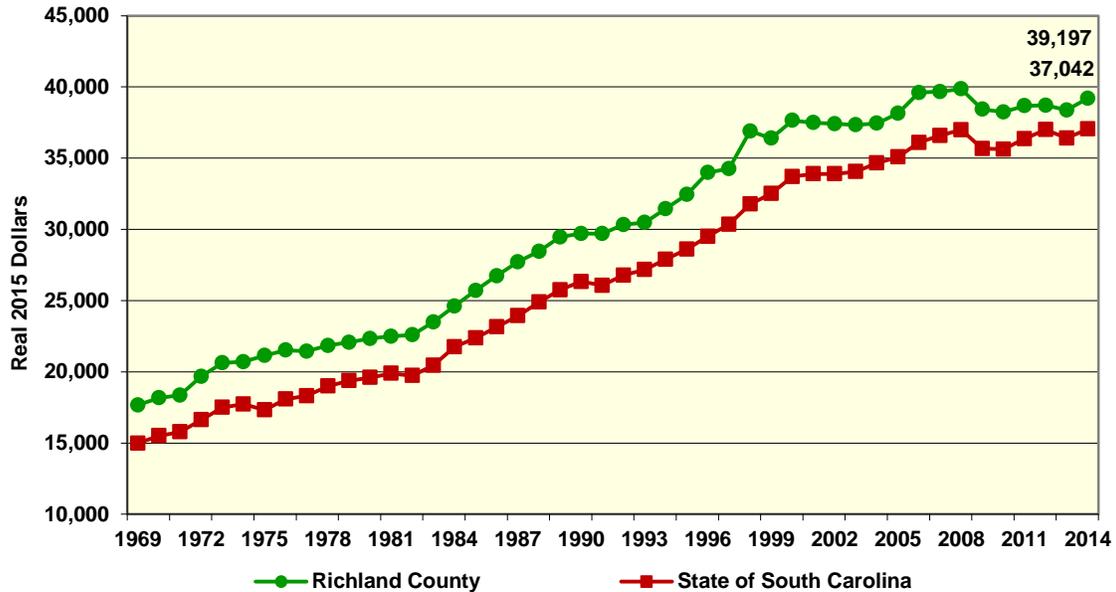


Unlike real earnings, the real per capita income (PCI) in the County has been consistently above statewide PCI since 1969¹¹. Both State and County PCI have grown steadily since 1969, but experienced a drop during the recent recession. Per capita income has only risen slightly since 2008, ending at \$39,197 for the County in 2015. The State's PCI was \$37,042 in 2015.

¹⁰ Real average earnings per job is equal to total earnings from employment divided by the number of jobs in an area. Those earnings figures are adjusted for inflation, and presented in 2015 dollars.

¹¹ Per capita income includes income from all sources, including wages, investment income, and transfer payments. It is equal to the total income of an area divided by the number of area residents. Real PCI is adjusted for inflation, and presented in 2015 dollars.

Diagram IV.3
Real Per Capita Income
 Richland County
 1969–2015 BEA Data, 2015 Dollars



HOUSING AND HOUSEHOLDS

An estimated 67.1 percent of housing units were single family units in 2014. Apartments accounted for 20.9 percent in 2014, and mobile homes accounted for 5.0 percent of units.

Table IV.9
Housing Units by Type
 Richland County
 2000 Census SF3 & 2014 Five-Year ACS Data

Unit Type	2000 Census		2014 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	84,512	65.1%	110,162	67.1%
Duplex	5,266	4.1%	5,189	3.2%
Tri- or Four-Plex	7,034	5.4%	6,069	3.7%
Apartment	24,399	18.8%	34,409	20.9%
Mobile Home	8,528	6.6%	8,283	5.0%
Boat, RV, Van, Etc.	54	.0%	135	0.1%
Total	129,793	100.0%	164,247	100.0%

An estimated 77.3 percent of the white population lived in single-family housing units in 2014, as shown in Table IV.10 while 13.5 percent lived in apartments. On the other hand, some 62.8 percent of black households lived in single family homes, while nearly twice as many blacks lived in apartments, almost ¼ of all blacks or 24.4 percent of black residents.

Table IV.10
Distribution of Units in Structure by Race
 Richland County
 2014 Five-Year ACS Data

Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	77.3%	62.8%	63.3%	51.7%	33.8%	48.6%	61.5%
Duplex	2.6%	2.9%	.0%	2.2%	.0%	6.2%	2.1%
Tri- or Four-Plex	2.2%	5.1%	8.2%	4.9%	35.4%	1.5%	6.3%
Apartment	13.5%	24.4%	14.0%	38.2%	30.8%	24.1%	22.8%
Mobile Home	4.3%	4.8%	14.6%	3.0%	.0%	19.5%	7.3%
Boat, RV, Van, Etc.	.2%	.0%	.0%	.0%	.0%	.0%	.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

More than 92 percent of housing units in Richland County were occupied in 2000, but this decline to 89.9 percent in 2010, as shown in Table IV.11. The composition of owner and renter occupied housing units remained stable between 2000 and 2010, with a 61.3 percent homeownership rate. Vacant housing units grew from 7.5 percent of units in 2000 to 11.9 percent in 2014. A majority of vacant housing units were available for sale or for rent in 2000 and 2010, as shown in Table IV.11. Around a quarter of vacant units were classified as “other vacant” in 2010, or an estimated 4,024 units within the County “Other vacant” units can present more of a problem than other types of vacant housing units, as they are often not available to the market place. Without regular maintenance, they may fall into dilapidation and contribute to blight in areas where they are highly concentrated.

Table IV.11
Housing Units by Tenure
 Richland County
 2000 & 2010 Census SF1 Data

Tenure	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	120,101	92.5%	145,194	89.8%	20.9%
Owner-Occupied	73,757	61.4%	89,023	61.3%	20.7%
Renter-Occupied	46,344	38.6%	56,171	38.7%	21.2%
Vacant Housing Units	9,692	7.5%	16,531	10.2%	70.6%
Total Housing Units	129,793	100.0%	161,725	100.0%	24.60%

By 2014, owner-occupied housing units accounted for 59.8 percent of housing units. Renter-occupied housing units accounted for 40.2 percent of units. The housing stock as a whole grew by around 24.6 percent over the decade, as noted in Table IV.12, below.

Table IV.12
Housing Units by Tenure
 Richland County
 2010 Census & 2014 Five-Year ACS Data

Tenure	2010 Census		2014 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	145,194	89.8%	144,647	88.1%
Owner-Occupied	89,023	61.3%	86,537	59.8%
Renter-Occupied	56,171	38.7%	58,110	40.2%
Vacant Housing Units	16,531	10.2%	19,600	11.9%
Total Housing Units	161,725	100.0%	164,247	100.0%

According to recent estimates from the 2010-2014 ACS, the percentage of vacant units in the County has grown since 2010. "Other" vacant units also grew as a proportion of vacant housing units by 2014. In 2014, there were an estimated 19,600 vacant units, some 6,888 of which were classified as "other" vacant, accounting for 35.0 percent of vacant units in 2014, as noted in Table IV.13, below.

Table IV.13
Disposition of Vacant Housing Units
Richland County
2010 Census & 2014 Five-Year ACS Data

Disposition	2010 Census		2014 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	7,859	47.5%	6,011	30.7%
For Sale	2,854	17.3%	2,507	12.8%
Rented or Sold, Not Occupied	713	4.3%	2,549	13.0%
For Seasonal, Recreational, or Occasional Use	1,076	6.5%	1,655	8.4%
For Migrant Workers	5	0.0%	10	.1%
Other Vacant	4,024	24.3%	6,868	35.0%
Total	16,531	100.0%	19,600	100.0%

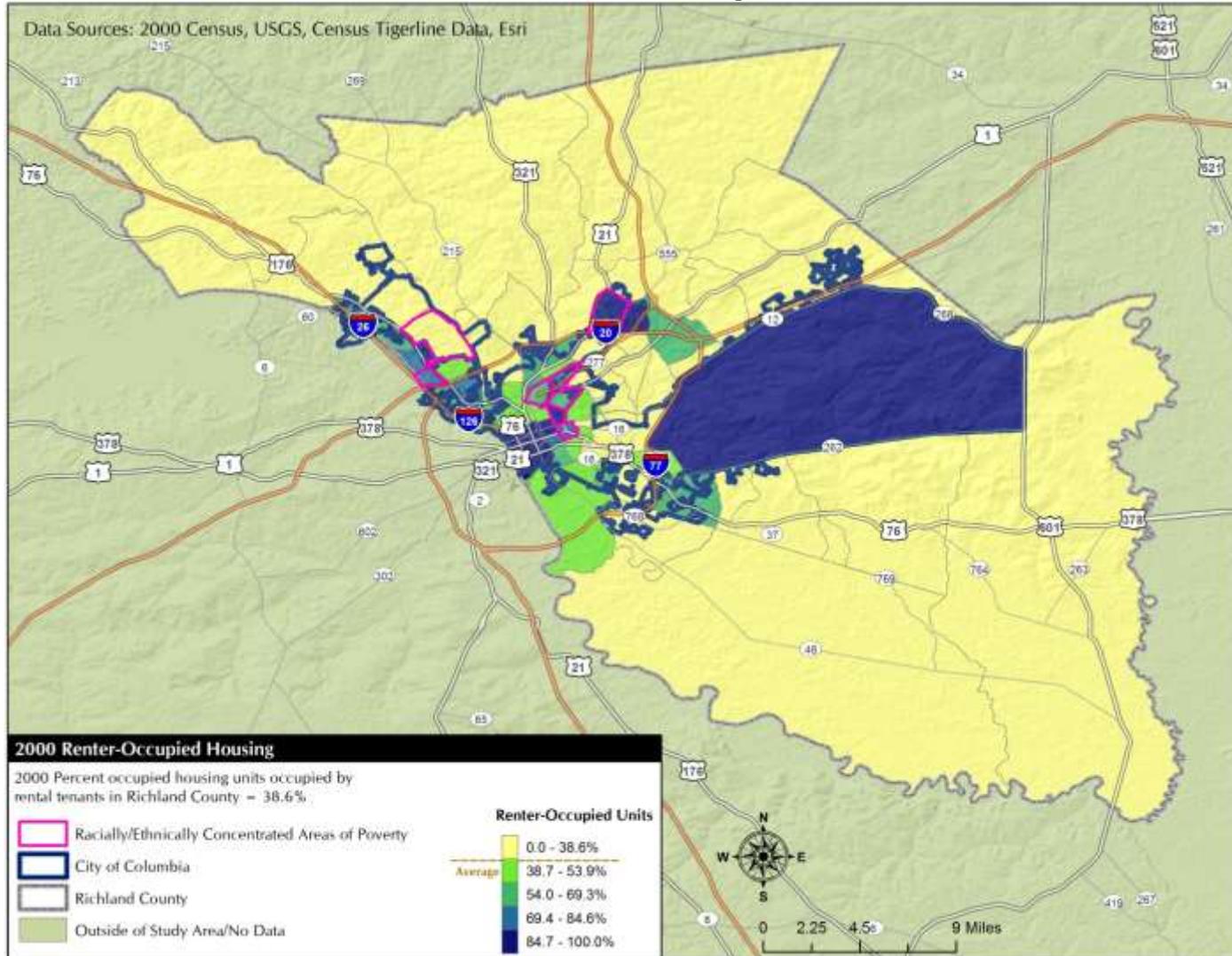
Households with five or more persons grew as a percentage of households between 2000 and 2010, with households having six or seven or more persons expanding far more rapidly than the average, rising some 35 and 41 percent over the time period. Households with two to four persons fell as a proportion of households, as seen in Table IV.14.

Table IV.14
Households by Household Size
Richland County
2000 & 2010 Census SF1 Data

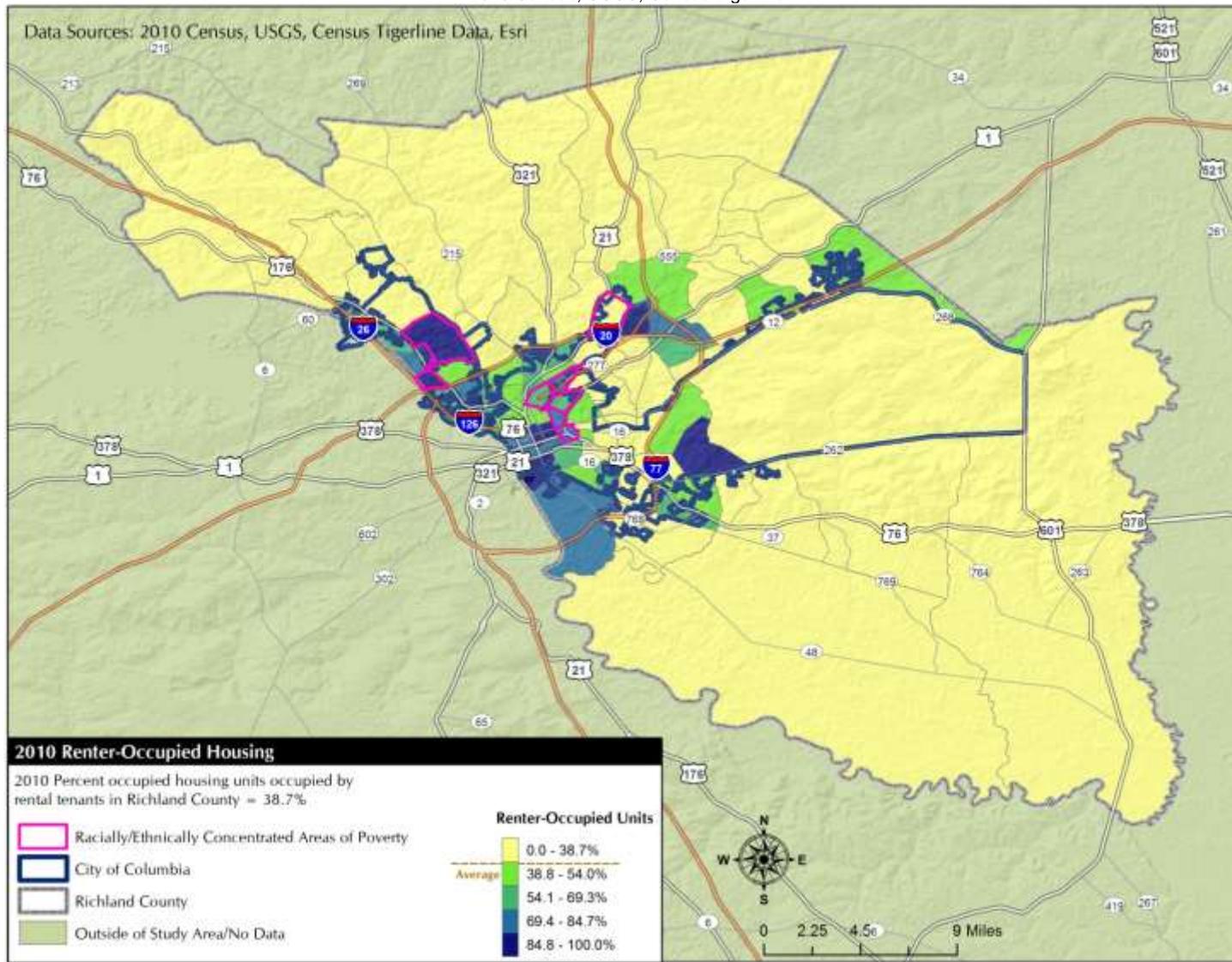
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	34,990	29.1%	43,828	30.2%	25.3%
Two Persons	38,643	32.2%	46,245	31.9%	19.7%
Three Persons	20,762	17.3%	24,454	16.8%	17.8%
Four Persons	15,877	13.2%	18,152	12.5%	14.3%
Five Persons	6,491	5.4%	7,931	5.5%	22.2%
Six Persons	2,145	1.8%	2,901	2.0%	35.2%
Seven Persons or More	1,193	1.0%	1,683	1.2%	41.1%
Total	120,101	100.0%	145,194	100.0%	20.9%

Renter-occupied housing has been largely concentrated in central areas of the county (i.e., in and around the City of Columbia) since 2000, when 38.6 percent of occupied units throughout the county were occupied by rental tenants. As shown in Map IV.4, between 84 and 100 percent of occupied units in the city center were occupied by renters, and more than half of occupied units were renter-occupied throughout much of the city. Renter-occupied units were concentrated in and around the more urbanized areas of the county. By contrast, owner-occupied units tended to be concentrated in outlying, rural areas of the county in 2000 and 2010, as shown in Maps IV.6 and IV.7. As was the case with renter-occupied housing, the overall distribution of owner-occupied units changed very little from 2000 through 2010.

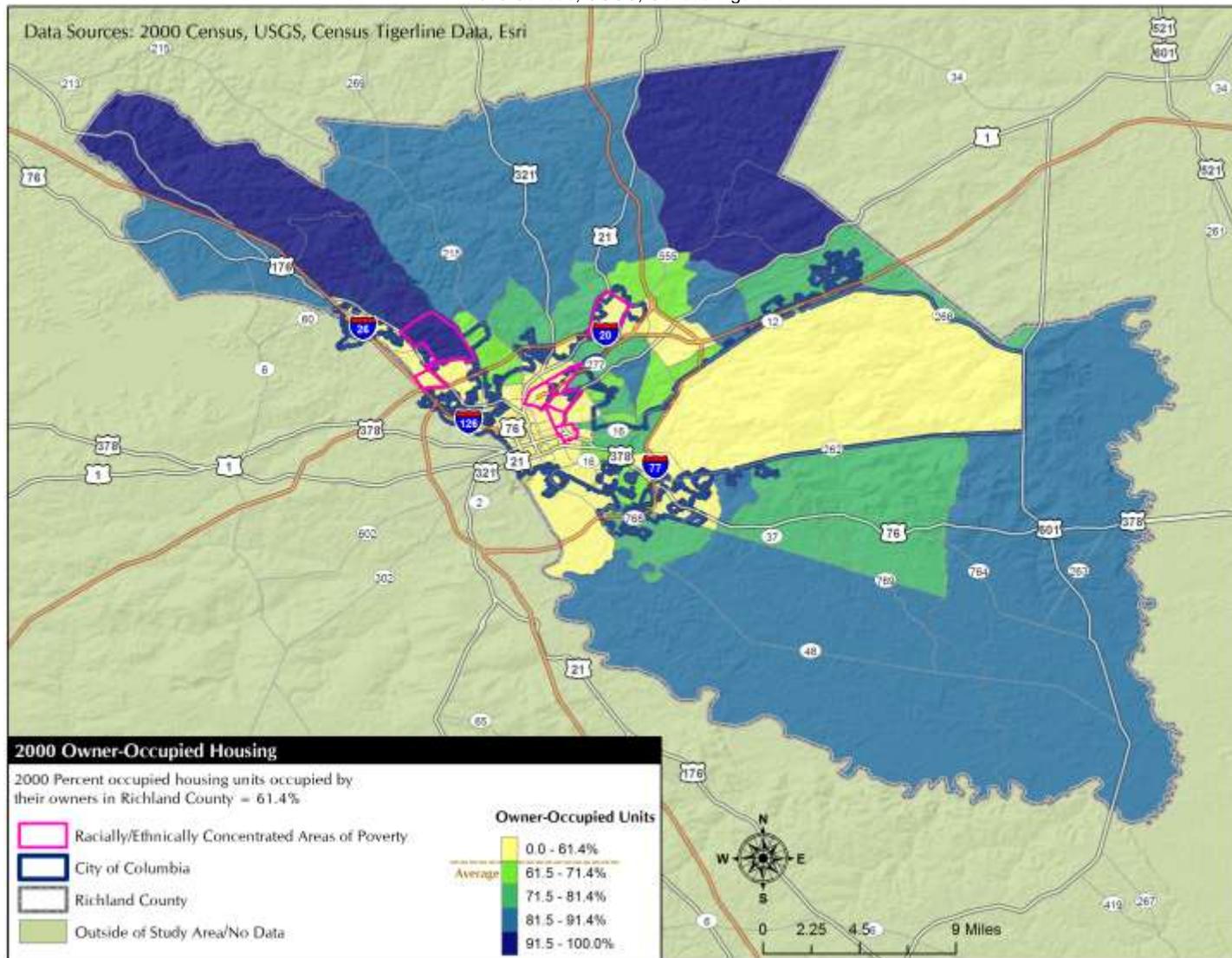
Map IV.4
2000 Renter Occupied Housing
 Richland County, South Carolina
 2010 Census, USGS, Census Tigerline Data



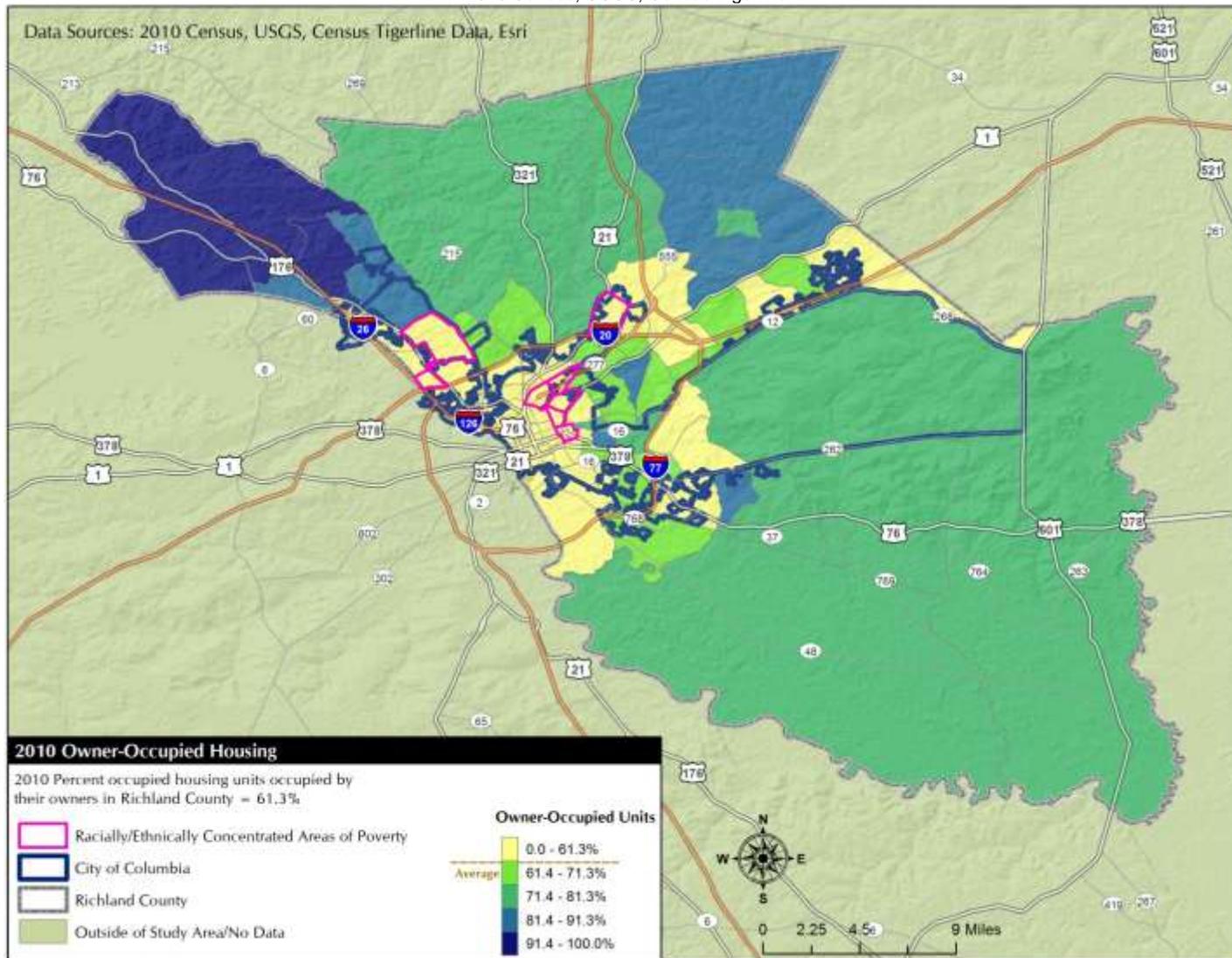
Map IV.5
2010 Renter Occupied Housing
 Richland County, South Carolina
 2010 Census, USGS, Census Tigerline



Map IV.6
2000 Owner Occupied Housing
 Richland County, South Carolina
 2010 Census, USGS, Census Tigerline



Map IV.7
2010 Owner Occupied Housing
 Richland County, South Carolina
 2010 Census, USGS, Census Tigerline Data, Esri



B. SEGREGATION AND CONCENTRATIONS OF POVERTY

SEGREGATION/INTEGRATION

The “dissimilarity index” provides a quantitative measure of segregation in an area, based on the demographic composition of smaller geographic units within that area. One way of understanding the index is that it indicates how evenly two demographic groups are distributed throughout an area: if the composition of both groups in each geographic unit (e.g., Census tract) is the same as in the area as a whole (e.g., county), then the dissimilarity index score for that county will be 0. By contrast; and again using Census tracts as an example; if one population is clustered entirely within one Census tract, the dissimilarity index score for the county will be 1. The higher the dissimilarity index value, the higher the level of segregation in an area.

A Technical Note on the Dissimilarity Index Methodology

The dissimilarity indices included in this study were calculated from data provided by the Census Bureau according to the following formula:

$$D_j^{WB} = 100 * \frac{1}{2} \sum_{i=1}^N \left| \frac{W_i}{W_j} - \frac{B_i}{B_j} \right|$$

Where i indexes a geographic unit, j is the j th jurisdiction, W is group one and B is group two, and N is the number of geographic units, starting with i , in jurisdiction j .¹²

This is the formula that HUD uses to calculate dissimilarity index values. In most respects (including the use of tract-level data available through the Brown Longitudinal Tract Database), the methodology employed in this study exactly duplicates HUD’s methodology for calculating the index of dissimilarity.

The principle exception was the decision to use Census tract-level data to calculate dissimilarity index values through 2010 (While HUD uses tract level data in 1990 and 2000, the agency uses block group-level data in 2010). The decision to use tract-level data in all years included in the study was motivated by the fact that the dissimilarity index is sensitive to the geographic base unit from which it is calculated. Concretely, use of smaller geographic units produces dissimilarity index values that tend to be higher than those calculated from larger geographic units.¹³

As a general rule, HUD considers the thresholds appearing in Table IV.15 to indicate low, moderate, and high levels of segregation:

¹² Affirmatively Furthering Fair Housing Data Documentation. HUD. December 2015.

¹³ Wong, David S. “Spatial Decomposition of Segregation Indices: A Framework Toward Measuring Segregation at Multiple Levels.” *Geographical Analyses*, 35:3. The Ohio State University. July 2003. P. 179.

Table IV.15
Dissimilarity Index Values

Measure	Values	Description
Dissimilarity Index	<40	Low Segregation
[range 0-100]	40-54	Moderate Segregation
	>55	High Segregation

Segregation Levels

Richland County has historically experienced moderate levels of segregation between white and non-white residents, and between white and black residents, as measured by the index of dissimilarity. As shown in Table IV.16, the dissimilarity index for non-white and white residents was 41.1. Between black and white residents the index was slightly higher at 45.2 percent. Both of these figures indicate a moderate level of segregation according to HUD criteria. Lower degrees of segregation were observed between white residents and Hispanic, Asian Pacific, or American Indian residents.

Table IV.16
AFFH Table 3 – Racial/Ethnic Dissimilarity Trends

Richland County, South Carolina
2016 HUD AFFH Data

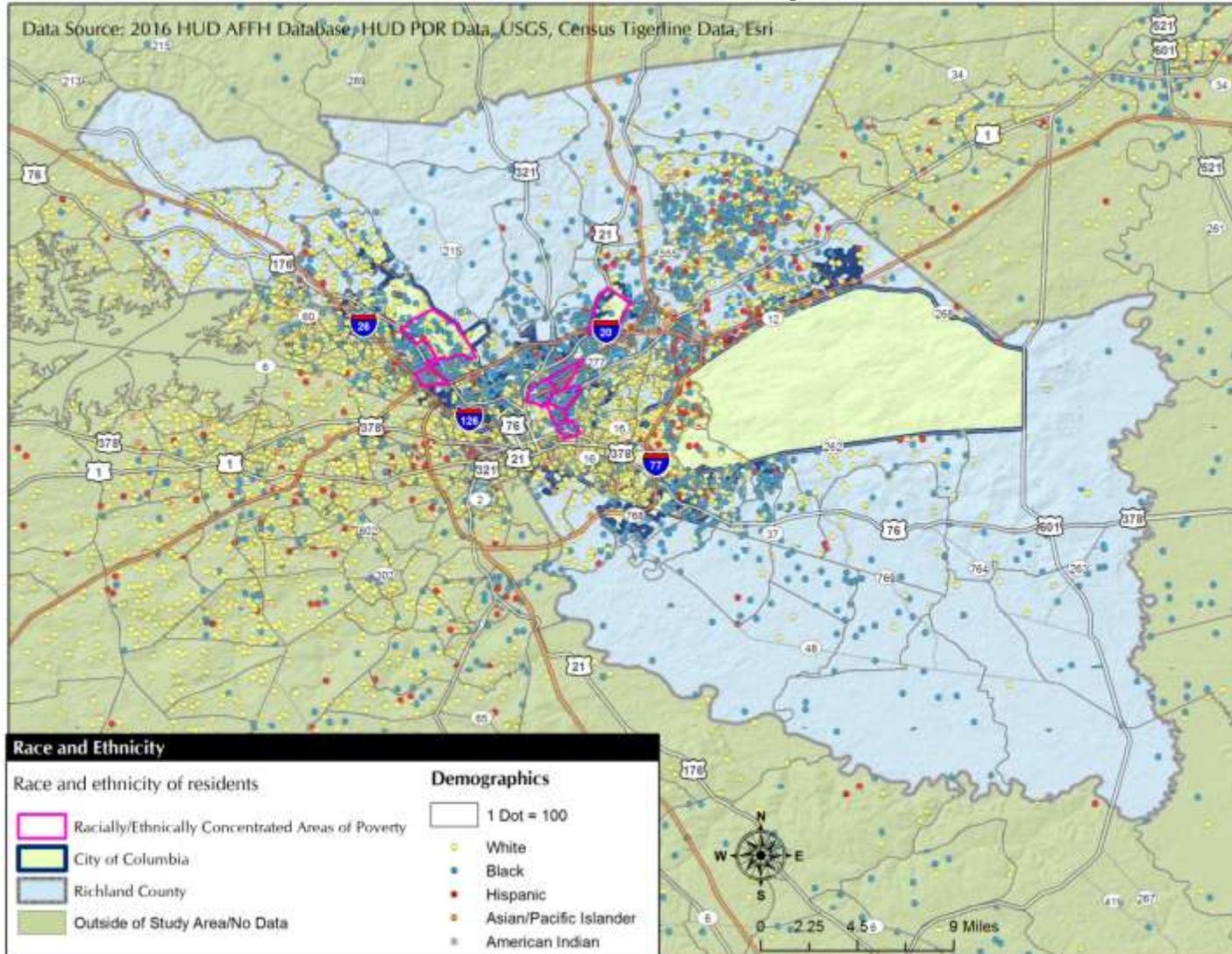
Racial/Ethnic Dissimilarity Index	Richland County		
	1990	2000	2010
Non-White/White	47.6	42.7	41.1
Black/White	50.1	45.6	45.2
Hispanic/White	35.9	34.0	37.6
Asian or Pacific Islander/White	32.9	31.4	32.7
Native/White	40.2	30.1	30.4

Observed levels of segregation between white residents and other racial/ethnic groups fell between 1990 and 2000, without exception. However, between 2000 and 2010 dissimilarity index values indicated a slightly increased degree of segregation between white and Hispanic residents, white and Asian/Pacific Islander residents, and white and American Indian residents.¹⁴ At 37.6 percent, the dissimilarity index value for Hispanic and white residents suggests that those groups are approaching a degree of segregation that HUD would identify as “moderate.” By contrast, the white and black populations, moderately segregated in 1990, 2000, and 2010, became less segregated over time. The same was true of white residents and non-white residents overall, with the white/non-white resident dissimilarity index approaching a low segregation level.

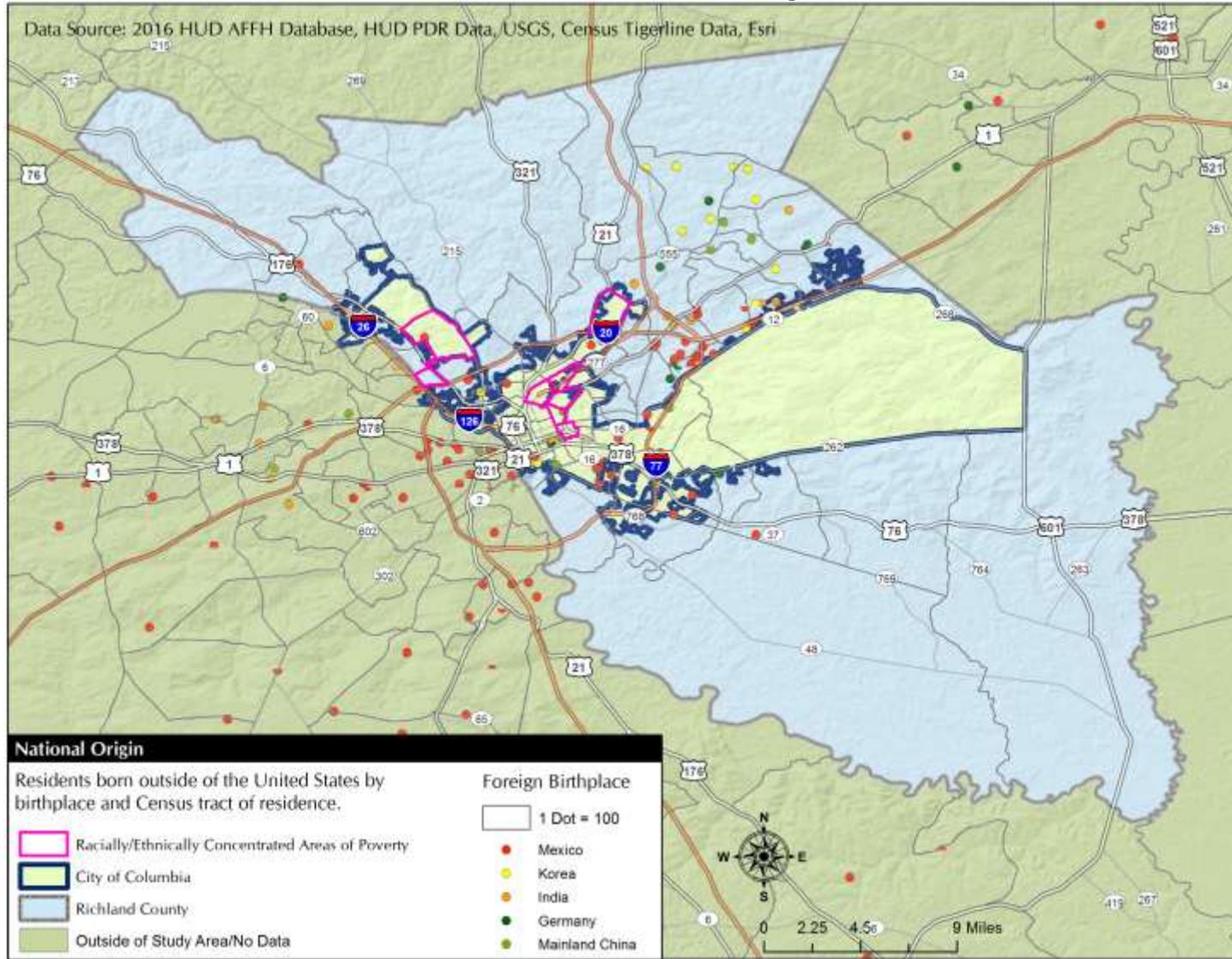
The distribution of county residents by race and ethnicity in 2010 is presented in Map IV.8. As shown, black residents tended to be concentrated in Census tracts to the north of Columbia’s city center, while white residents were concentrated to the south and east of the city center. Hispanic residents tended to be more highly clustered in peripheral areas of Columbia, directly to the west of the city and along Interstate 77 and Highway 12 to the east.

¹⁴ Note that there have been relatively few American Indian residents living in Richland County at any point from 1990 onward (987 in 2010). HUD notes that caution is generally required when interpreting dissimilarity index values based on fewer than 1,000 residents, as low population figures may inflate dissimilarity index values.

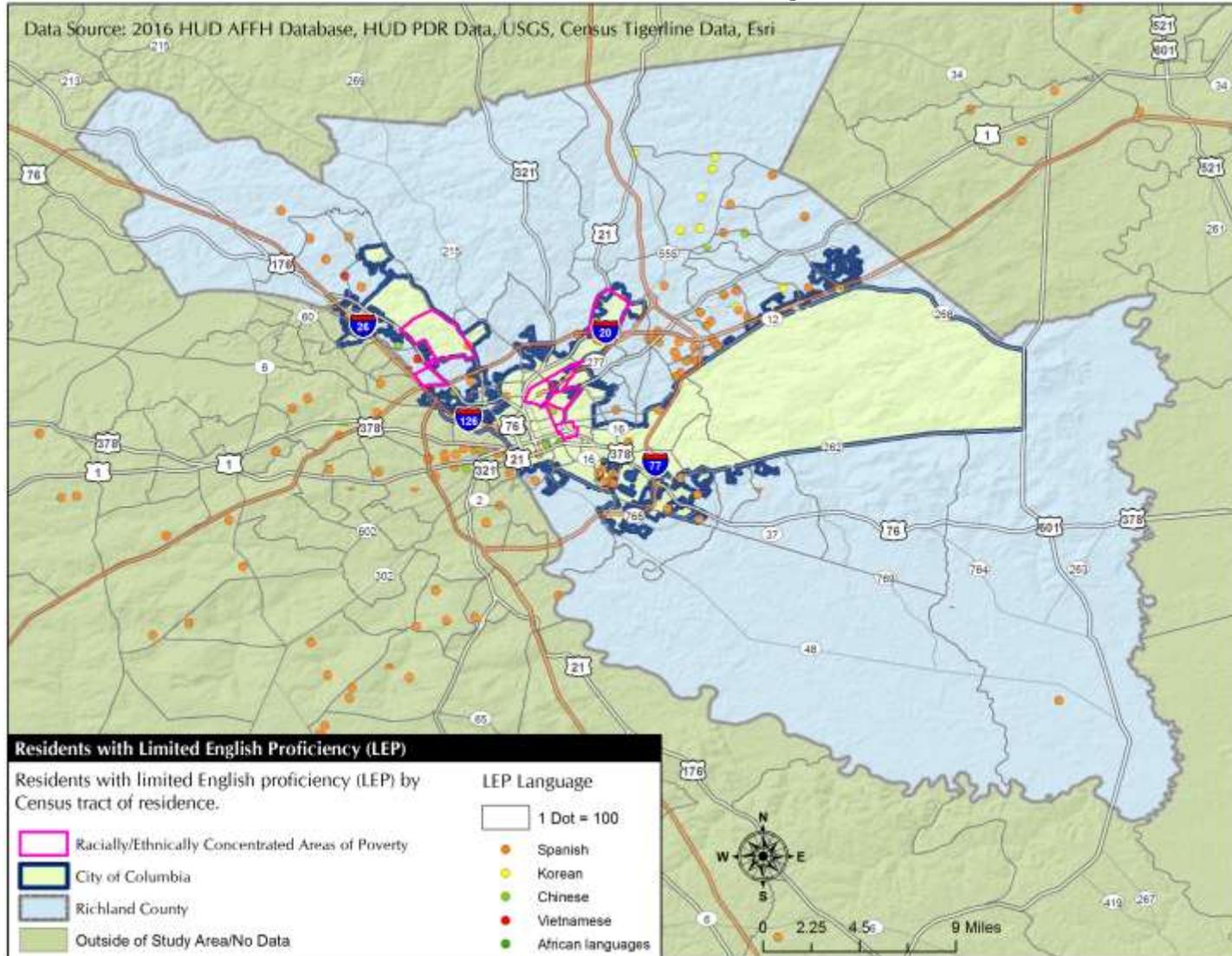
Map IV.8
AFFH Map 1 – Race and Ethnicity
 Richland County, South Carolina
 2016 HUD AFFH Database, USGS, Census Tigerline



Map IV.9
AFFH Map 3 – National Origin
 Richland County, South Carolina
 2016 HUD AFFH Database, USGS, Census Tigerline



Map IV.10
AFFH Map 4 – Limited English Proficiency
 Richland County, South Carolina
 2016 HUD AFFH Database, USGS, Census Tigerline



Residents born outside of the United States tended to live in rural and suburban areas of the county, as shown in Map IV.9. Like the population overall, foreign-born residents who lived outside of the City of Columbia were generally concentrated to the northeast of the city.

The same was true of residents with limited English proficiency (LEP), as shown in Map IV.10. Those who spoke Spanish as their primary language were concentrated in Census tracts near the interchange of Interstate 20 and Interstate 77, as well as in a Census tract near the Rosewood neighborhood, an area that constituted a racially/ethnically concentrated area of poverty (R/ECAP) in 2010.¹⁵ R/ECAPs will be discussed in more detail in the following section.

Housing Segregation

Renter-occupied housing units were largely concentrated within the City of Columbia in 2010, as were all but one of the county's racially/ethnically concentrated areas of poverty. As one might expect, rental housing units tended to account for larger-than-average shares of occupied units in R/ECAPs, as shown in Map IV.11. The only exception was the large Census tract in the northeast of the city, where the percentage of renter-occupied units was at or below the countywide average.

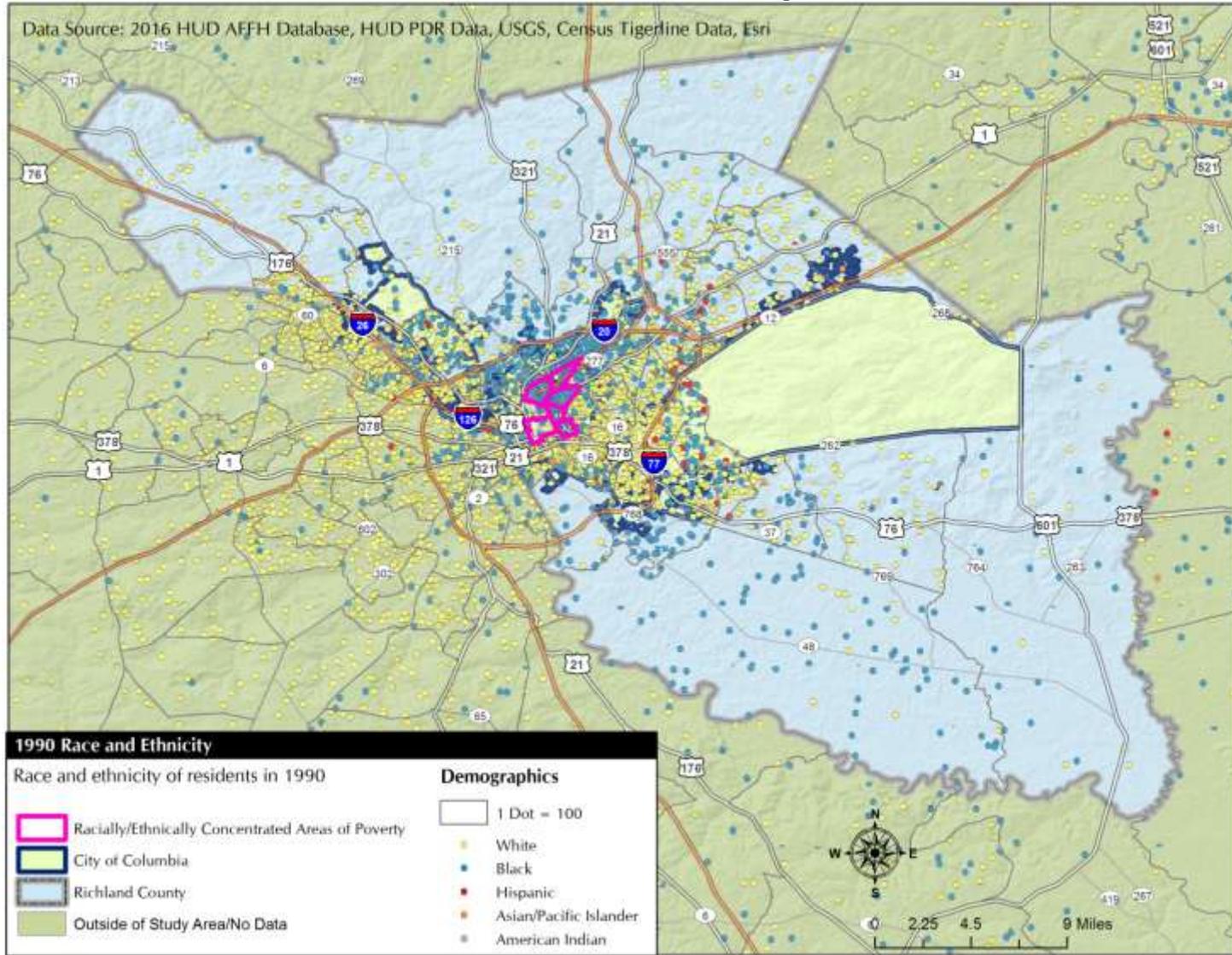
Generally speaking, owner-occupied housing units accounted for relatively large shares of occupied units in Census tracts outside of the city. Accordingly, the percentage of owner-occupied units in the county's R/ECAPs was uniformly at, or more commonly below, the countywide average.

Patterns of Segregation over Time

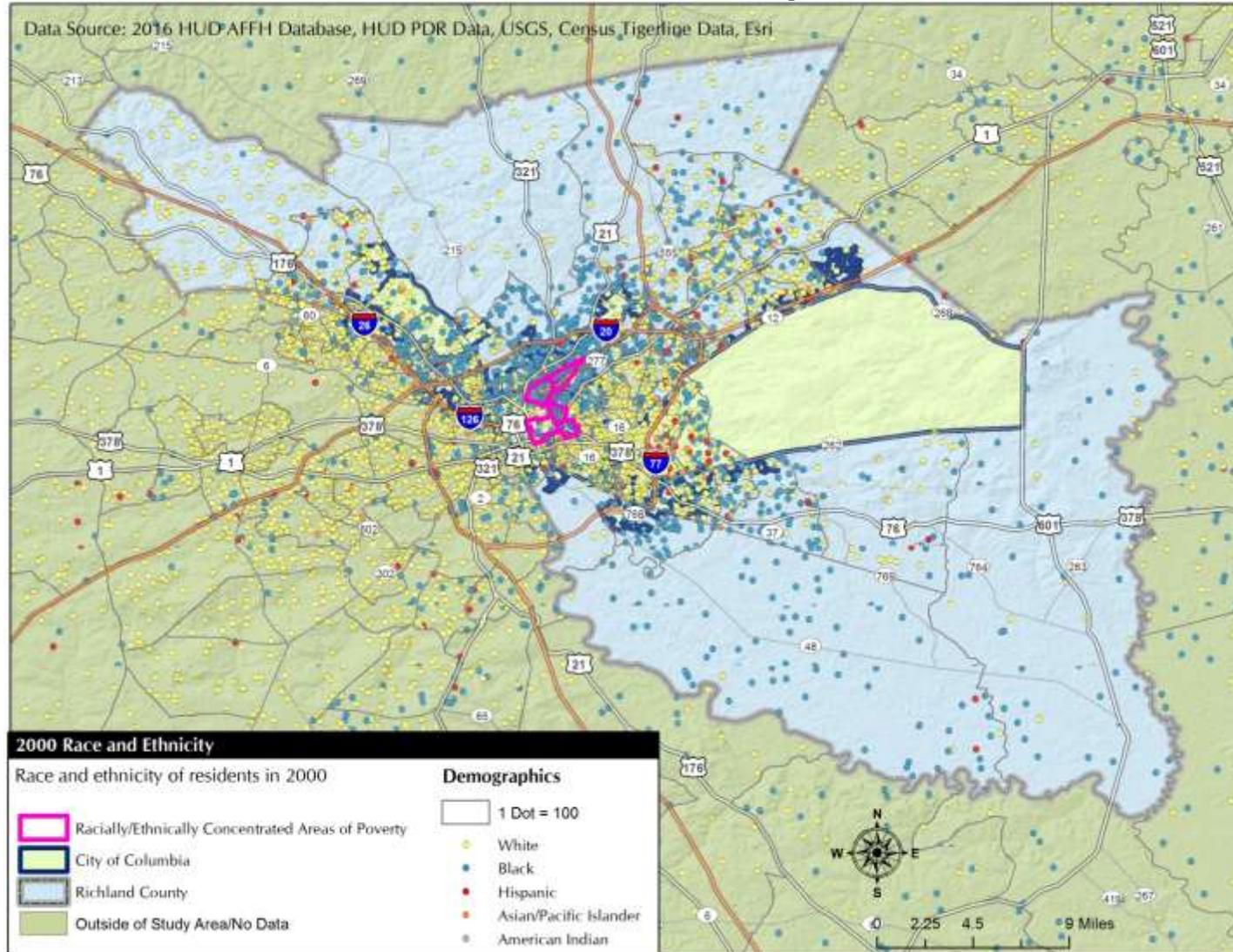
The distribution of residents in the county by race and ethnicity reflects demographic patterns that were well-established by 1990. As shown in Map IV.11, the county also saw relatively high concentrations of black residents to the north of central Columbia in that year, and relatively high concentrations of white residents to the south. As the population grew over the following two decades, the distribution of residents throughout the county followed this same overall pattern, as shown in Maps IV.12, which details the distribution of residents by race and ethnicity in 2000, and Map IV.8, which presents the current distribution of residents by race and ethnicity.

¹⁵ Census tracts are designated racially/ethnically concentrated areas of poverty (R/ECAPs) if two conditions are satisfied: First, the non-white population (Hispanic or non-Hispanic) must account for at least half of the Census tract population. Second, the poverty rate in that Census tract must exceed 40 percent, or three times the study area average, whichever threshold is lower.

Map IV.11
AFFH Map 2 – Race and Ethnicity 1990
 Richland County, South Carolina
 2016 HUD AFFH Database, USGS, Census Tigerline



Map IV.12
AFFH Map 2 – Race and Ethnicity 2000
 Richland County, South Carolina
 2016 HUD AFFH Database, USGS, Census Tigerline



OTHER FACTORS CONTRIBUTING TO SEGREGATION/INTEGRATION

Home Mortgage Disclosure Act Data

Since the late 1960s, the federal government has enacted several laws aimed at promoting fair lending practices in the banking and financial services industries. A brief description of selected federal laws aimed at promoting fair lending follows:

- The 1968 *Fair Housing Act* prohibits discrimination in housing based on race, color, religion, and national origin. Later amendments added sex, familial status, and disability. Under the Fair Housing Act, it is illegal to discriminate on the basis of any of those protected characteristics in the following types of residential real estate transactions: making loans to buy, build, or repair a dwelling; selling, brokering, or appraising residential real estate; and selling or renting a dwelling.
- The *Equal Credit Opportunity Act* was passed in 1974 and prohibits discrimination in lending based on race, color, religion, national origin, sex, marital status, age, receipt of public assistance, and the exercise of any right under the Consumer Credit Protection Act.
- The *Community Reinvestment Act* was enacted in 1977 and requires each federal financial supervisory agency to encourage financial institutions in order to help meet the credit needs of the entire community, including low- and moderate-income neighborhoods.
- Under the *Home Mortgage Disclosure Act (HMDA)*, enacted in 1975 and later amended, financial institutions are required to publicly disclose the race, sex, ethnicity, and household income of mortgage applicants by the Census tract in which the loan is proposed as well as outcome of the loan application.¹⁶ The analysis presented herein is from the HMDA data system.

Data collected under the HMDA provide a comprehensive portrait of home loan activity, including information pertaining to home purchase loans, home improvement loans, and refinancing.

Congress enacted the Home Mortgage Disclosure Act in 1975, permanently authorizing the law in 1988¹⁷. The Act requires both depository and non-depository lenders to collect and publicly disclose information about housing-related applications and loans. Under the HMDA, financial institutions are required to report the race, ethnicity, sex, loan amount, and income of mortgage applicants and borrowers by Census tract. Institutions must meet a set of reporting criteria. For depository institutions, these are as follows:

1. The institution must be a bank, credit union, or savings association;
2. The total assets must exceed the coverage threshold;¹⁸
3. The institution must have had a home or branch office in a Metropolitan Statistical Area (MSA);

¹⁶ *Closing the Gap: A Guide to Equal Opportunity Lending*, The Federal Reserve Bank of Boston, April 1993. <http://www.bos.frb.org/commdev/closing-the-gap/closingt.pdf>

¹⁷ Prior to that year, Congress had to periodically reauthorize the law.

¹⁸ Each December, the Federal Reserve announces the threshold for the following year. The asset threshold may change from year to year based on changes in the Consumer Price Index for Urban Wage Earners and Clerical Workers.

4. The institution must have originated or refinanced at least one home purchase loan secured by a first lien on a one- to four-family dwelling;
5. The institution must be federally insured or regulated; and
6. The mortgage loan must have been insured, guaranteed, or supplemented by a federal agency or intended for sale to Fannie Mae or Freddie Mac.

For other institutions, including non-depository institutions, the reporting criteria are:

4. The institution must be a for-profit organization;
5. The institution's home purchase loan originations must equal or exceed 10 percent of the institution's total loan originations, or more than \$25 million;
6. The institution must have had a home or branch office in an MSA or have received applications for, originated, or purchased five or more home purchase loans, home improvement loans, or refinancing on property located in an MSA in the preceding calendar year; and
7. The institution must have assets exceeding \$10 million or have originated 100 or more home purchases in the preceding calendar year.

In addition to reporting race and ethnicity data for loan applicants, the HMDA reporting requirements were modified in response to the Predatory Lending Consumer Protection Act of 2002 as well as the Home Owner Equity Protection Act (HOEPA). Consequently, loan originations are now flagged in the data system for three additional attributes:

1. If they are HOEPA loans;
2. Lien status, such as whether secured by a first lien, a subordinate lien, not secured by a lien, or not applicable (purchased loans); and
3. Presence of high-annual percentage rate loans (HALs), defined as more than three percentage points for purchases when contrasted with comparable treasury instruments or five percentage points for refinance loans.

For the purposes of this analysis, these flagged originations will be termed predatory, or at least predatory in nature. Overall, the data contained within the HMDA reporting guidelines represent the best and most complete set of information on home loan applications. This report includes HMDA data from 2008 through 2014, the most recent year for which these data are available. These data allow us to analyze patterns in home lending, and discover whether and how much lending application patterns differ according to residents' genders, levels of income, and race or ethnicity.

The detailed HMDA data is presented in the Appendices, with the following presenting a key summary of this information. So, while owner occupied white applicants are denied at an average rate of 11.8 percent, minority owner occupied households are denied at a much higher rate. Black applicants, which account for the largest minority in the County, are denied at an average rate of 28.9 percent. This is shown below in Table IV.17, as well as illustrated in Diagram IV.4. If loans continue to be denied to minority households, then segregation in the jurisdiction may continue, especially in areas with high concentrations of owner-occupied housing.

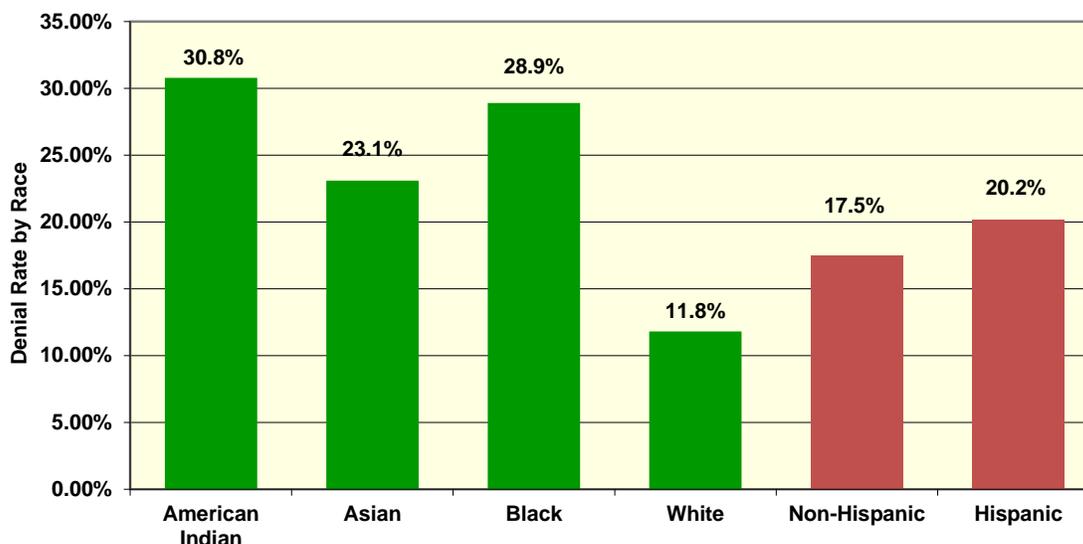
Table IV.17
Denial Rates by Race/Ethnicity of Applicant

Richland County
 2008–2014 HMDA Data

Race/Ethnicity	2008	2009	2010	2011	2012	2013	2014	Average
American Indian	25.0%	22.2%	20.0%	41.7%	33.3%	53.3%	19.0%	30.8%
Asian	22.0%	20.8%	30.9%	24.3%	27.1%	25.3%	14.3%	23.1%
Black	29.3%	24.6%	29.4%	32.6%	28.8%	32.2%	26.7%	28.9%
White	11.4%	10.8%	11.7%	13.4%	12.4%	12.3%	11.3%	11.8%
Not Available	22.1%	16.8%	30.1%	26.1%	21.8%	23.1%	23.8%	23.2%
Not Applicable	.0%	0%	100.0%	%	100.0%	.0%	100.0%	60.0%
Average	18.7%	16.1%	20.9%	21.6%	19.1%	19.8%	17.5%	19.0%
Non-Hispanic	17.6%	15.9%	19.0%	19.6%	17.2%	18.4%	15.5%	17.5%
Hispanic	26.5%	13.3%	17.2%	12.0%	18.8%	26.2%	21.1%	20.2%

Diagram IV.4
Denial Rates by Race

Richland County
 2008–2014 HMDA Data



HMDA data for applicant by race and income shows that denial rates among minority populations is particularly pronounced at lower income levels. For example, 42.9 percent of black applicants with incomes between \$15,000 and \$30,000 are denied, compared to 23.8 percent of white applicants.

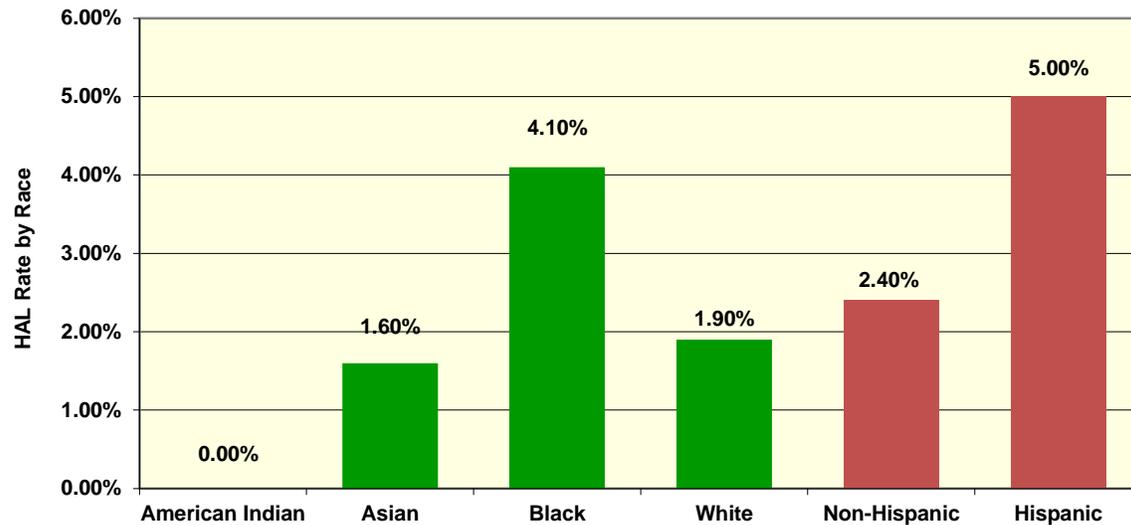
Table IV.18
Denial Rates of Loans by Race/Ethnicity and Income of Applicant

Richland County
 2008–2014 HMDA Data

Race	<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	Above \$75K	Data Missing	Average
American Indian	%	64.3%	52.9%	10.0%	11.1%	20.0%	50.0%	30.8%
Asian	85.7%	42.0%	31.8%	27.3%	15.1%	12.3%	57.1%	23.1%
Black	74.6%	42.9%	27.7%	24.1%	23.1%	16.8%	62.1%	28.9%
White	55.6%	23.8%	13.0%	11.2%	9.9%	8.2%	24.3%	11.8%
Not Available	87.8%	43.4%	27.6%	19.0%	14.5%	11.9%	76.5%	23.2%
Not Applicable	%	%	.0%	%	%	%	75.0%	60.0%
Average	70.4%	35.8%	21.0%	16.7%	14.5%	10.4%	51.1%	19.0%
Non-Hispanic	65.7%	33.3%	19.2%	15.4%	14.1%	9.9%	42.8%	17.5%
Hispanic	72.7%	31.7%	27.9%	16.8%	9.8%	12.7%	18.8%	20.2%

In addition, the presence of high-annual percentage rate loans (HALs) is more prominent for Black and Hispanic applicants than for white applicant, as shown in Diagram IV.5.

Diagram IV.5
HAL Rates by Race
Richland County
2008–2014 HMDA Data



Fair Housing Complaints

HUD maintains records of complaints that represent potential and actual violations of federal housing law. Over the 2008 through 2016 study period, the agency received a total of 75 complaints alleging discrimination in Richland County. Some 38 of these complaints cited perceived discrimination based on disability, as shown in Table V.19a below. In addition, between 2009 and 2016, some 30 fair housing complaints were received on the basis of race.

Table IV.19a
Fair Housing Complaints by Basis
Richland County
2004 – 2016 HUD Data

Basis	2009	2010	2011	2012	2013	2014	2015	2016	Total
Disability		4	4	6	3	3	10	8	38
Race	2	1	2	9	3	2	8	3	30
Retaliation		2		1	2	3	5	4	17
Sex	1	3		2	1	1	3	1	12
National Origin		2		1	1	3	1		8
Family Status	1	2	1				2		6
Color						1	2	1	4
Religion				1					1
Harassment							1		1
Total Bases	4	14	7	20	10	13	32	17	117
Total Complaints	2	9	5	15	8	8	17	11	75

Those who file fair housing complaints with the Department of Housing and Urban Development may include more than one discriminatory action, or *issue*, in those complaints. Fair housing complaints from Richland County cited 150 issues total, with the most common

being discriminatory terms and conditions, in first and third place, with failure to make reasonable accommodation following closely in second, as shown in Table IV.19b below.

Table IV.19b
Fair Housing Complaints by Issue

Richland County
2004–2016 HUD Data

Issue	2009	2010	2011	2012	2013	2014	2015	2016	Total
Discrimination in term, conditions or privileges relating to rental		2	1	5	4	2	8	4	26
Failure to make reasonable accommodation		1	2	2	3	3	6	4	21
Discriminatory terms, conditions, privileges, or services and facilities		1		5	1	5	4	4	20
Discriminatory acts under Section 818 (coercion, etc.)			1		2	3	9	4	19
Otherwise deny or make housing available		1				2	11	4	18
Discriminatory refusal to negotiate for rental				1	1		6	3	11
Discriminatory refusal to rent		3	1	3			1		8
Discriminatory refusal to rent and negotiate for rental		1		1			1	2	5
Failure to permit reasonable modification		1					1	2	4
Discrimination in making of loans			1	1	1				3
Discriminatory advertising, statements and notices					1		1		2
Other discriminatory acts			1	1					2
Discriminatory refusal to negotiate for sale						1			1
Discriminatory refusal to sell and negotiate for sale								1	1
Discriminatory advertisement - rental		1							1
False denial or representation of availability							1		1
False denial or representation of availability - rental		1							1
Discriminatory financing (includes real estate transactions)		1							1
Discrimination in the selling of residential real property							1		1
Discrimination in terms, conditions, privileges relating to sale							1		1
Discrimination in services and facilities relating to rental								1	1
Steering							1		1
Failure to provide usable doors		1							1
Total Issues	0	14	7	19	13	16	52	29	150
Total Complaints	2	9	5	15	8	8	17	11	75

RACIALLY OR ETHNICALLY CONCENTRATED AREAS OF POVERTY

Racially or ethnically concentrated areas of poverty (R/ECAPs) are Census tracts with relatively high concentrations of non-white residents and these residents living in poverty. Formally, an area is designated an R/ECAP if two conditions are satisfied: first, the non-white population, whether Hispanic or non-Hispanic, must account for at least 50 percent of the Census tract population. Second, the poverty rate in that Census must exceed a certain threshold. That threshold is set at either 40 percent or three times the overall poverty rate, whichever is lower.

There were eight Census tracts in Richland County that met the definition of an R/ECAP in 2010: all but one were located entirely or mostly within the City of Columbia. Five of these R/ECAPs were grouped together near the center of the city, encompassing an area to the east and northeast of the State House. Two R/ECAPs were located in the northwest of the city, in and around a complex of adult and juvenile correctional facilities that includes Kirkland and Broad River correctional institutions.¹⁹ One R/ECAP was located in the north of the city, in a Census tract bounded by Interstate 20, Wilson Boulevard, Pisgah Church Road, and Farrow Road.

¹⁹ One of these two R/ECAPs is located just outside of the city limits, in or around the St. Andrews neighborhood.

The total population living in the county's nine R/ECAPs, as reported in HUDs 2016 Assessment Tool was 23,490. While black residents accounted for around 45 percent of the county population in 2010, around 82 percent of the population living in R/ECAPs was black, as shown in Table IV.20. White residents, who accounted for a similar share of the population countywide, made up around 15 percent of the total population living in R/ECAPs.

Table IV. 20
HUD AFFH Table 4 – R/ECAP Demographics

County of Richland, South Carolina
2016 HUD AFFH Database

Richland County		
R/ECAP Race/Ethnicity	#	%
Total Population in R/ECAPs	23,490	-
White, Non-Hispanic	3,435	14.6
Black, Non-Hispanic	19,272	82.0
Hispanic	454	1.9
Asian or Pacific Islander, Non-Hispanic	72	0.3
Native American, Non-Hispanic	42	0.2
Other, Non-Hispanic	19	0.1
R/ECAP Family Type		
Total Families in R/ECAPs	6,337	-
Families with children	1,784	28.2
R/ECAP National Origin	Country	
Total Population in R/ECAPs		23,765
#1 country of origin	Mexico	119
#2 country of origin	Colombia	32
#3 country of origin	Nigeria	32
#4 country of origin	Kenya	30
#5 country of origin	Bahamas	17
#6 country of origin	China excluding Hong Kong and Taiwan	15
#7 country of origin	Eritrea	14
#8 country of origin	Syria	14
#9 country of origin	Germany	11
#10 country of origin	Ethiopia	9
		<.1

Note 1: 10 most populous groups at the jurisdiction level may not be the same as the 10 most populous at the Region level, and are thus labeled separately.

Note 2: Data Sources: Decennial Census; ACS

Note 3: Refer to the Data Documentation for details (www.hudexchange.info).

Families in R/ECAPs were about as likely to include children as those outside of these areas. Around 28.2 percent of families in R/ECAPs included children, compared to 28.9 percent of families in the county as a whole.

Residents born outside of the United States accounted for relatively small shares of the R/ECAP population (as they did of the county population as a whole). However, the share of R/ECAP residents who were born in Mexico was, at 1.9 percent, about twice as large as Mexican-born residents' share of the county population as a whole.

R/ECAPs Over Time

A cluster of R/ECAPs in the center of Columbia has existed since at least 1990. Over the years, this cluster has expanded and contracted according to changing demographic trends. For example, between 1990 and 2000, the Census tract encompassing Watkins-Nance Elementary

School and Perry Middle School was eliminated from the list of R/ECAPs in the county, only to be added once again in 2010. By contrast, the area to the immediate north of the University and Statehouse was considered an R/ECAP until after 2000. By 2010-2014 the poverty rate in that Census tract had fallen to 39 percent.

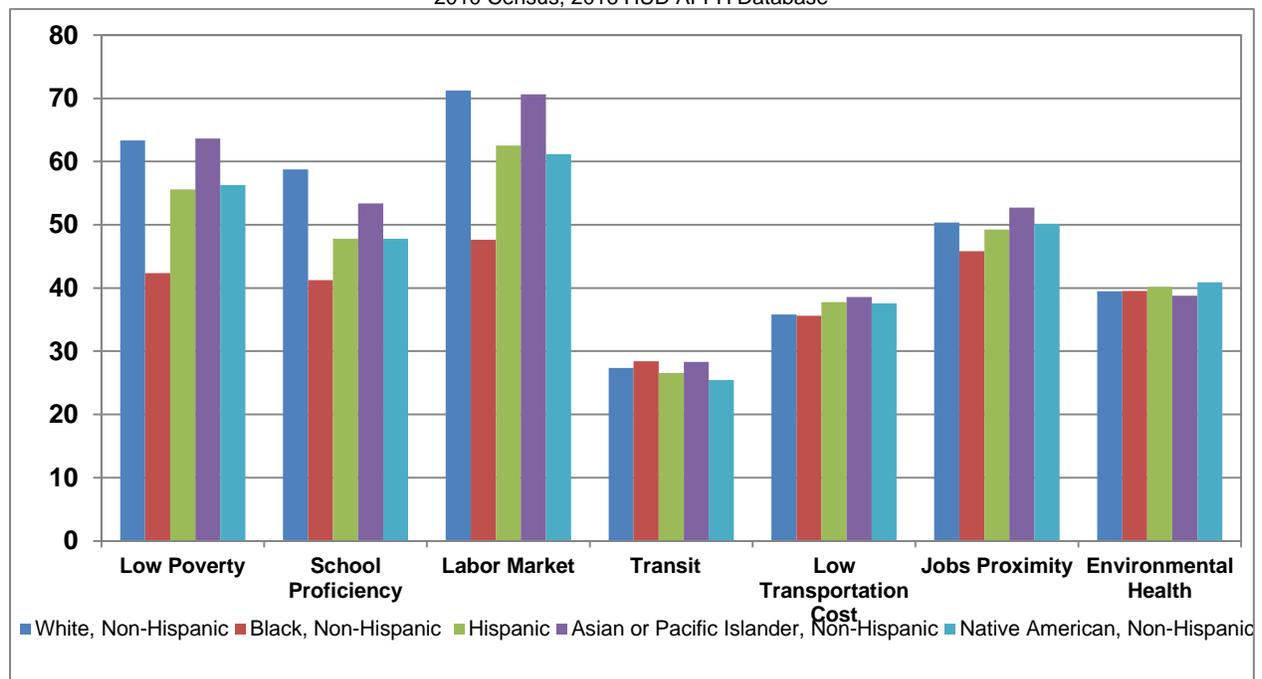
The most prominent change in the distribution of R/ECAPs in the county was the appearance of four racially/ethnically concentrated areas of poverty in peripheral areas of the city after 2000. None of the R/ECAPs in these peripheral areas (discussed in more detail above) were present prior to 2010.

C. DISPARITIES IN ACCESS TO OPPORTUNITY

The following section will describe the following opportunity indicator indices: Low Poverty; School Proficiency; Labor Market Engagement; Jobs Proximity; Low Transportation Costs; Transit Trips Index; and Environmental Health by race/ethnicity and households below the poverty line. A higher score on each of the indices would indicate: lower neighborhood poverty rates; higher levels of school proficiency; higher levels of labor engagement; closer proximity to jobs; lower transportation costs; closer access to public transportation; and greater neighborhood environmental quality (i.e., lower exposure rates to harmful toxins).

All the indexes are presented in Diagram IV.6. As noted therein, four of the indexes have little, if any, substantive differences by racial or ethnic classification, such as transit, transportation costs, jobs proximity, and environmental health. However, low poverty, school proficiency and the labor market all have substantive differences, especially between blacks and whites.

Diagram IV.6
Access to Opportunity by Race and Ethnicity
 Richland County, SC
 2010 Census, 2016 HUD AFFH Database



EDUCATIONAL OPPORTUNITIES

The School Proficiency Index measures the proficiency of elementary schools in the attendance area (where this information is available) of individuals sharing a protected characteristic or the proficiency of elementary schools within 1.5 miles of individuals with a protected characteristic where attendance boundary data are not available. The values for the School Proficiency Index are determined by the performance of 4th grade students on state exams.

As measured by the school proficiency index, urban block groups with the greatest proximity to high-performing elementary schools tend to be clustered in the south of the City of Columbia. As shown in Map IV.13, this is an area with a relatively high concentration of white residents and comparatively low concentrations of black residents. In areas with higher concentrations of black residents, school proficiency index values tended to be lower.

This relationship is further illustrated in Table IV.21, which shows that the school proficiency index for black, non-Hispanic residents is, at 41.2, well below measures of school proficiency for white or Asian/Pacific-Islander residents. Native American and Hispanic residents also tended to live in block groups with relatively low school proficiency index values.

The degree to which access to high-performing schools differed by birthplace (i.e., within or outside of the United States) depended on residents' countries of birth. Mexican-born residents within the city limits tended to live in areas with relatively high school proficiency index values, as shown in Map IV.14. Those who lived outside the city tended to live in block groups with relatively low index values. County residents who were born in Korea, by contrast, were largely concentrated in the north of the county in block groups with comparatively high school proficiency index values.

Most block groups in central areas of the county included 501 to 1000 families with children, and within that range school proficiency index values did not differ markedly, as shown in Map IV.15. Outside of those central areas, families with children were concentrated in block groups in the north and northwest of the county, areas with relatively good access to proficiency schools, as measured by the school proficiency index.

Table IV.21
HUD AFFH Table 12 – Opportunity Indicators by Race/Ethnicity

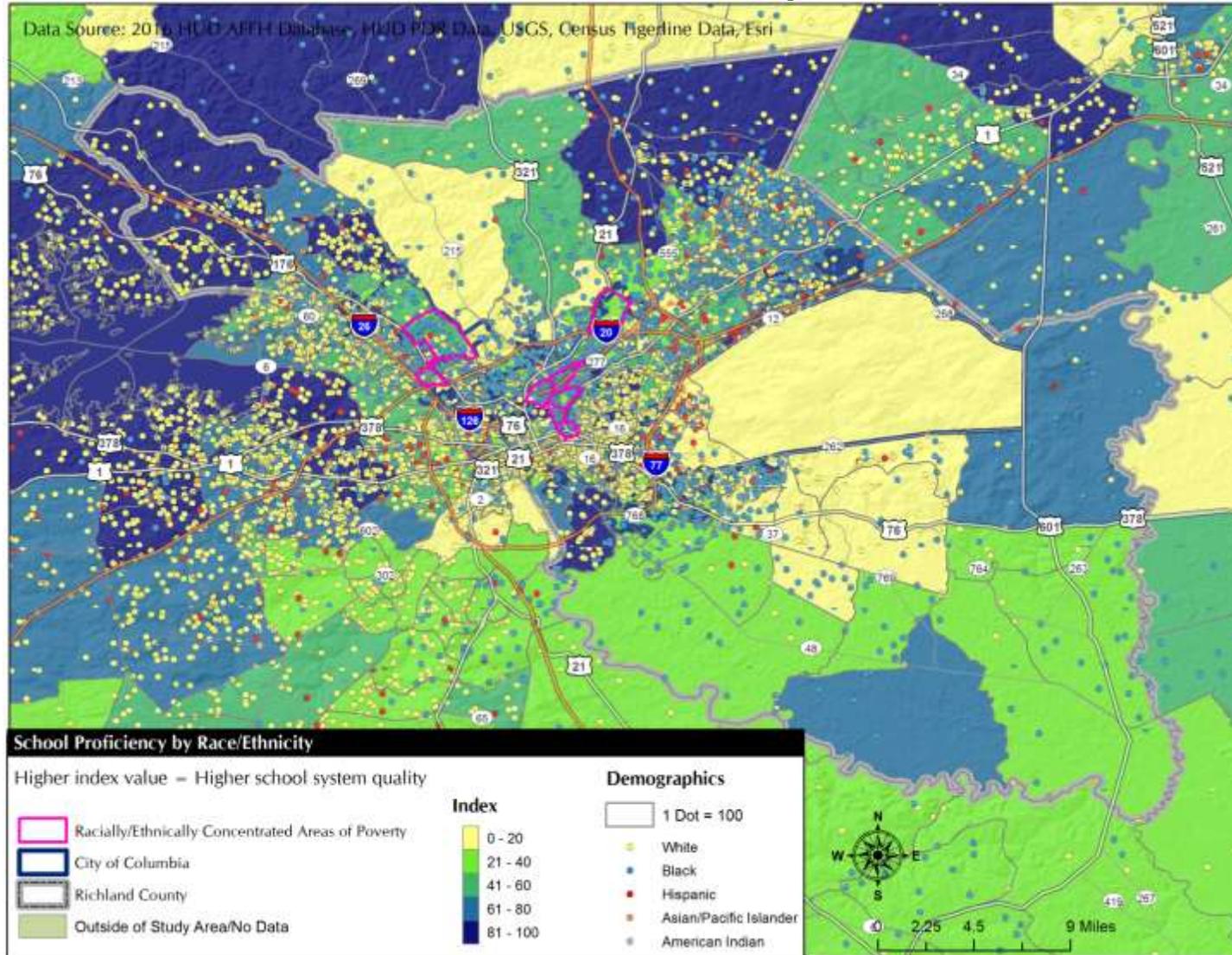
Richland County, South Carolina
2016 HUD AFFH Database

Richland County	Low Poverty Index	School Proficiency Index	Labor Market Index	Transit Index	Low Transportation Cost Index	Jobs Proximity Index	Environmental Health Index
Total Population							
White, Non-Hispanic	63.32	58.76	71.26	27.35	35.82	50.34	39.48
Black, Non-Hispanic	42.33	41.22	47.65	28.41	35.59	45.81	39.53
Hispanic	55.61	47.81	62.54	26.56	37.76	49.25	40.18
Asian or Pacific Islander, Non-Hispanic	63.62	53.37	70.64	28.32	38.59	52.73	38.76
Native American, Non-Hispanic	56.27	47.79	61.17	25.46	37.57	50.14	40.89

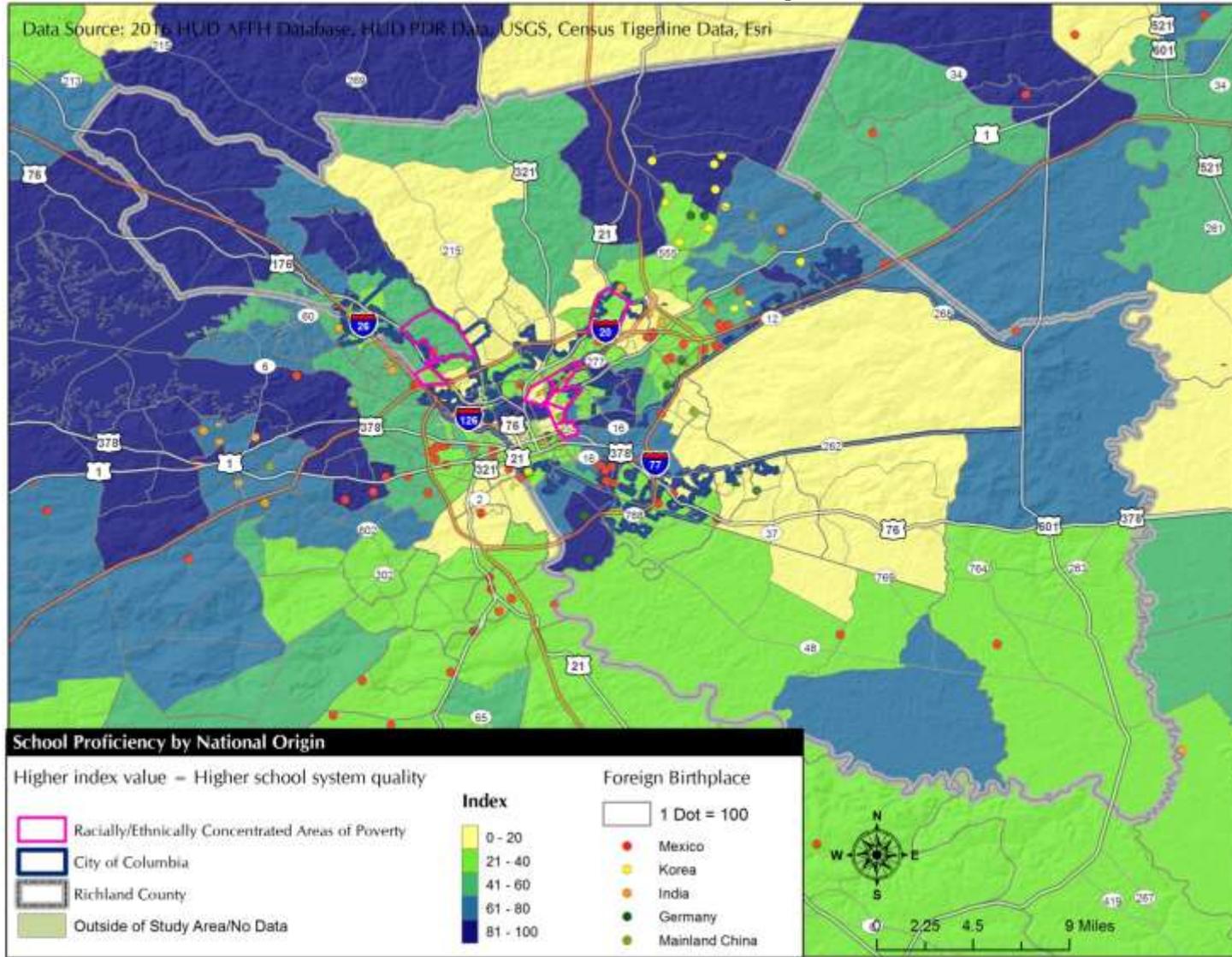
Note 1: Data Sources: Decennial Census; ACS; Great Schools; Common Core of Data; SABINS; LAI; LEHD; NATA

Note 2: Refer to the Data Documentation for details (www.hudexchange.info).

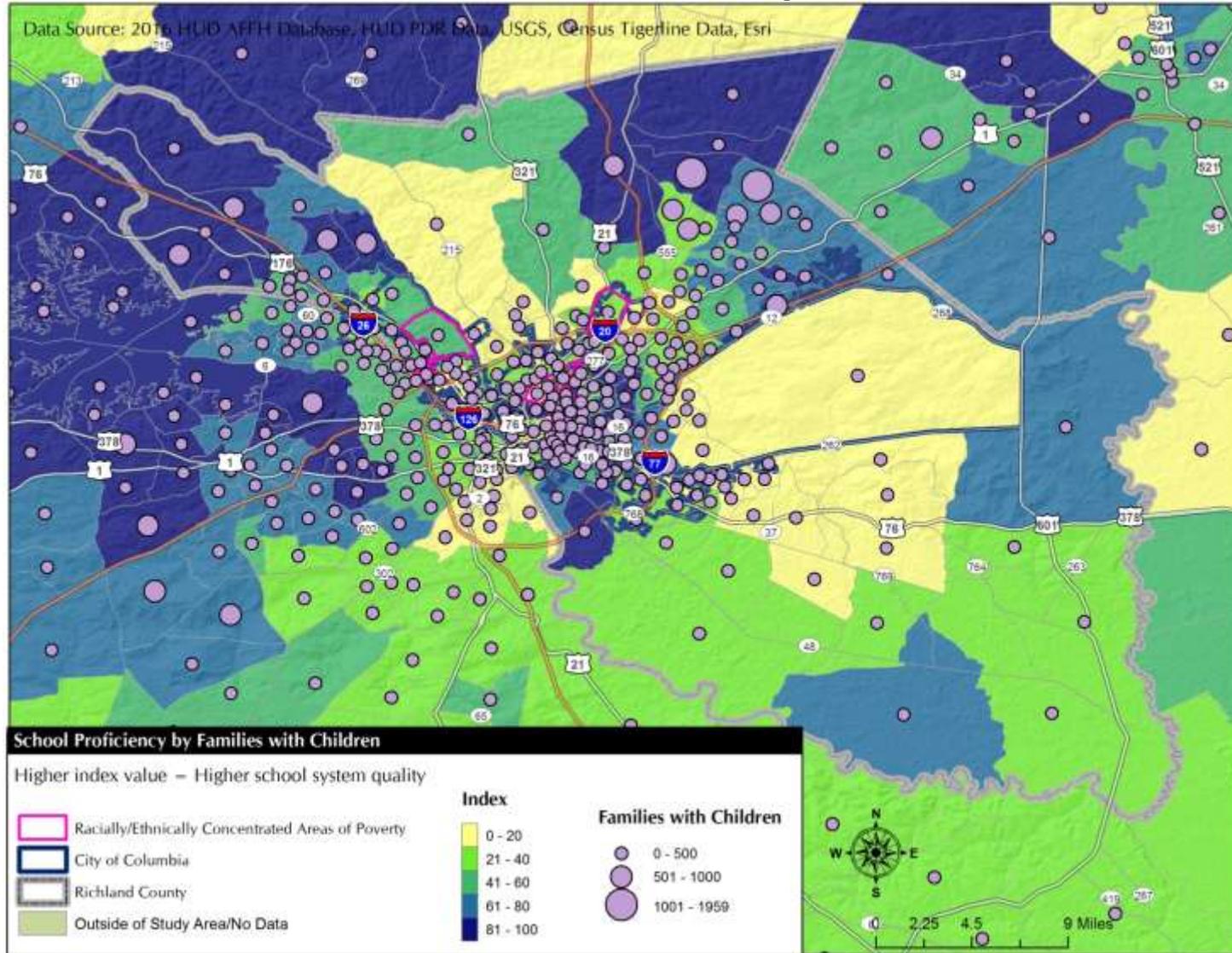
Map IV.13
AFFH Map 9 – School Proficiency by Race
 Richland County, South Carolina
 2016 HUD AFFH Database, USGS, Census Tigerline



Map IV.14
AFFH Map 9 – School Proficiency by National Origin
 Richland County, South Carolina
 2016 HUD AFFH Database, USGS, Census Tigerline



Map IV.15
AFFH Map 9 – School Proficiency by Families with Children
 Richland County, South Carolina
 2016 HUD AFFH Database, USGS, Census Tigerline



Residency Patterns and School Proficiency

Urban block groups with the greatest proximity to high-performing elementary schools tend to be clustered in the south of the City of Columbia. As shown in Map IV.13, this is an area with a relatively high concentration of white residents and comparatively low concentrations of black residents. In areas with higher concentrations of black residents, school proficiency index values tended to be lower.

Mexican-born residents within the city limits tended to live in areas with relatively high school proficiency index values, as shown in Map IV.16. Those who lived outside the city tended to live in block groups with relatively low index values. County residents who were born in Korea, by contrast, were largely concentrated in the north of the county in block groups with comparatively high school proficiency index values.

To the extent that there was a relationship between the number of families in a block group and access to high performing schools, it was observed outside of the City of Columbia, where block groups with greater access to high performing schools tended to have more families.

School Related Policies

There are three school districts in Richland County: Richland County School District 1, Richland County School District 2, and Lexington-Richland School District 5.²⁰ In District 1, students are required to enroll in the schools by their residence, except for the availability of two charter schools.²¹ In District 2, students are required to attend the school in which they are zoned by residence.²² Students in areas with less proficient schools are only able to access those schools based on their residence.

EMPLOYMENT

The Jobs Proximity Index measures the physical distances between place of residence and jobs by race/ethnicity. The Labor Market Engagement Index provides a measure of unemployment rate, labor-force participation rate, and percent of the population ages 25 and above with at least a bachelor's degree, by neighborhood.

The job proximity index suggests that job opportunities in the county, like the population as a whole, were generally concentrated in and around the City of Columbia and major transportation corridors.²³ As shown in Map IV.16 and Table IV.21, physical location had little impact on access to employment opportunities by race and ethnicity. The same was true of the county's largest foreign-born populations and families with children.

However, measures of labor market engagement did reveal marked differences between residents of different races/ethnicities. The labor market engagement index is a combination of three factors: the unemployment rate, the labor force participation rate, and the share of the

²⁰ <http://www.richlandonline.com/Residents/NewResidents/Schools.aspx>

²¹

²² <https://www.richland2.org/Departments/administration/EnrollmentandRegistration/Pages/Enrollment-Registration.aspx>

²³ Note that the job proximity index is not strictly a measure of the number of available employment opportunities: it also includes a measure of competition for available jobs. Accordingly, the index may be higher where there are more employment opportunities or where there is less competition for employment, or a combination of these two factors.

population that has attained a bachelor's degree or higher. As shown in Table IV.21, labor market engagement scores were highest among the county's white and Asian/Pacific Islander residents (greater than 70 in both cases). The labor market engagement score was lowest among the county's black residents (47.65).

Residents born outside of the United States generally lived in Census tracts with relatively high labor market engagement scores, as shown in Map IV.20. As noted previously, most block groups throughout the county included 501 to 1,000 families with children, and there was little geographic variation in labor market engagement by the number of families with children.

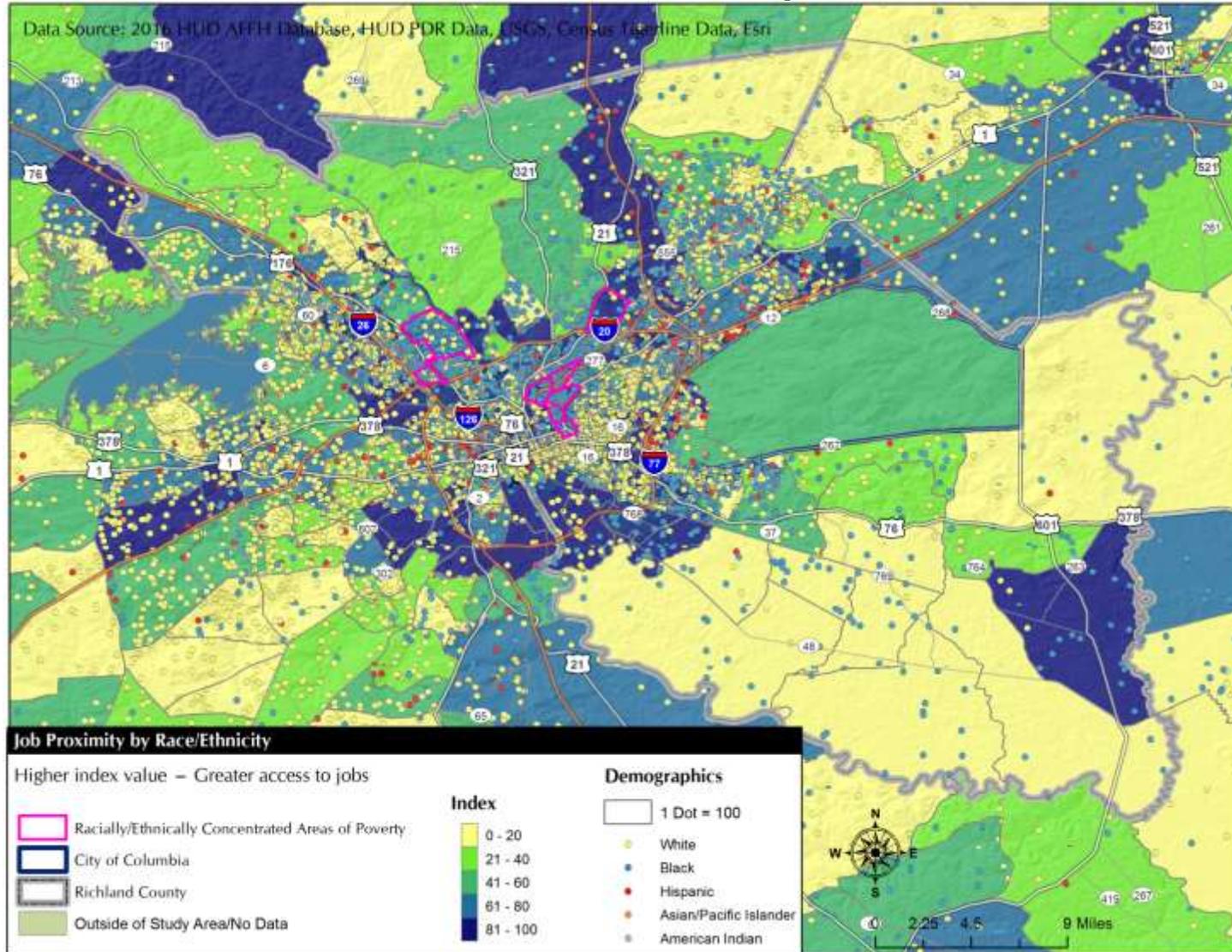
Residency and Job Access

As noted previously, the job proximity index suggests that job opportunities in the county, like the population as a whole, were generally concentrated in and around the City of Columbia and major transportation corridors. Accordingly, residents of those areas had greater access to employment opportunities than residents in the surrounding county. As shown in Map IV.21 and Table IV.21, physical location had little impact on access to employment opportunities by race and ethnicity.

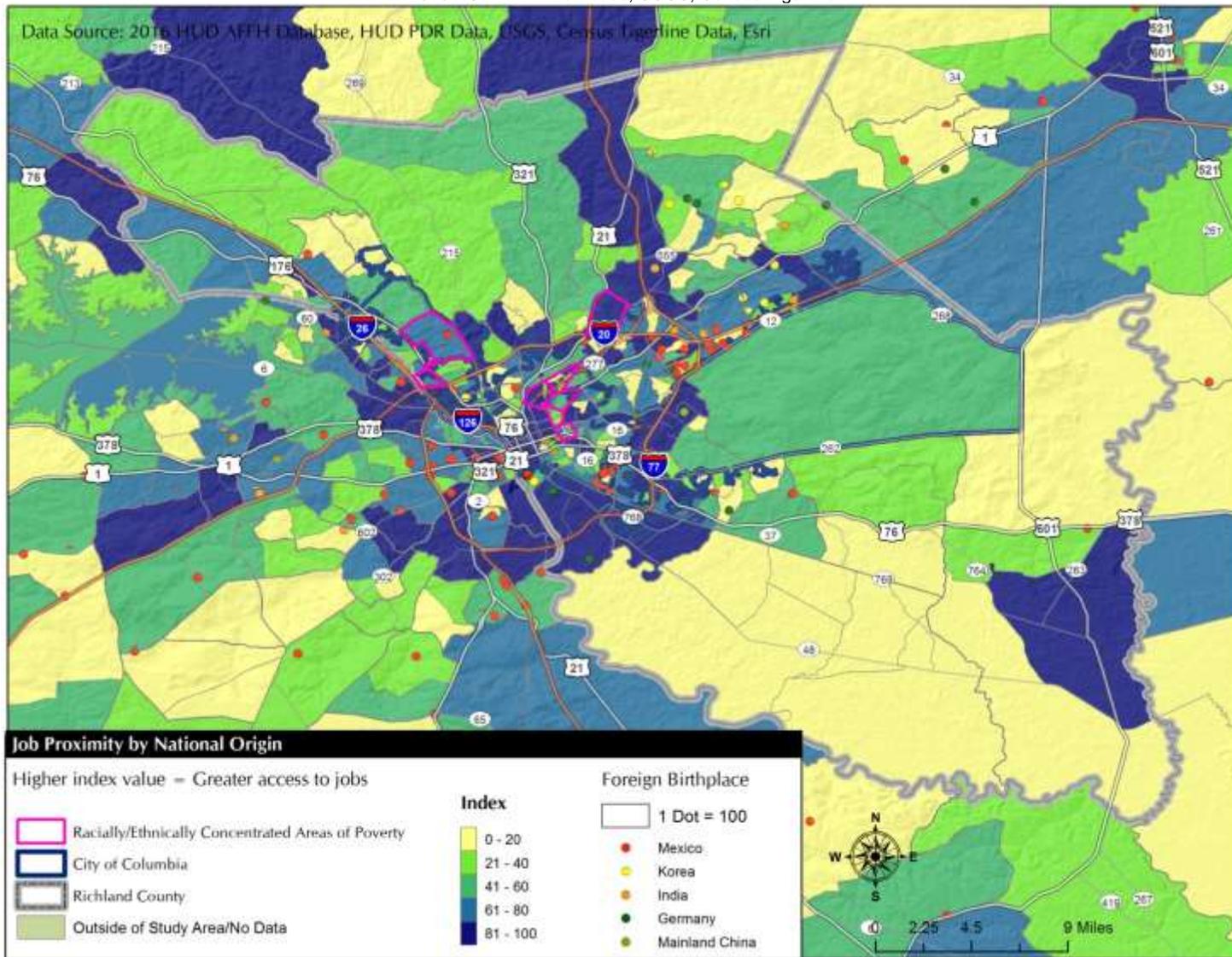
Groups with Little Job Access

As discussed above, physical location had little impact on access to employment opportunities by race and ethnicity or national origin. In addition, family status did not seem to impact access to employment opportunities.

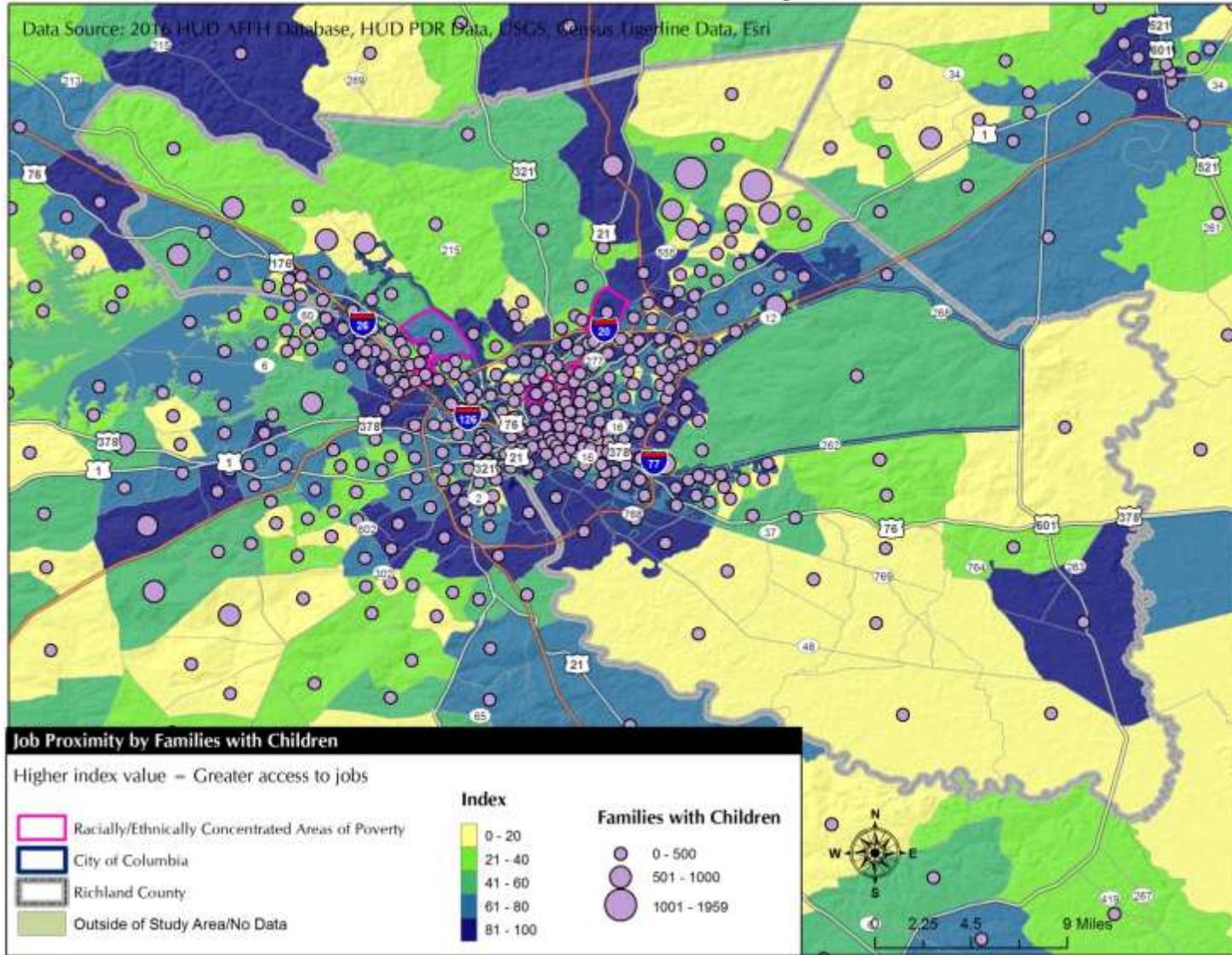
Map IV.16
AFFH Map 10 – Job Proximity by Race
 Richland County, South Carolina
 2016 HUD AFFH Database, USGS, Census Tigerline



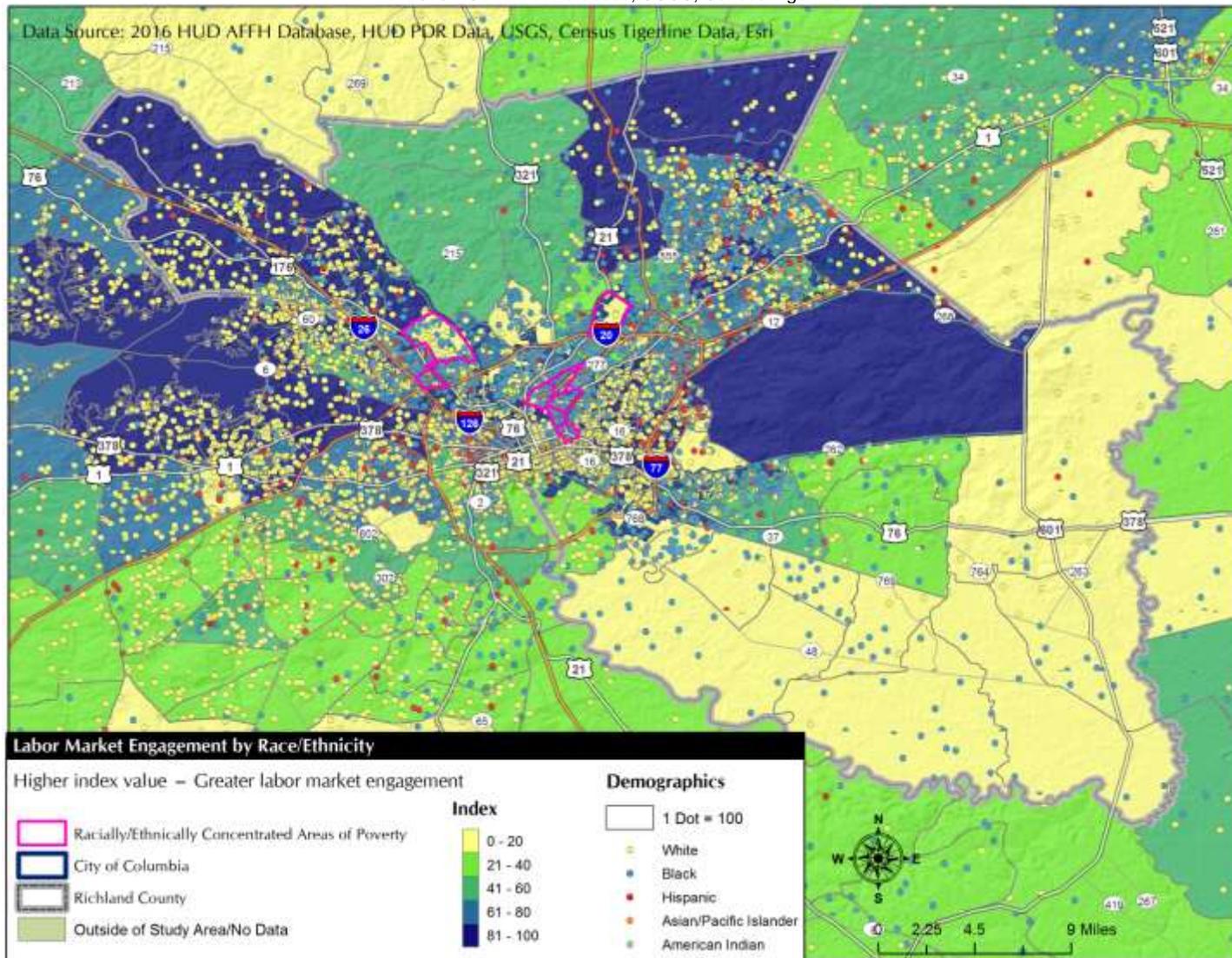
Map IV.17
AFFH Map 10 – Job Proximity by National Origin
 Richland County, South Carolina
 2016 HUD AFFH Database, USGS, Census Tigerline



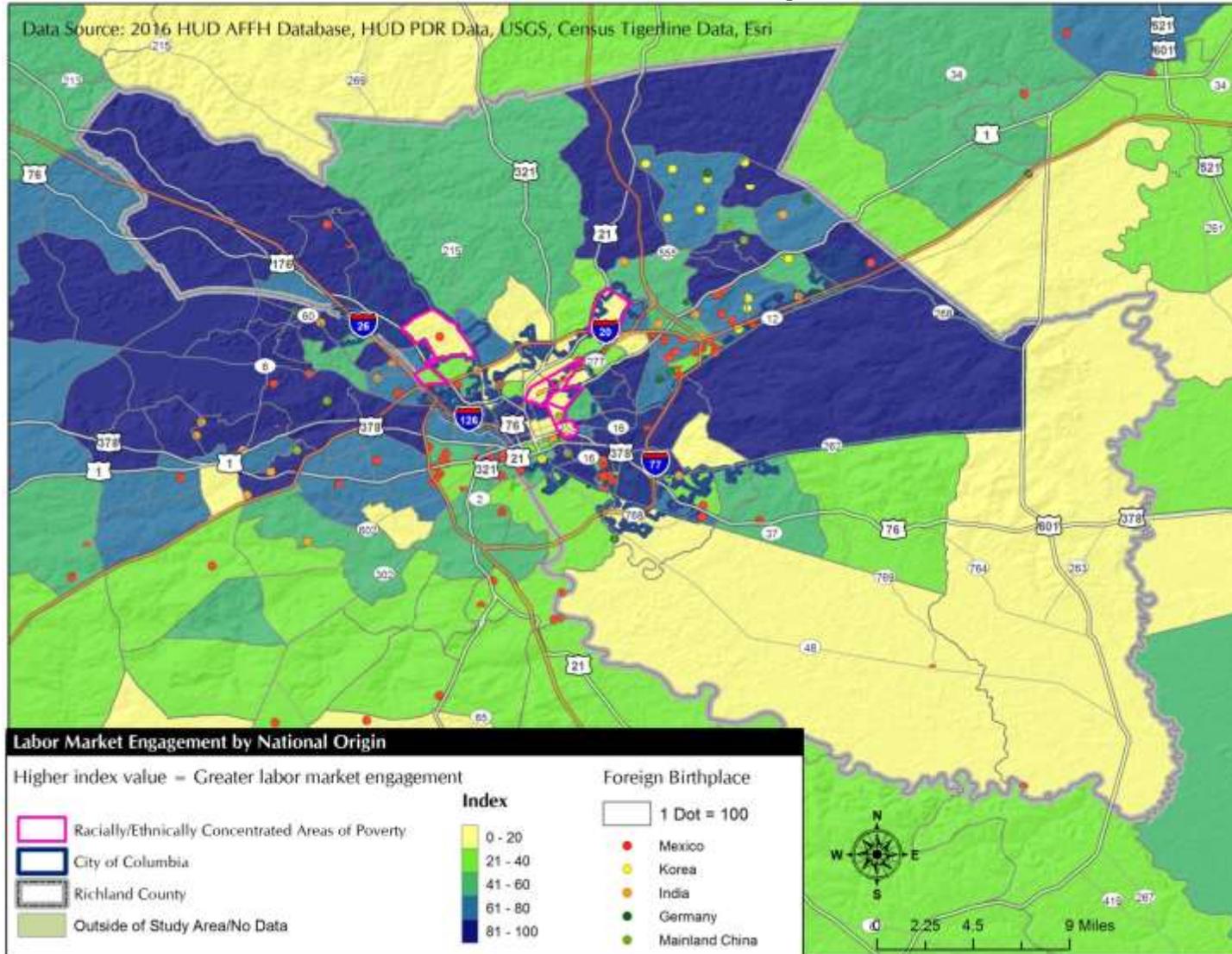
Map IV.18
AFFH Map 10 – Job Proximity by Families with Children
 Richland County, South Carolina
 2016 HUD AFFH Database, USGS, Census Tigerline



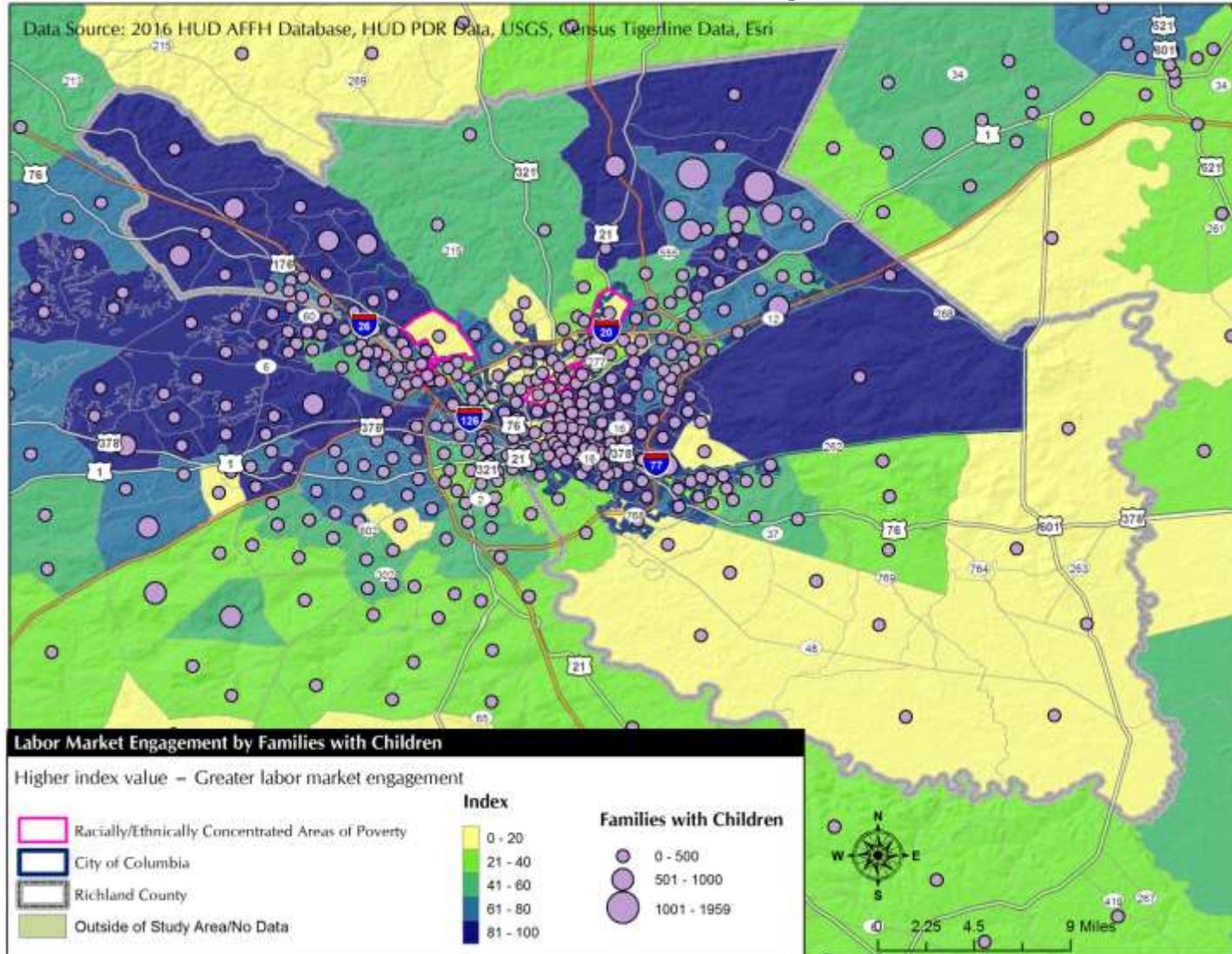
Map IV.19
AFFH Map 11 – Labor Market Engagement by Race/Ethnicity
 Richland County, South Carolina
 2016 HUD AFFH Database, USGS, Census Tigerline



Map IV.20
AFFH Map 11 – Labor Market by National Origin
 Richland County, South Carolina
 2016 HUD AFFH Database, USGS, Census Tigerline



Map IV.21
AFFH Map 11 – Labor Market by Families with Children
 Richland County, South Carolina
 2016 HUD AFFH Database, USGS, Census Tigerline



TRANSPORTATION

The Low Transportation Cost Index measures cost of transport and proximity to public transportation by neighborhood. The Transit Trips Index measures how often low-income families in a neighborhood use public transportation.

Based on the Transportation Cost and Transit Trips indices, access to transportation is greatest for residents who live in the City of Columbia, and particular in central areas of the city. Residents to the south of the city center were more likely to use public transit than residents to the north of the city center, in outlying areas of the city, and in the remainder of the county. The county as a whole ranked relatively low in its use of public transit (i.e. 60 percent of the national ranking or less).

Similarly, transportation costs were observed to be lower within the city and the beltway surrounding the city, according to the Transportation Cost Index²⁴. By contrast, transportation costs were relatively high in southeastern and northeastern areas of the county.

Groups Lacking Affordable Transit from Home to Work

In spite of higher transit trips index values in a handful of areas with comparatively high concentrations of white residents (as shown in Map IV.22), white residents throughout the county were slightly less likely to use public transit than members of other racial or ethnic groups, as shown in Table IV.21. However, there were only minor differences among residents of different racial/ethnic groups in their propensity to use public transit. Geographic maps comparing transit trip index values to the distribution of residents by national origin and family size likewise did not reveal major discrepancies in access to public transit or likelihood of public transit use by foreign birthplace or presence of children in the home.

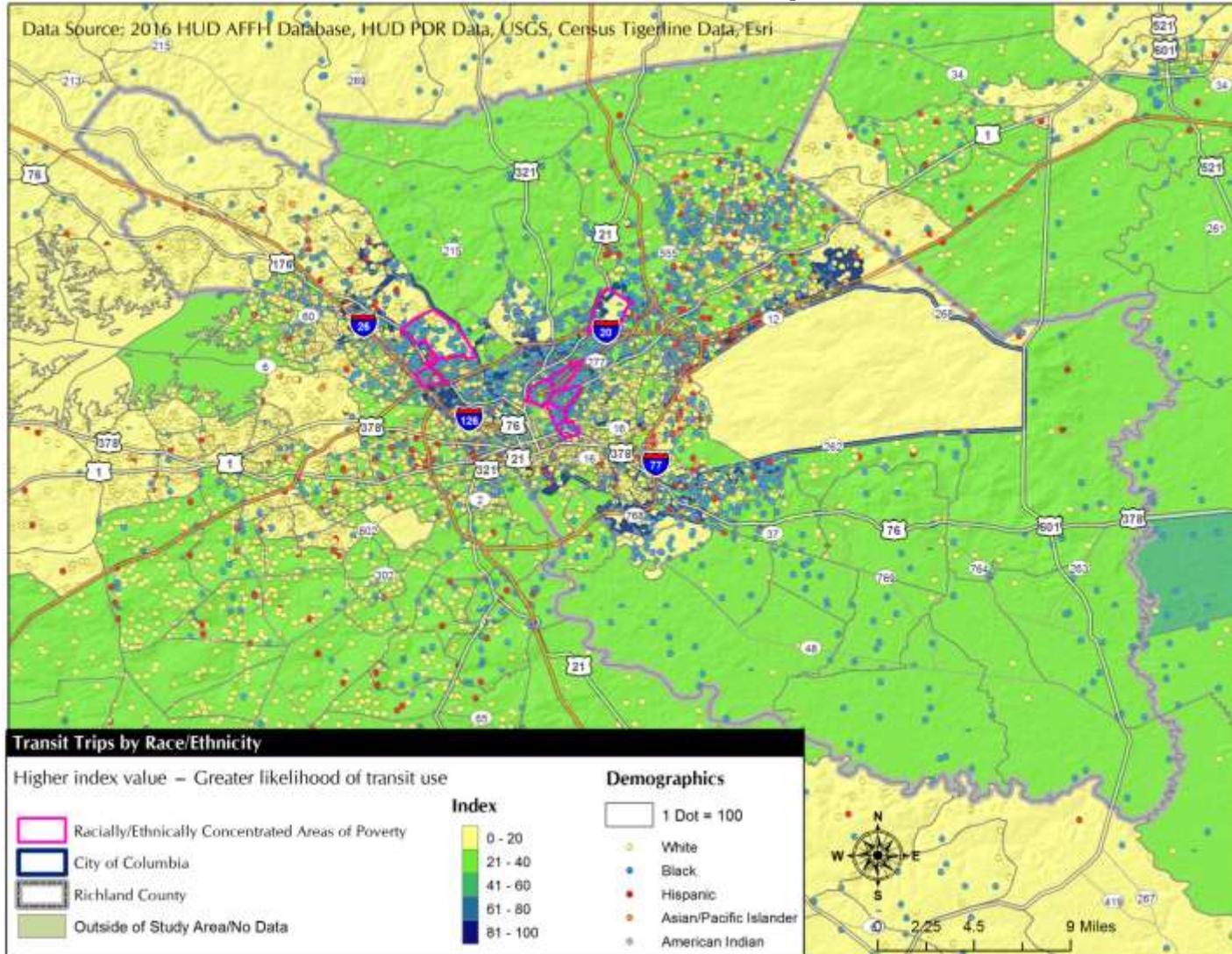
Similarly, there were no substantial differences in transportation costs by race or ethnicity revealed in a geographical analysis of those costs (Map IV.25) or countywide transportation cost figures reported in Table IV.21. Geographic analysis of transportation likewise did not reveal a marked difference in transportation costs by foreign birthplace (Map IV.26). However, there was a moderate tendency for families with children to be concentrated in areas with relatively high transportation costs, as shown in Map IV.27.

Ability to Access Transportation Systems

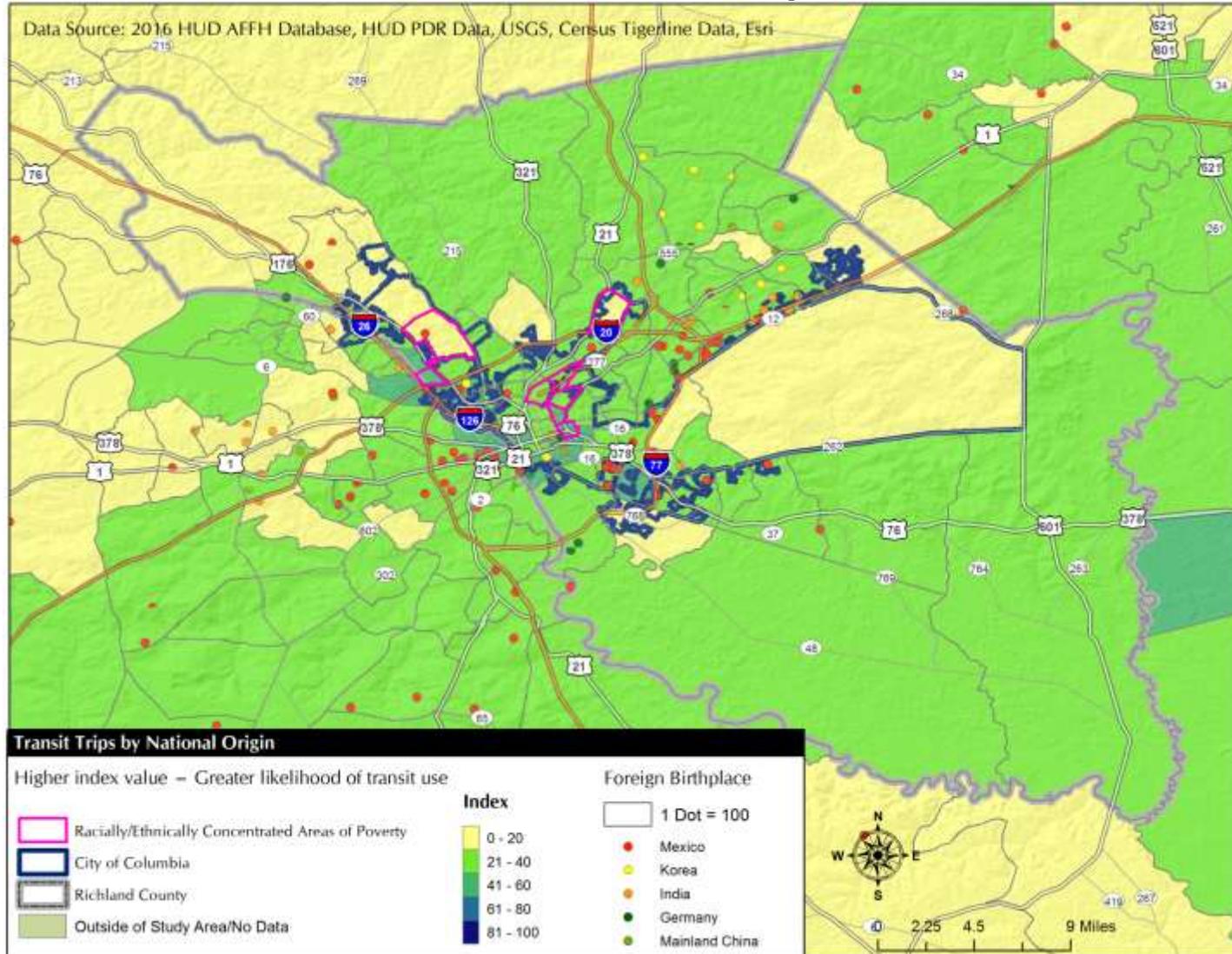
The availability of transit is concentrated within the City of Columbia. As such, these areas also have higher concentrations of racial/ethnic minorities, as well as persons with disabilities. This enables the availability of transportation to these protected classes.

²⁴ Note that higher transportation cost index values indicate lower transportation costs.

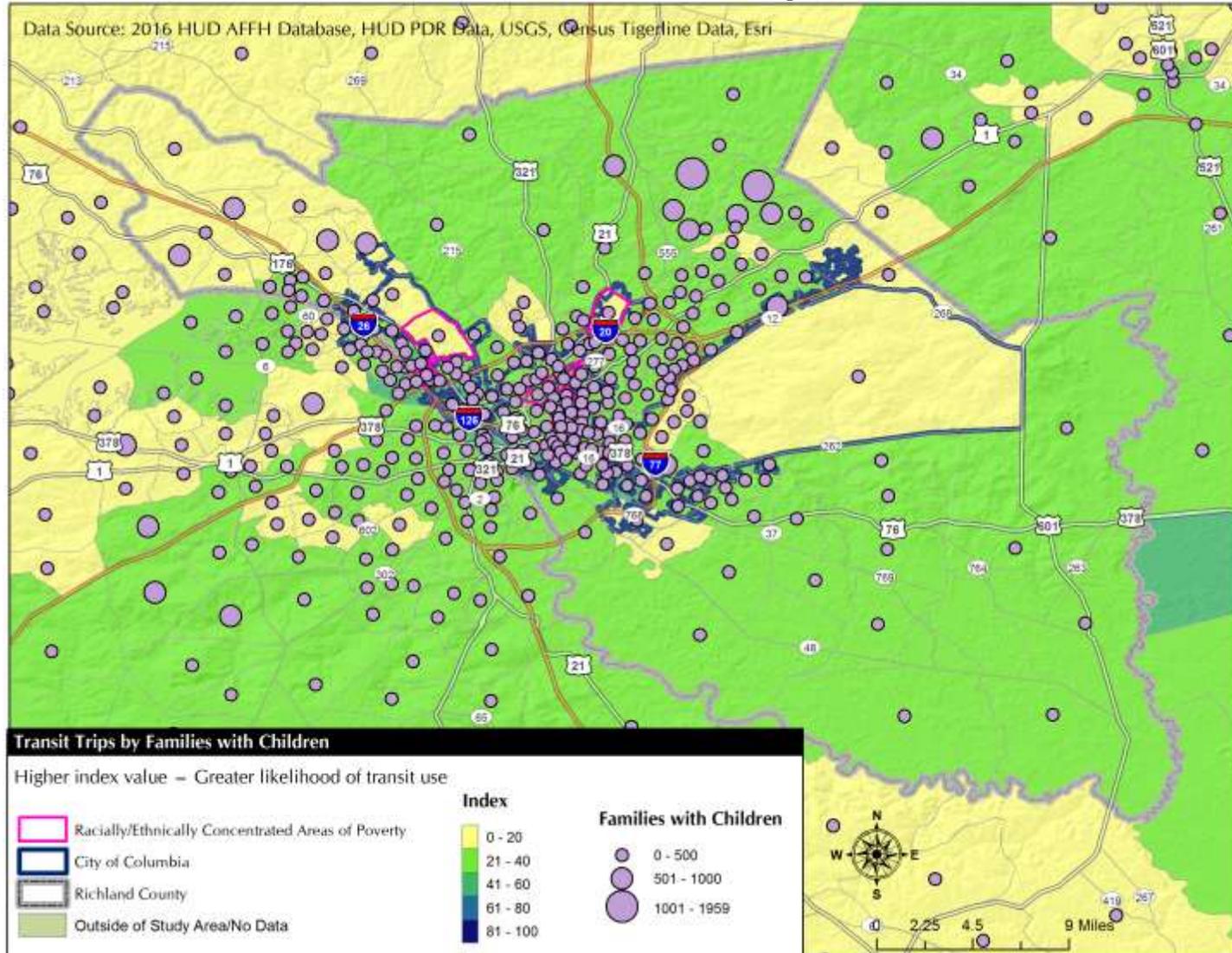
Map IV.22
AFFH Map 12 – Transit Trips by Race/Ethnicity
 Richland County, South Carolina
 2016 HUD AFFH Database, USGS, Census Tigerline



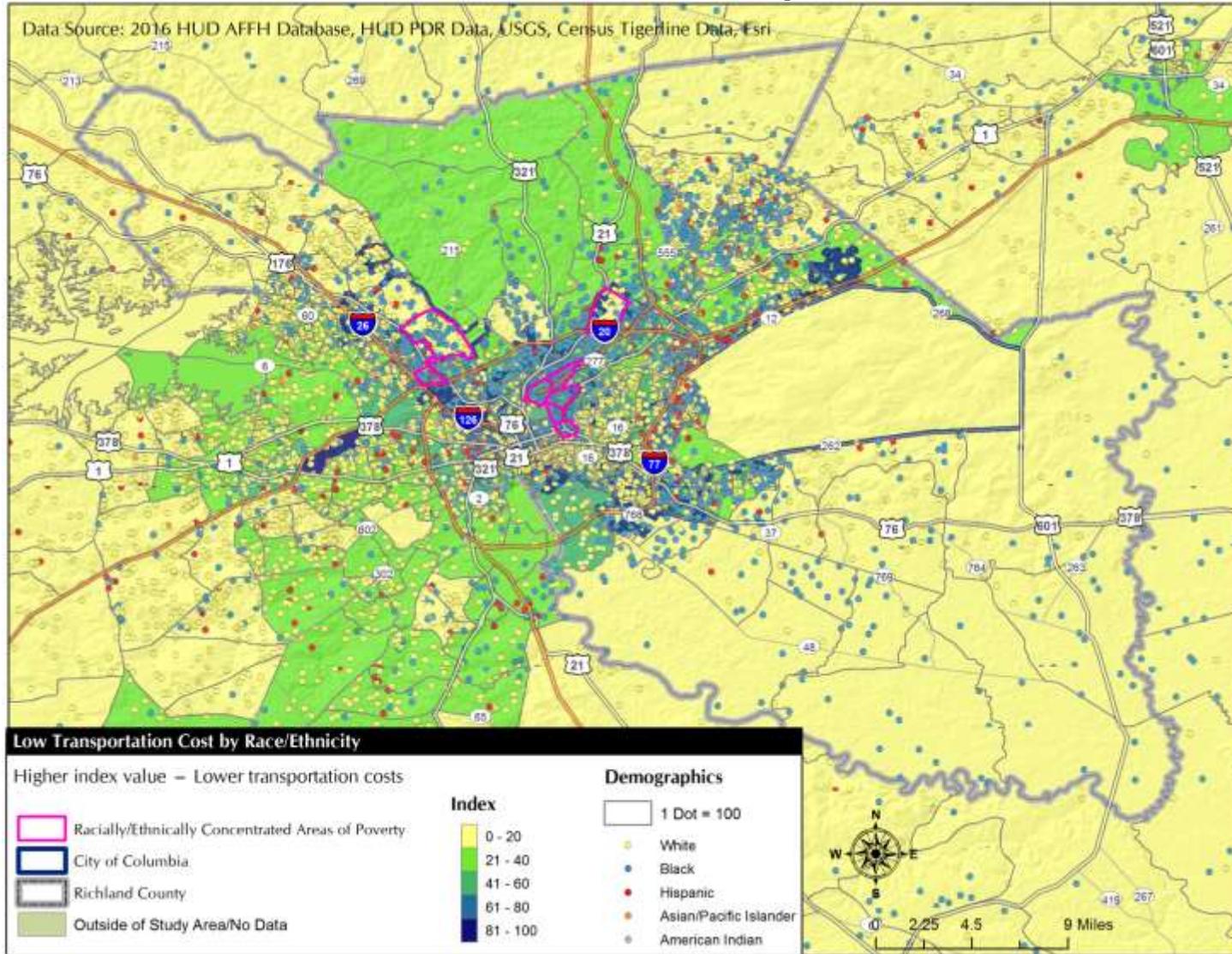
Map IV.23
AFFH Map 12 – Transit Trips by Race/Ethnicity
 Richland County, South Carolina
 2016 HUD AFFH Database, USGS, Census Tigerline



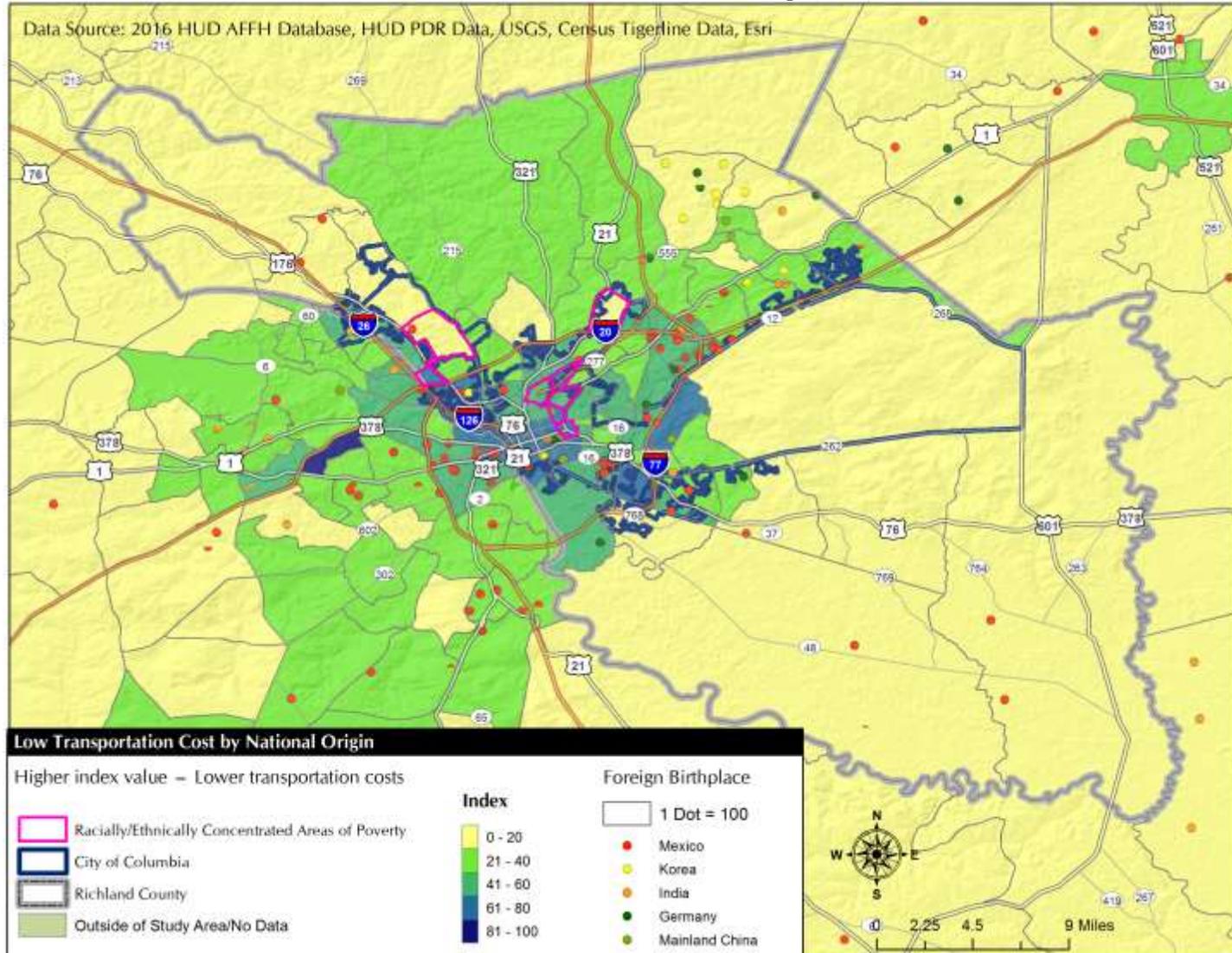
Map IV.24
AFFH Map 12 – Transit Trips by Families with Children
Richland County, South Carolina
2016 HUD AFFH Database, USGS, Census Tigerline



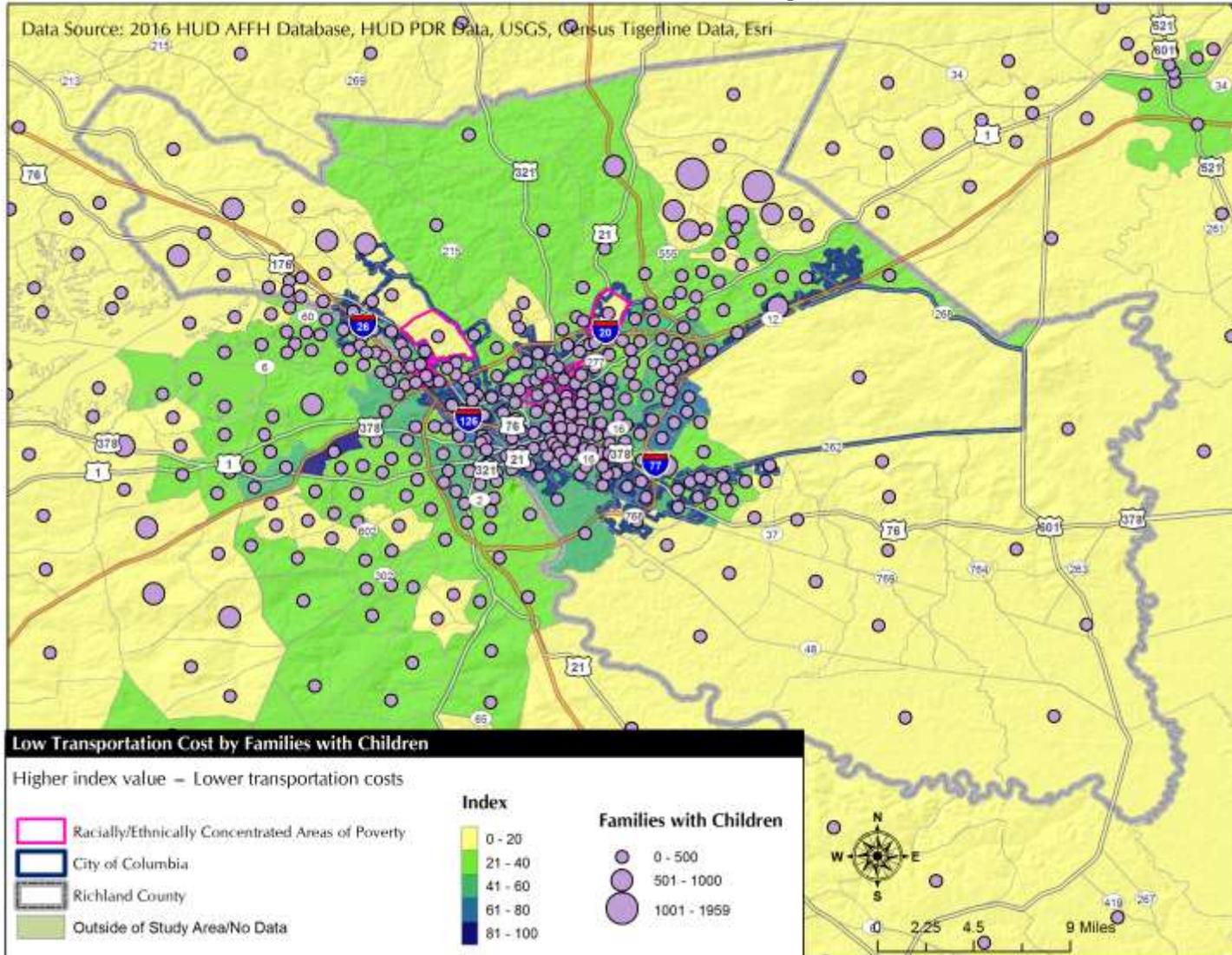
Map IV.25
AFFH Map 13 – Low Transportation Cost by Race/Ethnicity
 Richland County, South Carolina
 2016 HUD AFFH Database, USGS, Census Tigerline



Map IV.26
AFFH Map 13 – Low Transportation Cost by National Origin
 Richland County, South Carolina
 2016 HUD AFFH Database, USGS, Census Tigerline



Map IV.27
AFFH Map 13 – Low Transportation Cost by Families with Children
 Richland County, South Carolina
 2016 HUD AFFH Database, USGS, Census Tigerline



LOW POVERTY EXPOSURE OPPORTUNITIES

The Low Poverty Index uses rates of family poverty by household (based on the federal poverty line) to measure exposure to poverty by neighborhood. A higher score generally indicates less exposure to poverty at the neighborhood level.

In contrast to measures of transportation access discussed above, there were marked differences in exposure to poverty by race and ethnicity throughout the county. As shown in Table IV.21, white and Asian/Pacific Islander residents had the greatest access to low poverty areas. By contrast, black residents faced considerably higher levels of exposure to poverty.

These relationships are borne out in a geographic analysis of exposure to poverty by the distribution of residents of each racial/ethnic group. As shown in Map IV.28, areas with the greatest exposure to poverty in the county were located to the north of the city center, which held relatively high concentrations of black residents. Areas with higher concentrations of white and Asian residents ranked comparatively high in access to low poverty areas.

Geographic comparison of access to low poverty areas by national origin (i.e., foreign birthplace) and family status did not suggest that foreign-born residents or families with children were more likely to be exposed to poverty (Maps V.29 and V.30). In fact, as shown in Map 15.3, several areas with relatively large concentrations of families with children (in the north of the county) also provided comparatively greater access to low poverty areas.

Place of Residence and Exposure to Poverty

As one might expect, based on the location of racially/ethnically-concentrated areas of poverty discussed in the previous section, residents to the north of the Columbia city center were more likely to be exposed to poverty than residents to the south of the city center, as shown in Maps V.28, V.29, and V.30. Residents of the large rural area to the south of the McEntire Joint National Guard Base also faced greater levels of exposure to poverty than residents throughout the county as a whole.

Groups Most Affected by Poverty

As shown in Table IV.21, white and Asian/Pacific Islander residents had the greatest access to low poverty areas. By contrast, black residents faced considerably higher levels of exposure to poverty.

These relationships are borne out in a geographic analysis of exposure to poverty by the distribution of residents of each racial/ethnic group. As shown in Map IV.28, areas with the greatest exposure to poverty in the county were located to the north of the city center, which held relatively high concentrations of black residents. Areas with higher concentrations of white and Asian residents ranked comparatively high in access to low poverty areas.

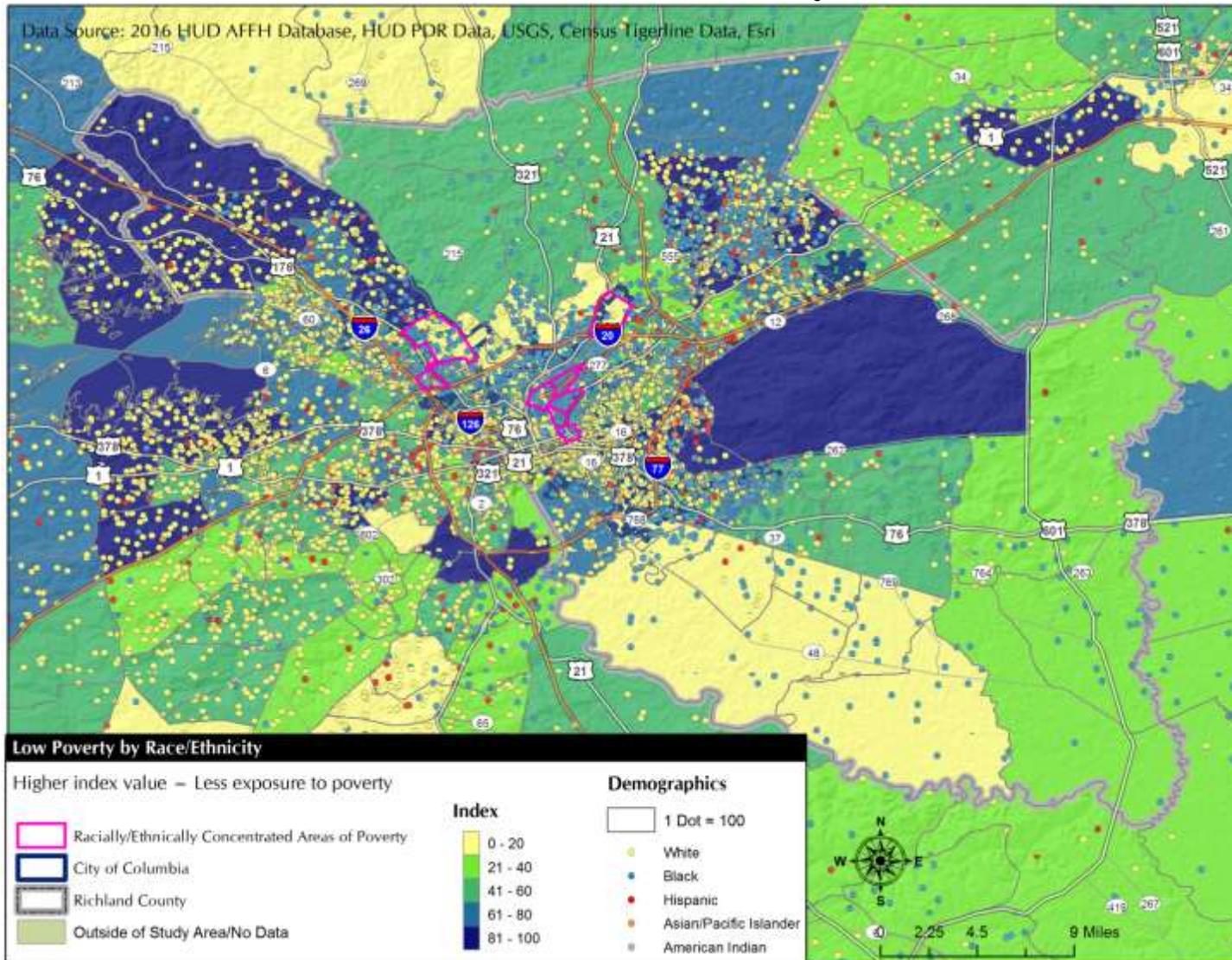
Geographic comparison of access to low poverty areas by national origin (i.e., foreign birthplace) and family status did not suggest that foreign-born residents or families with children were more likely to be exposed to poverty (Maps IV.29 and IV.30). In fact, as shown

in Map IV.30, several areas with relatively large concentrations of families with children (in the north of the county) also provided comparatively greater access to low poverty areas.

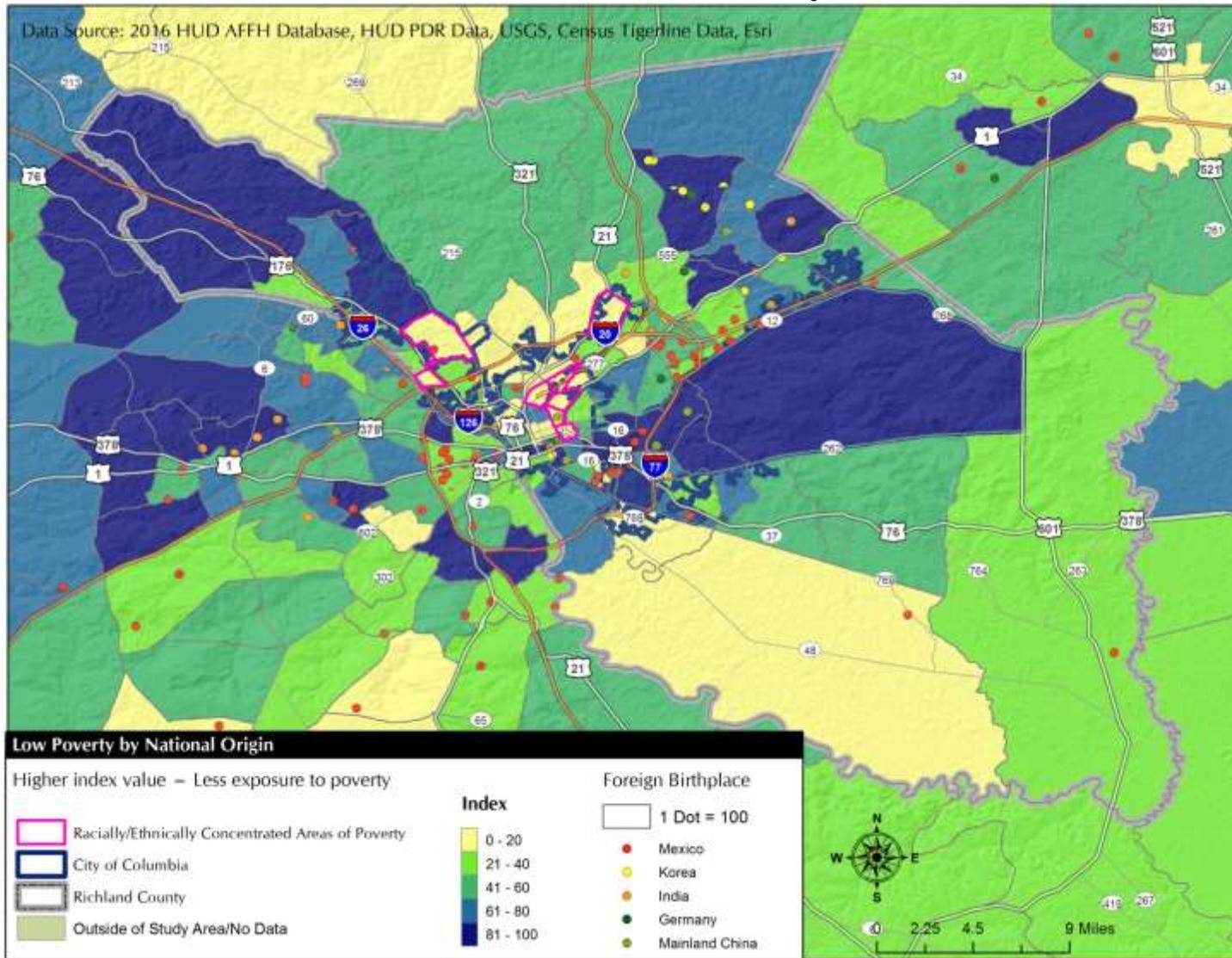
Jurisdiction's and region's policies effect on protected class groups' access low poverty areas

In general, areas that have lower density zoning also have less exposure to poverty. As seen in Maps IV.28-IV.30, racial/ethnic minorities tend to live in areas with higher exposure to poverty, while areas with higher concentrations of families with children are in areas with lower exposure to poverty.

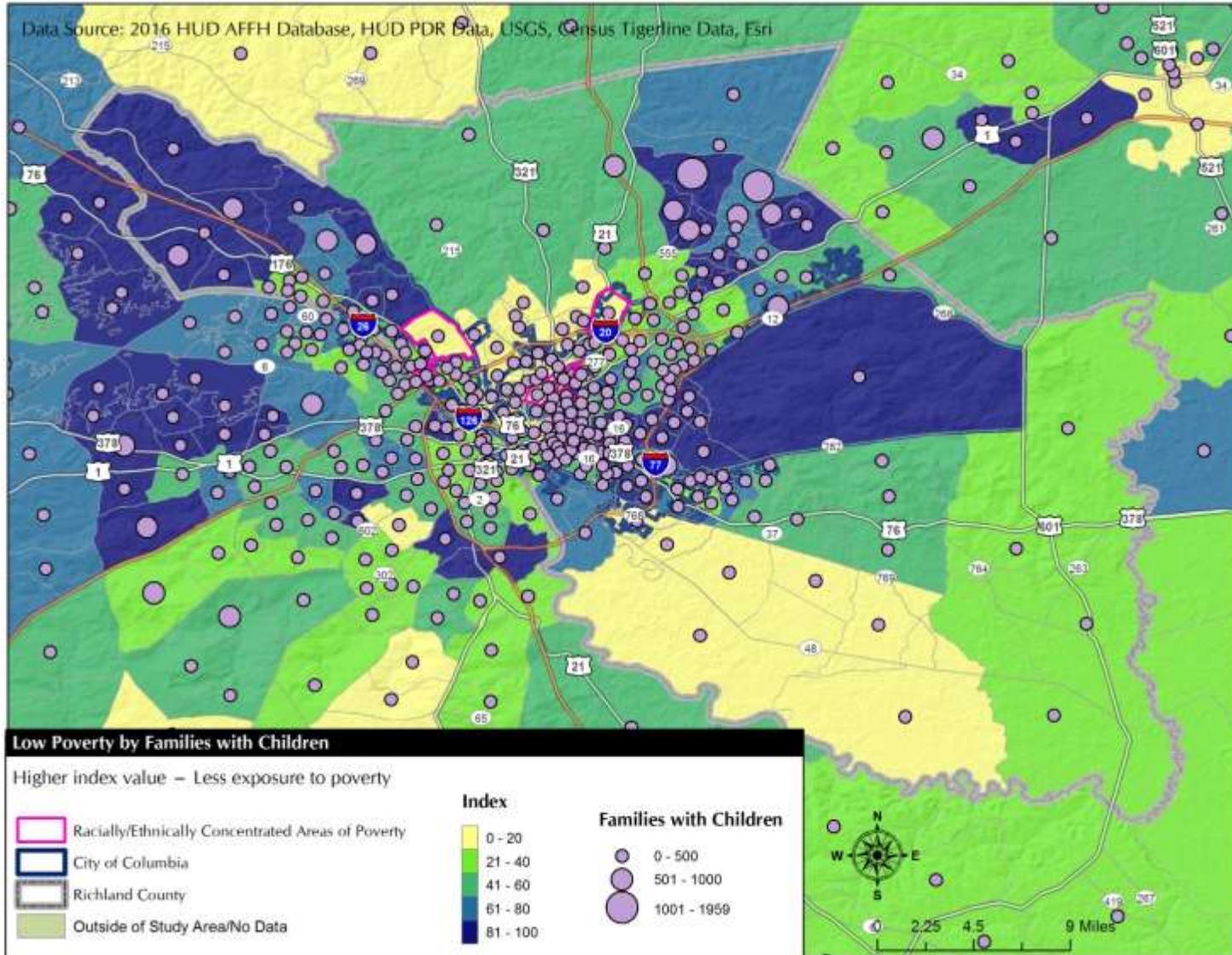
Map IV.28
AFFH Map 14 – Low Poverty by Race/Ethnicity
 Richland County, South Carolina
 2016 HUD AFFH Database, USGS, Census Tigerline



Map IV.29
AFFH Map 14 – Low Poverty by National Origin
 Richland County, South Carolina
 2016 HUD AFFH Database, USGS, Census Tigerline



Map IV.30
AFFH Map 14 – Low Poverty by Families with Children
 Richland County, South Carolina
 2016 HUD AFFH Database, USGS, Census Tigerline



ACCESS TO ENVIRONMENTALLY HEALTHY NEIGHBORHOODS

The Environmental Health Index measures exposure based on EPA estimates of air quality carcinogenic, respiratory and neurological toxins by neighborhood.

The environmental health index suggests that air quality in Richland County was relatively low in the densely-populated Census tracts near the center of Columbia: The further a Census tract was from the city center, the higher the environmental quality. Neither Table IV.21 nor Map IV.31 suggests that different racial or ethnic groups experienced differing levels of air quality throughout the county. Similarly, there was little evidence that air quality that residents enjoyed differed markedly by foreign birthplace, as shown in Map IV.29. The same was true of families with children, though there were several large clusters of families with children in Census tracts in the north of the county, areas with higher measures of air quality, as shown in Map IV.33.

Access to Healthy Neighborhoods

Neither Table IV.21 nor Map IV.31 suggests that different racial or ethnic groups experienced differing levels of air quality throughout the county. Similarly, there was little evidence that air quality that residents enjoyed differed markedly by foreign birthplace, as shown in Map IV.32. The same was true of families with children, though there were several large clusters of families with children in Census tracts in the north of the county, areas with higher measures of air quality, as shown in Map IV.33.

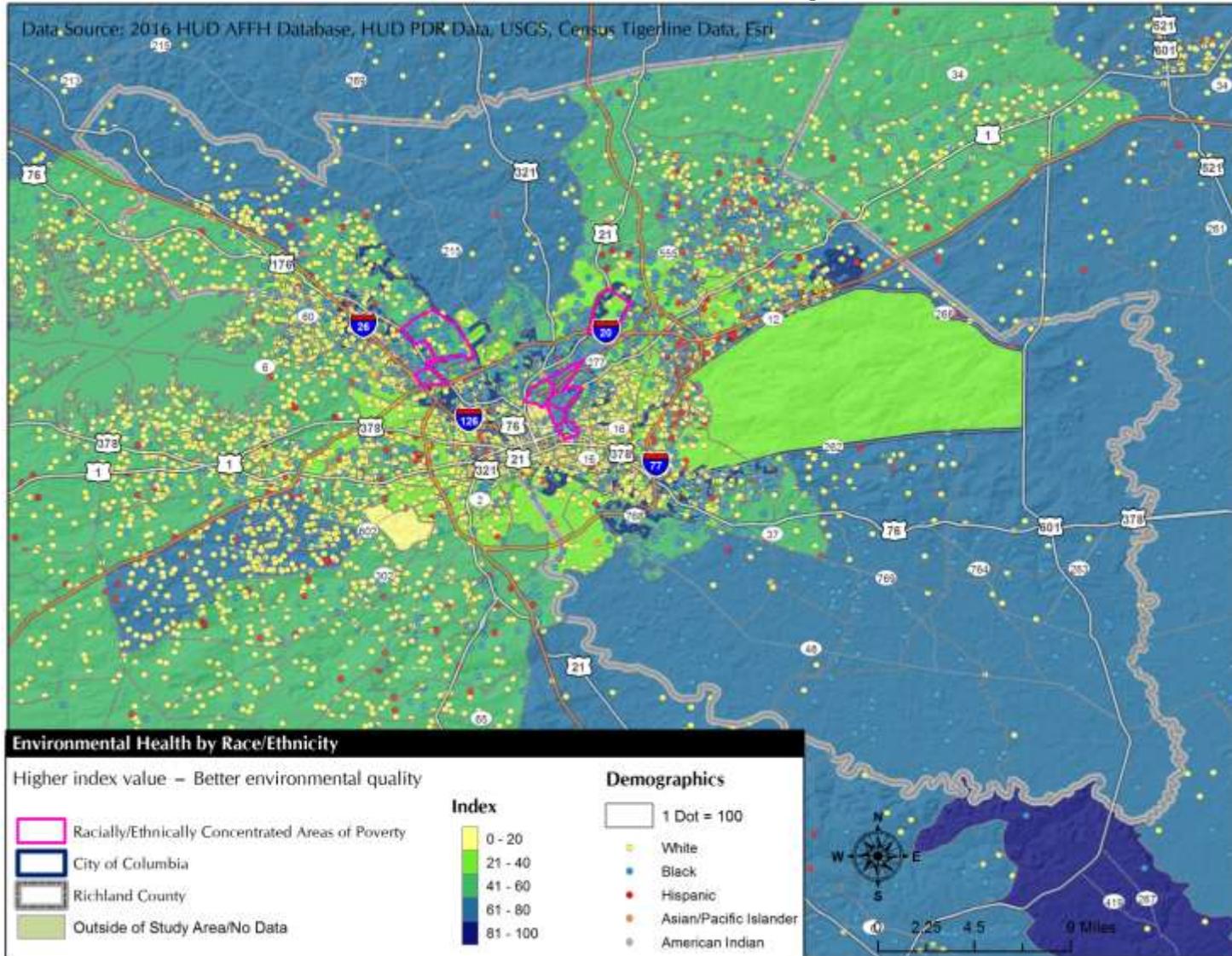
PATTERNS IN DISPARITIES IN ACCESS TO OPPORTUNITY

The degree to which residents had access to low poverty areas and proficient grade schools differed markedly depending on their race or ethnicity. To a lesser degree, this was also true of access to job opportunities. In each case, black residents were observed to have considerably lower access to opportunity than residents of other racial/ethnic groups. Black residents also ranked lowest among county residents in labor market engagement. Other measures of opportunity (use of public transit, transportation costs, and environmental quality) did not differ dramatically by race or ethnicity.

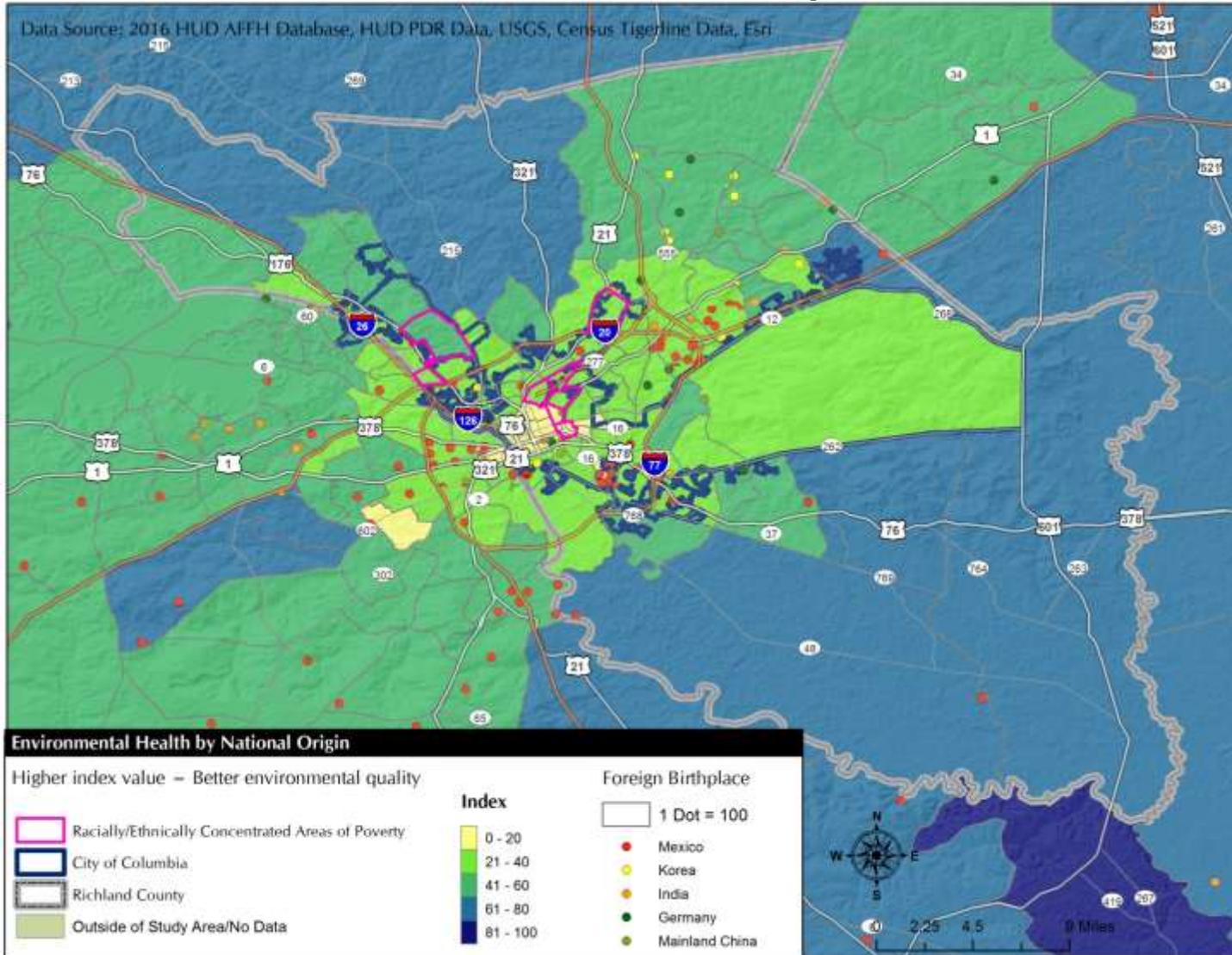
Analysis of access to opportunity by national origin or family size did not reveal such marked variations as was observed between racial/ethnic groups.

Geographically (and certainly within the county's urban core), areas with higher exposure to poverty, lower measures of school proficiency, and less labor market engagement tended to be located to the north and east of the city center. Areas identified as racially/ethnically concentrated areas of poverty tended to score low in each of these measures of opportunity.

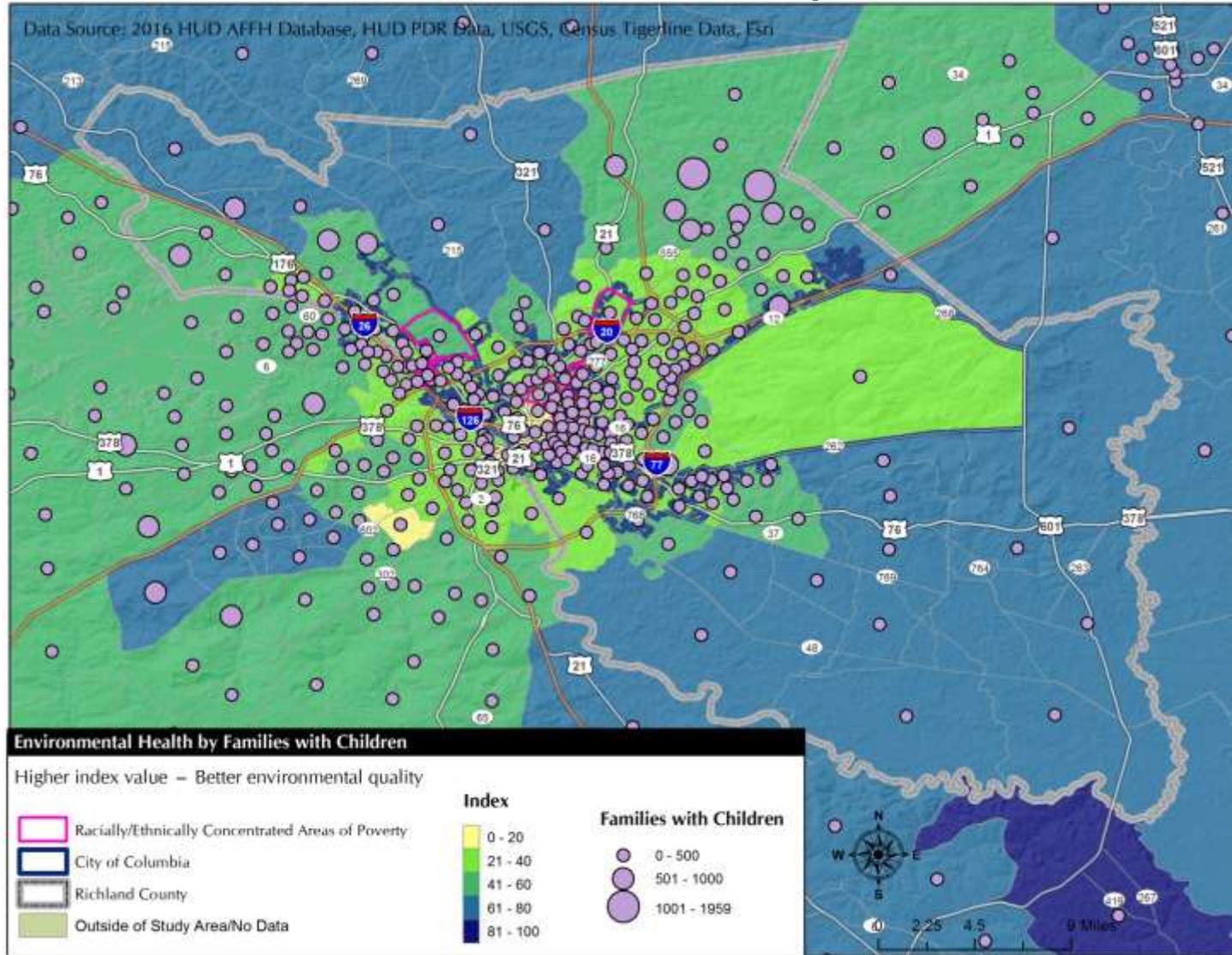
Map IV.31
AFFH Map 15 – Environmental Health by Race/Ethnicity
 Richland County, South Carolina
 2016 HUD AFFH Database, USGS, Census Tigerline



Map IV.32
AFFH Map 15 – Environmental Health by National Origin
 Richland County, South Carolina
 2016 HUD AFFH Database, USGS, Census Tigerline



Map IV.33
AFFH Map 15 – Environmental Health by Families with Children
 Richland County, South Carolina
 2016 HUD AFFH Database, USGS, Census Tigerline



Additional Information

The Fair Housing Act protects individuals on the basis of race, color, religion, sex, familial status, national origin, or having a disability or a particular type of disability. HUD has provided data for this section only on race/ethnicity, national origin, and family status. Information pertaining to sex can be evaluated in terms of home loan applications. The availability of information based HMDA data from 2008 to 2014 shows an average denial rate of loan applications that are almost four percentage points higher for females than males.

Table IV.22
Denial Rates by Gender of Applicant
 Richland County
 2008–2014 HMDA Data

Year	Male	Female	Not Available	Not Applicable	Average
2008	15.8%	21.6%	24.4%	.0%	18.7%
2009	14.9%	17.5%	17.2%	%	16.1%
2010	18.6%	20.8%	35.8%	100.0%	20.9%
2011	19.4%	23.0%	31.7%	%	21.6%
2012	16.5%	22.4%	21.6%	100.0%	19.1%
2013	17.8%	22.7%	21.8%	.0%	19.8%
2014	15.3%	19.4%	30.3%	100.0%	17.5%
Average	16.8%	20.9%	25.2%	42.9%	19.0%

D. DISPROPORTIONATE HOUSING NEEDS

The Census Bureau collects data on several topics that HUD has identified as “housing problems”. For the purposes of this report, housing problems include overcrowding, incomplete plumbing or kitchen facilities, and cost-burden.

A relatively small percentage of households were considered over-crowded in 2000, meaning that they include more than one resident per room but less than 1.5. The same was true of severely overcrowded households, which include 1.5 residents per room or more. As shown in Table IV.23 an estimated 2.2 percent of households were overcrowded in 2000. That figure fell slightly after 2000, to around 1.1 percent in 2010-2014. The percentage of severely overcrowded units fell from 1.1 percent to 0.4 percent over that same time period. Generally speaking, renter-occupied units were more likely than owner-occupied units to experience overcrowding.

Table IV.23
Overcrowding and Severe Overcrowding
 Richland County
 2000 Census SF3 & 2014 Five-Year ACS Data

Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	72,526	98.3%	927	1.3%	306	.4%	73,759
2014 Five-Year ACS	85,959	99.3%	451	.5%	127	.1%	86,537
Renter							
2000 Census	43,606	94.1%	1,701	3.7%	1,035	2.2%	46,342
2014 Five-Year ACS	56,515	97.3%	1,116	1.9%	479	0.8%	58,110
Total							
2000 Census	116,132	96.7%	2,628	2.2%	1,341	1.1%	120,101
2014 Five-Year ACS	142,474	98.5%	1,567	1.1%	606	.4%	144,647

An even smaller fraction of households were lacking complete plumbing facilities in 2000, and that share had only fallen by 2010-2014. Plumbing facilities are considered to be incomplete if a household is missing any of the following: a flush toilet, piped hot and cold running water, a bathtub, or a shower. As shown in Table IV.24, these features were missing from less than one percent of households in the County.

Table IV.24
Households with Incomplete Plumbing Facilities
 Richland County
 2000 Census SF3 & 2014 Five-Year ACS Data

Households	2000 Census	2014 Five-Year ACS
With Complete Plumbing Facilities	119,494	144,158
Lacking Complete Plumbing Facilities	607	489
Total Households	120,101	144,647
Percent Lacking	.5%	0.3%

On the other hand, households lacking complete kitchen facilities became increased slight after 2000, though these households still represented less than one percent of households overall, as shown in Table IV.25. A household is considered to lack complete kitchen facilities when it does not have a range or cook top and oven, a sink with piped hot and cold running water, and a refrigerator.

Table IV.25
Households with Incomplete Kitchen Facilities
 Richland County
 2000 Census SF3 & 2014 Five-Year ACS Data

Households	2000 Census	2014 Five-Year ACS
With Complete Kitchen Facilities	119,532	143,707
Lacking Complete Kitchen Facilities	569	940
Total Households	120,101	144,647
Percent Lacking	.5%	.6%

Cost-burdening, an increasingly common problem after 2000, affected a much larger share of households in the study area. A household is considered cost-burdened when between 30 and 50 percent of its income goes toward housing costs, and severely cost-burdened when housing costs consume more than 50 percent of a household's income. As shown in Table IV.26, an estimated 16.0 percent of study area households were paying between 30 and 50 percent of their monthly income toward housing costs in 2000 and by 2014 that share had grown by 2.5 percentage points. Some 17.0 percent of households were severely cost-burdened in 2014, up from 11.7 percent in 2000. As was the case with overcrowding, renters were more likely to experience a cost burden or severe cost burden than homeowners, even those whose homes were still under mortgage.

Table IV.26
Cost Burden and Severe Cost Burden by Tenure

Richland County
2000 Census & 2014 Five-Year ACS Data

Data Source	31%-50%		Above 50%		Total
	Households	% of Total	Households	% of Total	
Owner With a Mortgage					
2000 Census	7,848	16.2%	4,274	8.8%	48,345
2014 Five-Year ACS	11,229	18.0%	7,539	12.1%	62,498
Owner Without a Mortgage					
2000 Census	875	5.7%	574	3.8%	15,218
2014 Five-Year ACS	1,793	7.5%	1,482	6.2%	24,039
Renter					
2000 Census	8,803	19.0%	7,955	17.2%	46,236
2014 Five-Year ACS	13,711	23.6%	15,590	26.8%	58,110
Total					
2000 Census	17,526	16.0%	12,803	11.7%	109,799
2014 Five-Year ACS	26,733	18.5%	24,611	17.0%	144,647

Some 35.2 percent of Richland County households experienced one or more housing problems in 2008-2012, as shown in Table IV.27, below. The incidence of housing problems differed markedly by race or ethnicity: more than forty percent of black, Hispanic, Native American, or "other" households were experiencing housing problems during that time period, compared to 33.6 percent of Asian/Pacific Islander residents and 26.7 percent of white residents.

Table IV.27
HUD AFFH Table 9 – Disproportionate Housing Needs
 Richland County, South Carolina
 2016 HUD AFFH Database

Disproportionate Housing Needs		Richland County	
Households experiencing any of 4 housing problems*	# with problems	# households	% with problems
Race/Ethnicity			
White, Non-Hispanic	18,685	70,010	26.7
Black, Non-Hispanic	27,820	63,835	43.6
Hispanic	2,135	4,760	44.9
Asian or Pacific Islander, Non-Hispanic	1,025	3,050	33.6
Native American, Non-Hispanic	140	300	46.7
Other, Non-Hispanic	815	1,904	42.8
Total	50,620	143,859	35.2
Household Type and Size			
Family households, <5 people	19,520	62,155	31.4
Family households, 5+ people	3,305	9,695	34.1
Non-family households	18,120	41,545	43.6
Households experiencing any of 4 Severe Housing Problems**	# with severe problems	# households	% with severe problems
Race/Ethnicity			
White, Non-Hispanic	8,290	70,005	11.8
Black, Non-Hispanic	15,115	63,850	23.7
Hispanic	1,170	4,765	24.6
Asian or Pacific Islander, Non-Hispanic	520	3,045	17.1
Native American, Non-Hispanic	30	300	10.0
Other, Non-Hispanic	460	1,909	24.1
Total	25,585	143,874	17.8

Housing problems were also more common among non-family households than family households: 43.6 percent of non-family households were living with one or more housing problem, well above the 35.2 percent average. The incidence of housing problems among family households, by contrast, was below average: 31.4 percent for small families (i.e., less than five members) and 34.1 percent for larger families.

Just fewer than 18 percent of county households experienced severe housing problems in 2008-2012. Black, Hispanic, and “other” households were more likely than other groups to experience housing problems.

Geographic Distribution of Housing Problems

Households that were experiencing housing problems accounted for 20 to 40 percent of all households in most Census tracts throughout the county, as shown in Map IV.34. Census tracts with a greater incidence of housing problems were located around the county’s urban code, within the City of Columbia and along the beltway encircling the city. In these areas, 40 to 80 percent of households were living with one or more housing problems.

In most of the county’s racially/ethnically concentrated areas of poverty the percent of households living with housing problems ranged from 40 to 80 percent. However, this was not true of the R/ECAP encompassing the Kirkland and Broad River correctional facilities, in which 20 percent or fewer of households experienced housing problems, or the R/ECAP encompassing the Manning Correctional Institution to the north, which saw similar levels of housing problems.

Families and Available Housing Stock

There were approximately 9,700 households in the county that included five or more members in 2008-2012. Around 3,300 of those households were experiencing one or more housing problems at that time, or around 34.1 percent. By this measure, families with children were slightly less likely than the average household to experience housing problems.

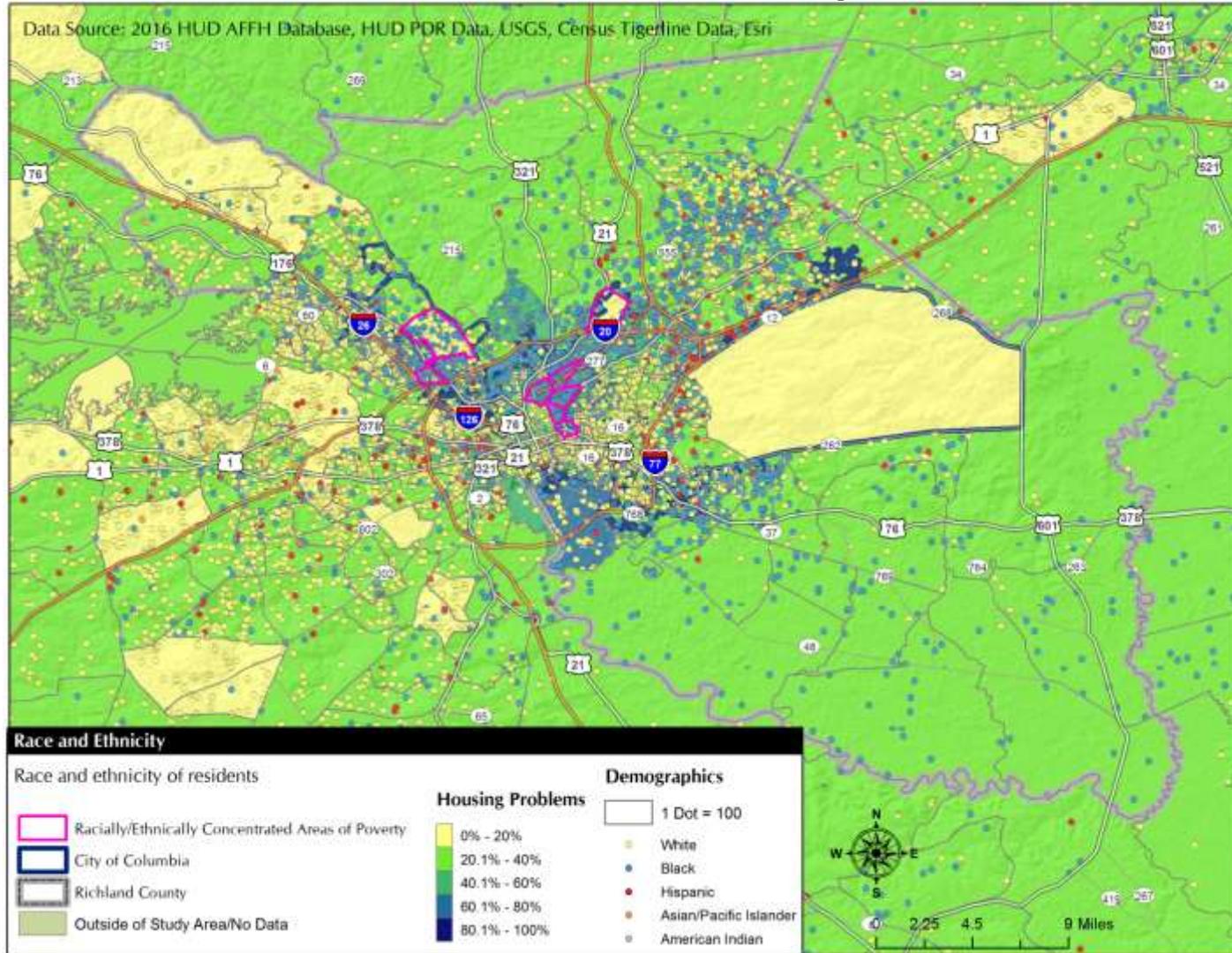
Households with children constitute a majority of the 1,889 households living in the county's Project-Based Section 8 housing units (53.4 percent) and in the 3,025 households subsidized by Housing Choice Vouchers (62.6 percent). Just fewer than fifty percent of households living in the county's nearly 1,993 Public Housing units included children. None of the 131 "other multifamily" units in the county included children.²⁵

Race and Ethnicity by Tenure

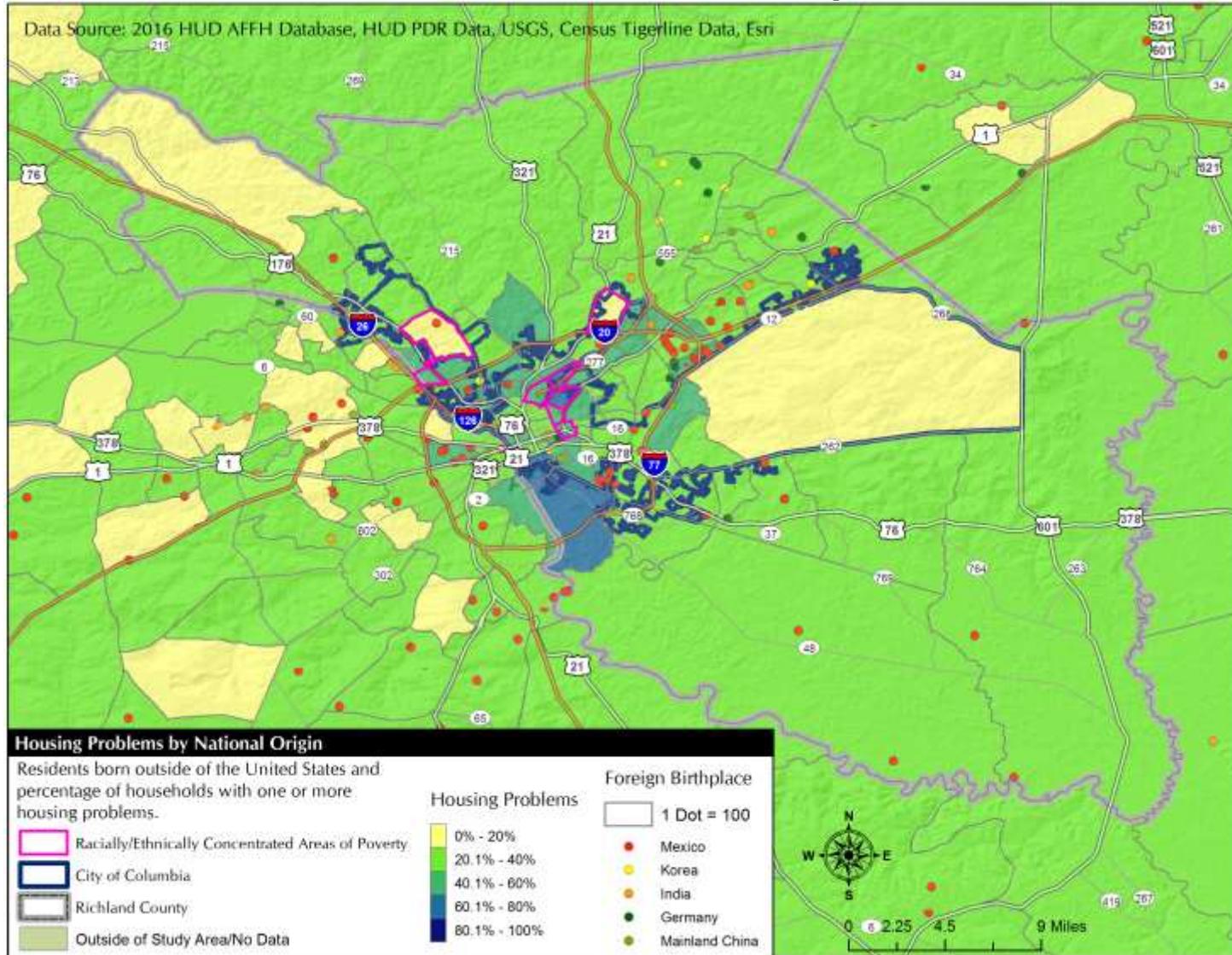
White households were more likely than residents of other races and ethnicities to live in owner-occupied housing. As shown in Table IV.27, around 71.6 percent of the county's white households owned the homes they lived in, and 28.4 percent lived in rented housing. By contrast, less than half (48.5 percent) of black households owned the homes they lived in, along with 40.2 percent of Hispanic and 30.3 percent of "other" households.

²⁵ The information cited here is based on data gathered from HUD's AFFH Raw Database, which does not include the towns of Blythewood, Arcadia Lakes, Forest Acres, Irmo, and Eastover.

Map IV.34
AFFH Map 7 – Housing Problems by Race/Ethnicity
 Richland County, South Carolina
 2016 HUD AFFH Database, HUD PDR, USGD, Census Tigerline



Map IV.35
AFFH Map 8 – Housing Problems by National Origin
 Richland County, South Carolina
 2016 HUD AFFH Database, HUD PDR, USGD, Census Tigerline



E. PUBLICLY SUPPORTED HOUSING ANALYSIS

PUBLICLY SUPPORTED HOUSING DEMOGRAPHICS

Black households were disproportionately represented among households living in most types of public-assisted housing: around 97 percent of households living in Public Housing units or units subsidized by housing choice vouchers were black, along with 84.6 percent of households living in Project-Based Section 8 housing. By comparison, black residents accounted for around 47.9 percent of the overall population in 2010. All other racial or ethnic groups were underrepresented among public-assisted housing units compared to their representation in the population as a whole, with the exception of the 53.1 percent of households living “Other Multifamily” units who were white. Some 44.6 percent of county residents were white in 2010.

Table IV. 28
HUD AFFH Table 6 – Publicly Supported Housing Residents by Race/Ethnicity
 Richland County, South Carolina
 2016 HUD AFFH Database, 2010 Census

Table 6 - Publicly Supported Housing Residents by Race/Ethnicity

Richland County	Race/Ethnicity							
	White		Black		Hispanic		Asian or Pacific Islander	
Housing Type	#	%	#	%	#	%	#	%
Public Housing	45	2.3	1,925	96.9	14	0.7	3	0.2
Project-Based Section 8	264	14.1	1,578	84.6	18	1.0	6	0.3
Other Multifamily	78	53.1	67	45.6	1	0.7	1	0.7
HCV Program	83	2.7	2,978	97.2	4	0.1	0	0.0
0-30% of AMI	5,248	31.6	10,557	63.5	563	3.4	261	1.6
0-50% of AMI	8,928	29.5	19,289	63.8	1,305	4.3	696	2.3
0-80% of AMI	17,391	33.4	31,379	60.3	2,192	4.2	1,060	2.0
Richland County	157,238	44.6	168,581	47.9	17,987	5.1	8,416	2.4

Note 1: Data Sources: Decennial Census; APSH; CHAS

Note 2: #s presented are numbers of households not individuals.

Note 3: Refer to the Data Documentation for details (www.hudexchange.info).

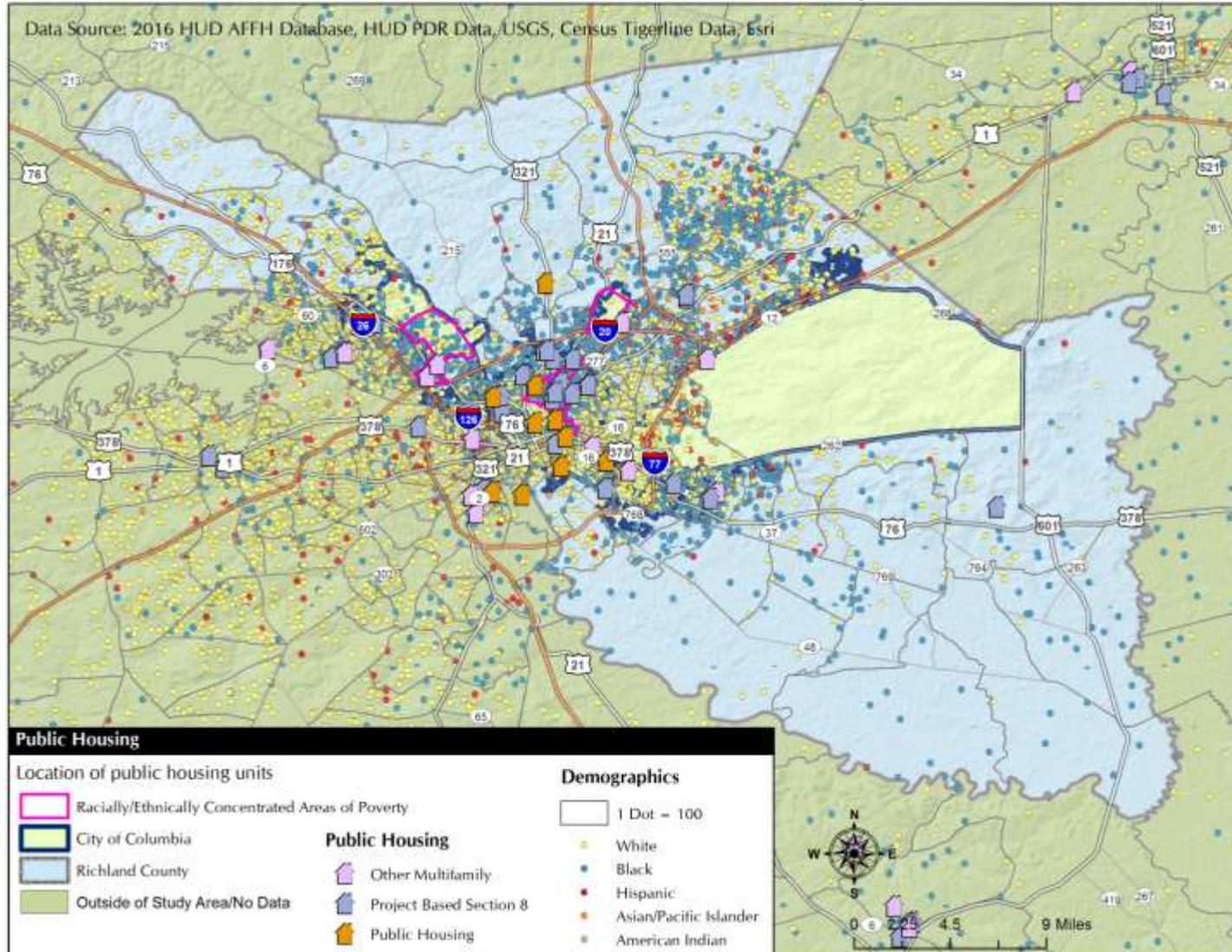
Publicly Supported Housing Location and Occupancy

A majority of publicly supported housing are located within the City of Columbia, as seen in Map IV.36. Several of the larger housing developments are located within or adjacent to R/ECAPs near the city center. These areas also have a disproportionate concentration of Black households, as seen in Map IV.5. Several smaller publically supported housing developments are located outside of the City of Columbia and outside areas of R/ECAPs.

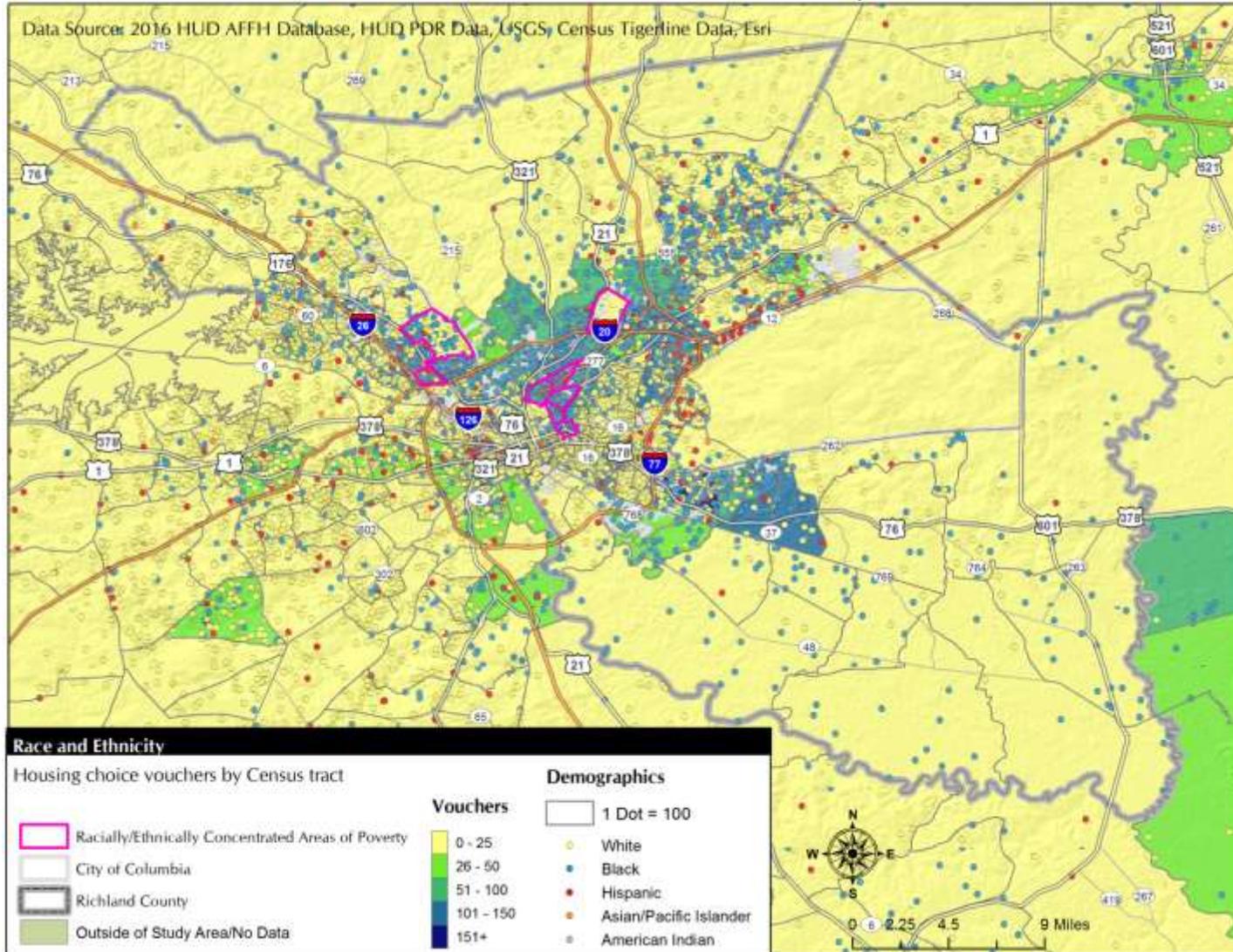
A different pattern is found with Vouchers, as shown in Map IV.37. The R/ECAPs in the city center are areas with lower concentrations of Housing Choice Vouchers. Higher voucher use is located outside the City of Columbia. These areas still tend to have higher concentrations of Black households, however, as seen in Map IV.5.

As seen in Map IV.36, much of the publicly supported housing is located within or adjacent to R/ECAPs. This is particularly true for the R/ECAPs near the Columbia city center.

Map IV.36
HUD AFFH Map 5 - Location of Public Housing Units
 Richland County, South Carolina
 2016 HUD AFFH Database, HUD PDR Data, USGS, Census Tigerline



Map IV.37
HUD AFFH Map 6 - Housing Choice Vouchers by Census Tract
 Richland County, South Carolina
 2016 HUD AFFH Database, HUD PDR Data, USGS, Census Tigerline



Demographics of Publicly Assisted Housing Residents

Age and Disability

Generally speaking, residents of public-assisted housing units were more likely to be elderly if those units were located outside of racially/ethnically-concentrated areas of poverty than if they were located within such areas, as shown in Table IV.29 below. Residents with disabilities accounted for larger shares of households living in Public Housing and Project-Based Section 8 housing units that lay outside of R/ECAPs; the opposite was true of residents living in “Other Multifamily Units” and Housing Choice Vouchers.

Race and Ethnicity

In terms of race and ethnicity, residents of Public Housing and Project-Based Section 8 units were more likely to be black if those units were located in R/ECAPs: the opposite was true of most other racial/ethnic groups, though Hispanic households accounted for a larger share of Project-Based Section 8 units within R/ECAPs than outside of them. Among “Other Multifamily” units, residents were more likely to be white, and less likely to be black, in units that were located within R/ECAPs.

Families with Children

In most cases, households were considerably more likely to include children if they lived in public-assisted units located in R/ECAPs than if those units were located outside of those areas. More than half of Public Housing households living in R/ECAPs included children, compared to 34.7 percent of Public Housing households living outside of those areas. Fully three-quarters of the Project-Based Section 8 households located in R/ECAPs included children, compared to a just over one-third of those households living outside of R/ECAPs. By contrast, households living in Housing Choice Voucher assisted units were more likely to include children if they were located outside of R/ECAPs.

Table IV.29
HUD AFFH Table 7 – R/ECAP and Non-R/ECAP Demographics by PSH

Richland County, South Carolina
2016 HUD AFFH Database

Richland County	Total # units (occupied)	% Elderly	% with a disability*	% White	% Black	% Hispanic	% Asian or Pacific Islander	% Families with children
Public Housing								
R/ECAP tracts	1279	10.9	10.6	1.9	97.2	0.6	0.0	56.7
Non R/ECAP tracts	745	30.7	31.1	2.9	95.3	0.8	0.4	34.7
Project-based Section 8								
R/ECAP tracts	776	6.0	4.2	1.2	96.2	1.5	0.0	75.1
Non R/ECAP tracts	1532	36.4	21.6	23.8	74.9	0.6	0.5	37.6
Other HUD Multifamily								
R/ECAP tracts	15	12.5	100.0	73.3	26.7	0.0	0.0	0.0
Non R/ECAP tracts	132	44.6	39.8	50.8	47.7	0.8	0.8	0.0
HCV Program								
R/ECAP tracts	530	12.2	14.4	2.0	98.0	0.0	0.0	49.7
Non R/ECAP tracts	2680	7.2	10.5	2.9	97.0	0.2	0.0	62.4

Note 1: Disability information is often reported for heads of household or spouse/co-head only. Here, the data reflect information on all members of the household.

Note 2: Data Sources: APSH

Note 3: Refer to the Data Documentation for details (www.hudexchange.info).

Data concerning the demographic composition of developments funded through Low-Income Housing Tax Credits are not available through HUD's AFFH Raw data or Low-Income Housing Tax Credit databases.

Housing units subsidized under Public Housing, Project-Based Section 8, and "Other Multifamily" programs tended to have a similar demographic composition. In general, more than 90 percent of households living in Public Housing and Project-Based Section 8 units were black, along with between one-half and three-quarters of households living in "Other Multifamily" units.

However, the developments highlighted in green in Table IV.30 were exceptions, with black households accounting for substantially smaller percentages of households living in each development than was typical for the housing type. Most of these developments, which also tended to include few if any families with children, are currently funded by programs designed to provide housing for retirees and the elderly, or were previously subsidized under such programs.²⁶

Differences in Occupancy by Race and Ethnicity

Data concerning the demographic composition of developments funded through Low-Income Housing Tax Credits are not available through HUD's AFFH Raw data or Low-Income Housing Tax Credit databases.

Most public-assisted housing developments were primarily occupied by black households. Those that were not, including those highlighted in green in Table IV.30 were often located further from the city center, in areas with lower percentages of black residents. Because assisted units were predominantly occupied by black residents, and because assisted units tended to be concentrated in and around the center of the county in areas with relatively high concentrations of black residents, there was a correlation between the percentage of black households in a public-assisted housing development and black residents' share of the Census tract population where those units were located.

Public-assisted households with children did not show a clear tendency to be concentrated in areas with relatively high numbers of families with children.

Disparities in Access to Opportunity

Residents of publicly-supported housing generally lived within the City of Columbia, areas that tended to rank higher in terms of access to opportunity. The same was true of residents assisted through the Housing Choice Voucher program.

²⁶ "HUD Multifamily Assistance and Section 8 Contracts Database." HUD Website. Accessed October 25, 2016 from http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/mfh/exp/mfhdiscl.

Table IV.30
HUD AFFH Table 8
Demographics of Publicly Supported Housing Developments, by Program Category
 Richland County, South Carolina
 2016 HUD AFFH Database

Public Housing								
Location	Development Name	# Units	White	Black	Hispanic	Asian	Households with Children	
City of Columbia	Gonzales Gardens	430	2%	98%	0%	0%	47%	
	Southeast Housing	446	2%	97%	2%	0%	74%	
	Allen Benedict Court	449	2%	97%	0%	0%	51%	
	Northeast Housing	382	2%	97%	1%	1%	58%	
	Central Housing	366	4%	93%	1%	0%	11%	
Remainder of County	Single Family West	1	-	-	-	-	-	
	Scattered Sites	6	-	-	-	-	-	
Project-Based Section 8								
	Development Name	# Units	White	Black	Hispanic	Asian	Households with Children	
City of Columbia	Broad River Terrace Apts.	104	0%	96%	0%	4%	82%	
	Gable Oaks	200	0%	100%	0%	0%	71%	
	Columbia Gardens	188	2%	94%	4%	0%	78%	
	North Pointe Estates	188	0%	99%	1%	0%	66%	
	Willow Run Apartments	200	0%	99%	1%	0%	54%	
	Arrington Place	68	6%	94%	0%	0%	75%	
	Pinehaven Villas Apts	80	1%	98%	0%	1%	76%	
	Prescott Manor Apartments	88	1%	98%	1%	0%	79%	
	Christopher Towers	225	54%	41%	3%	1%	0%	
	Carolina Apts. (The)	70	37%	60%	1%	0%	0%	
	Colony Apts	300	1%	95%	1%	0%	83%	
	Richland North	16	64%	36%	0%	0%	0%	
	Lexington West	16	80%	20%	0%	0%	0%	
	Ensor Forest	69	14%	84%	1%	0%	0%	
	Palmetto Terrace li	68	2%	98%	0%	0%	54%	
	Remainder of County	Woods Edge Apartments	131	67%	29%	2%	1%	1%
		Clarence Mckinney Court	20	21%	79%	0%	0%	0%
Richland East		16	44%	56%	0%	0%	0%	
J. William Pitts Apartments		32	53%	44%	0%	0%	0%	
Hillandale, Lp		200	0%	100%	0%	0%	45%	
Richland Village, Alp		100	6%	94%	0%	0%	79%	
Other HUD Multifamily Assisted Housing								
	Development Name	# Units	White	Black	Hispanic	Asian	Households with Children	
City of Columbia	Mid-Carolina Housing Corporation	12	45%	55%	0%	0%	0%	
	Ahepa 284-I	59	31%	64%	3%	2%	0%	
Remainder of County	Bridgewood Apts., Inc.	24	100%	0%	0%	0%	0%	
	Dena Bank Apartments	16	69%	31%	0%	0%	0%	
	Richland Four Ninety, Inc.	16	75%	25%	0%	0%	0%	
	Harmon Hill Apts.	18	37%	56%	6%	0%	0%	
	Mental Illness Recovery Center Inc.	12	25%	67%	0%	8%	0%	

Other Issues Pertinent to Publicly Supported Housing

The Columbia Housing Authority provides several programs aimed at helping families become financially independent, including those listed below.

- **Family Self-Sufficiency Program** offers a variety of education programs, training classes and job opportunities to residents of the Columbia Housing Authority (CHA). The goal of the FSS program is to assist families in their efforts to become independent of government aid. Through the use of housing as a stabilizing force, the FSS Program enables families to focus their efforts on improving their economic situation through employment, education and job training. The FSS program promotes economic empowerment and provides services, support and motivation for families as they work toward financial independence.
- **Cecelia Saxon Homeownership Program** enabled eligible families interested in purchasing a single-family home in the Celia Saxon community to receive up to \$25,000 in down payment and closing cost assistance.
- **Section 8 Homeownership Program** Families who are currently housed under the CHA Section 8 Housing Choice Voucher Program may convert their rental subsidy to a Housing Assistance Payment (HAP) that can be used toward the purchase of a single-family home, condominium or townhouse for up to 15 years, provided they remain eligible for all 15 years. Elderly or disabled families may receive assistance for up to 30 years, if they remain eligible for the duration.

F. DISABILITY AND ACCESS ANALYSIS

Persons with hearing, vision and cognitive disabilities are more highly concentrated in and around the City of Columbia than in other parts of the County, as seen in Map IV.35. This pattern is also true for persons with ambulatory, self-care and independent living disabilities. The highest concentrations of disability populations can be found within the city limits, as seen in Map 36, as well as one R/ECAPs with a demonstrably higher level of disabled residents.

Table IV.31
HUD AFFH Table 13- Disability by Type
 Richland, County, South Carolina
 2016 HUD AFFH Database

Disability Type	Richland County	
	#	%
Hearing difficulty	9,996	2.7
Vision difficulty	8,360	2.3
Cognitive difficulty	15,680	4.5
Ambulatory difficulty	22,911	6.6
Self-care difficulty	8,313	2.4
Independent living difficulty	17,603	6.2

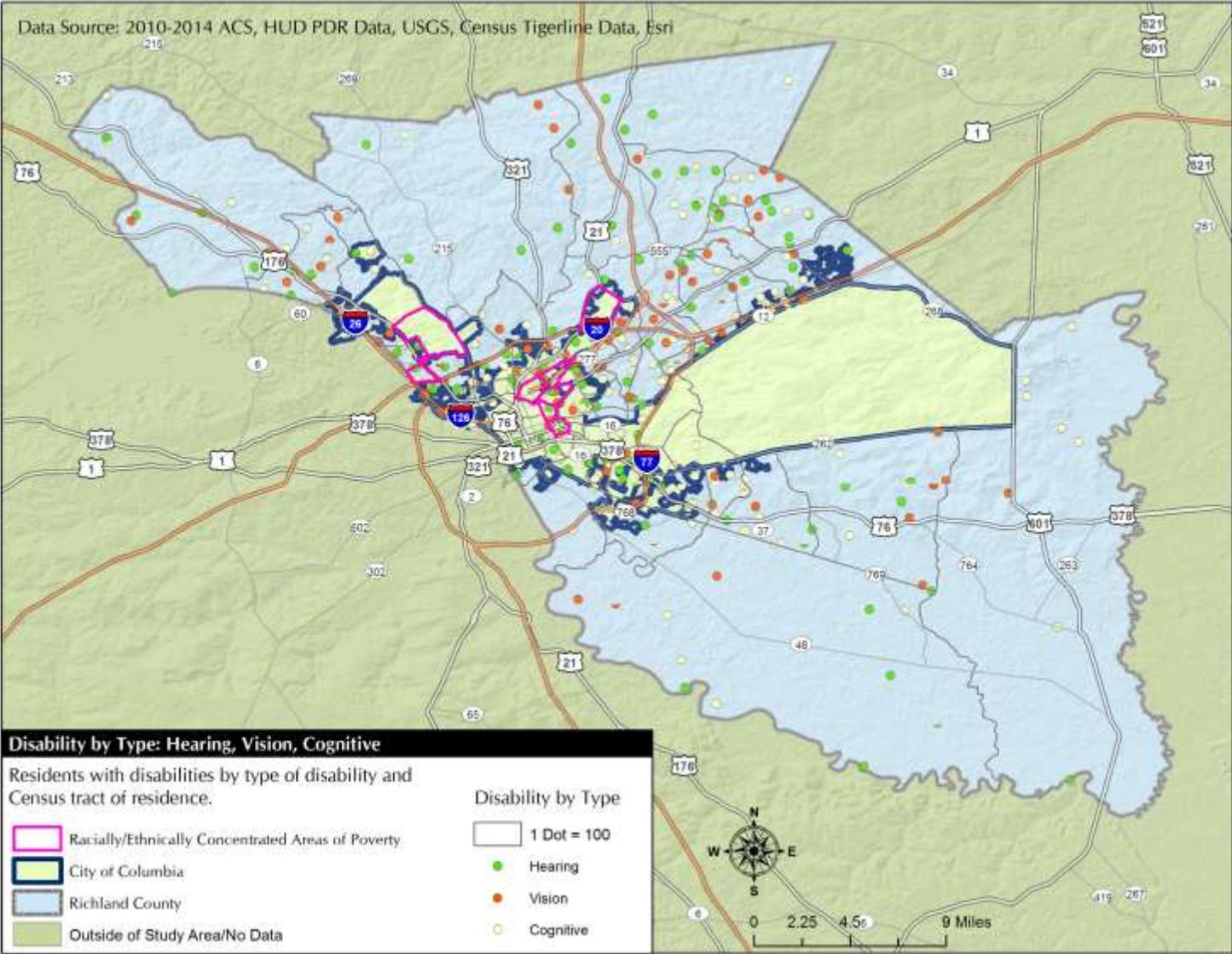
Note 1: All % represent a share of the total population within the jurisdiction or region.

Note 2: Data Sources: ACS

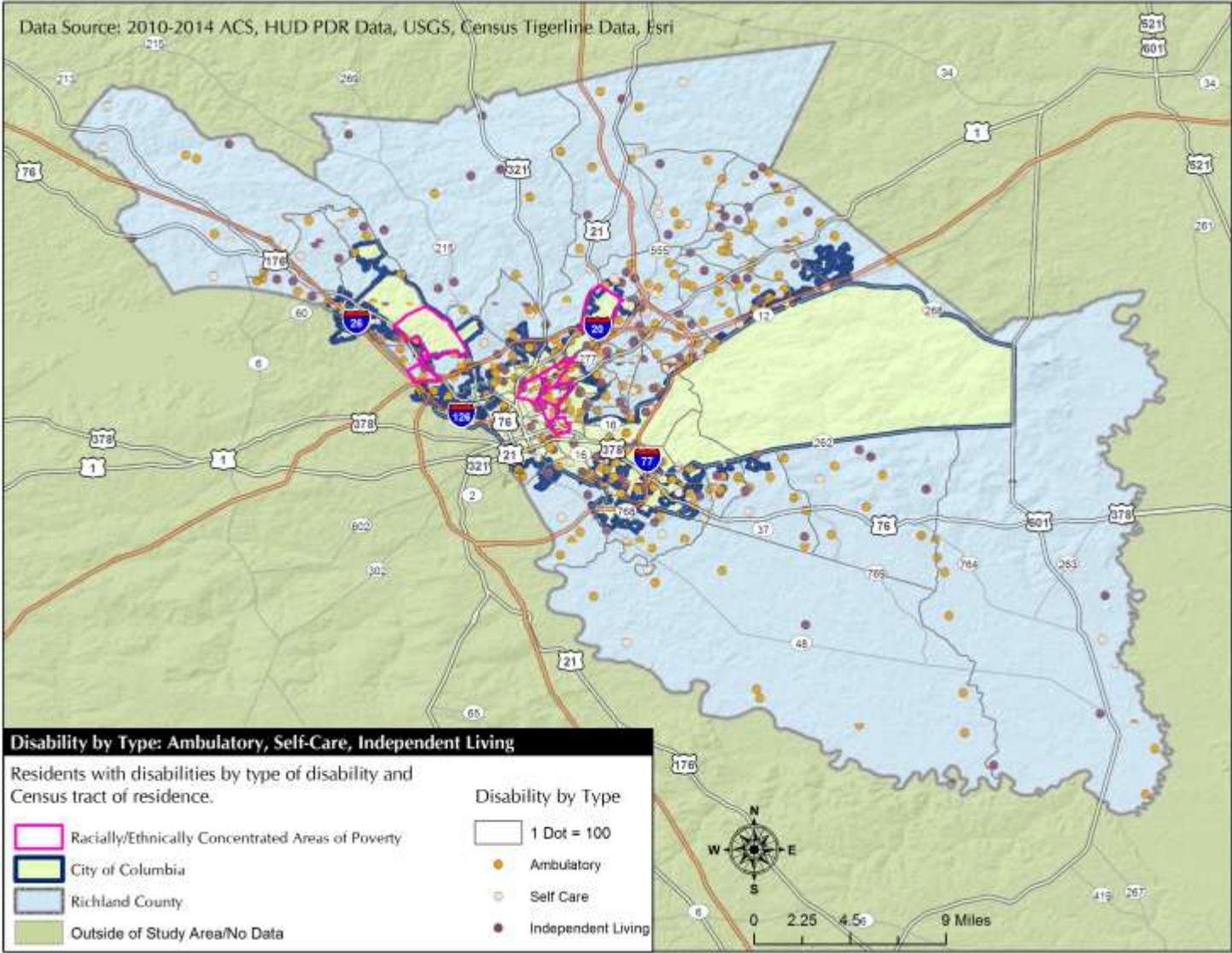
Note 3: Refer to the Data Documentation for details (www.hudexchange.info).

Persons with disabilities of all types are more heavily concentrated in the City of Columbia as well as to the northeast of the City. Other areas of the County are not as heavily concentrated. This pattern is also true for the disabled in different age groups, as seen in Map IV.38.

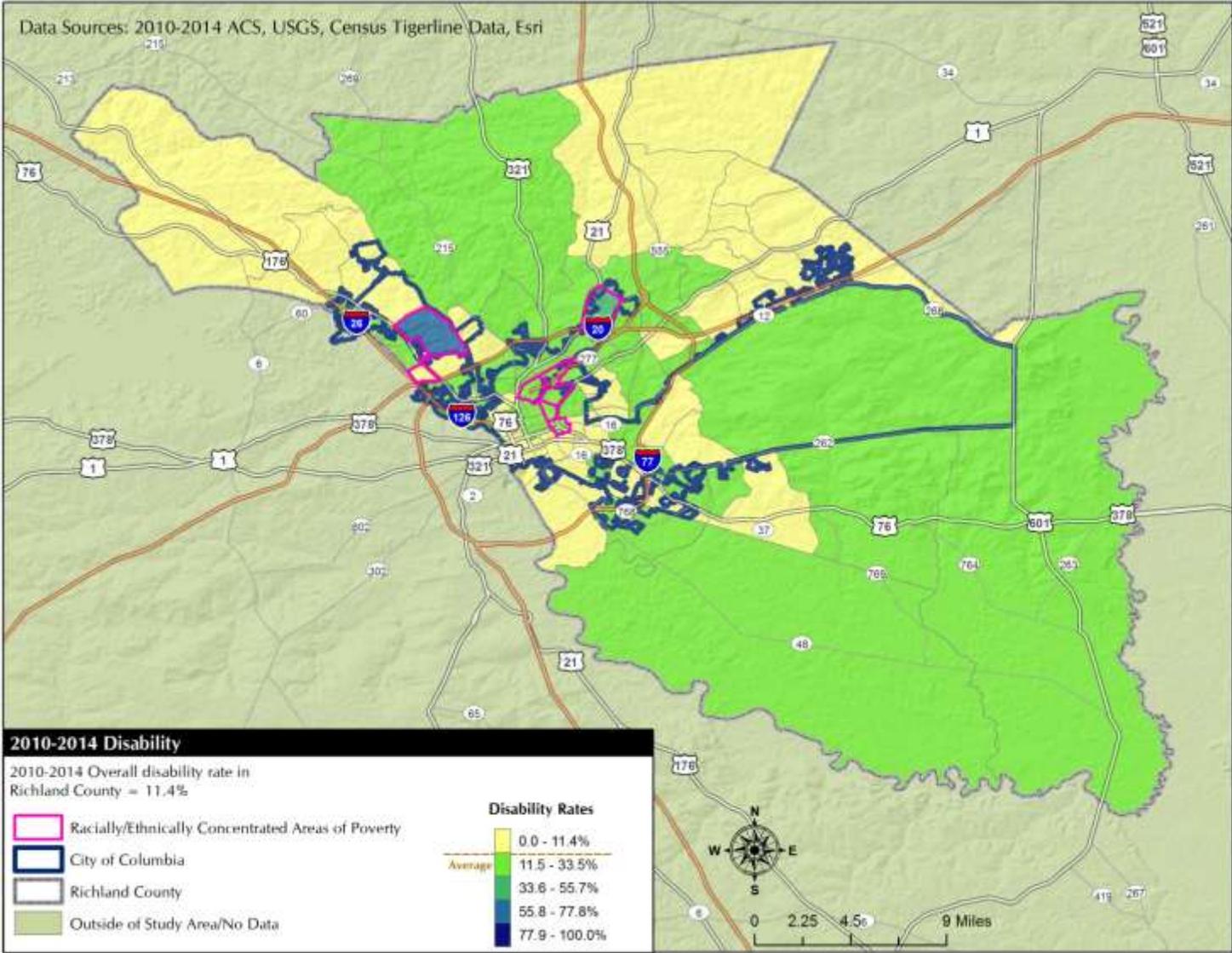
Map IV.38
HUD AFFH Map 16 - Disability by Type: Hearing, Vision, Cognitive
Richland County, South Carolina
2010-2014 ACS, HUD PDR Data, USGS, Census Tigerline



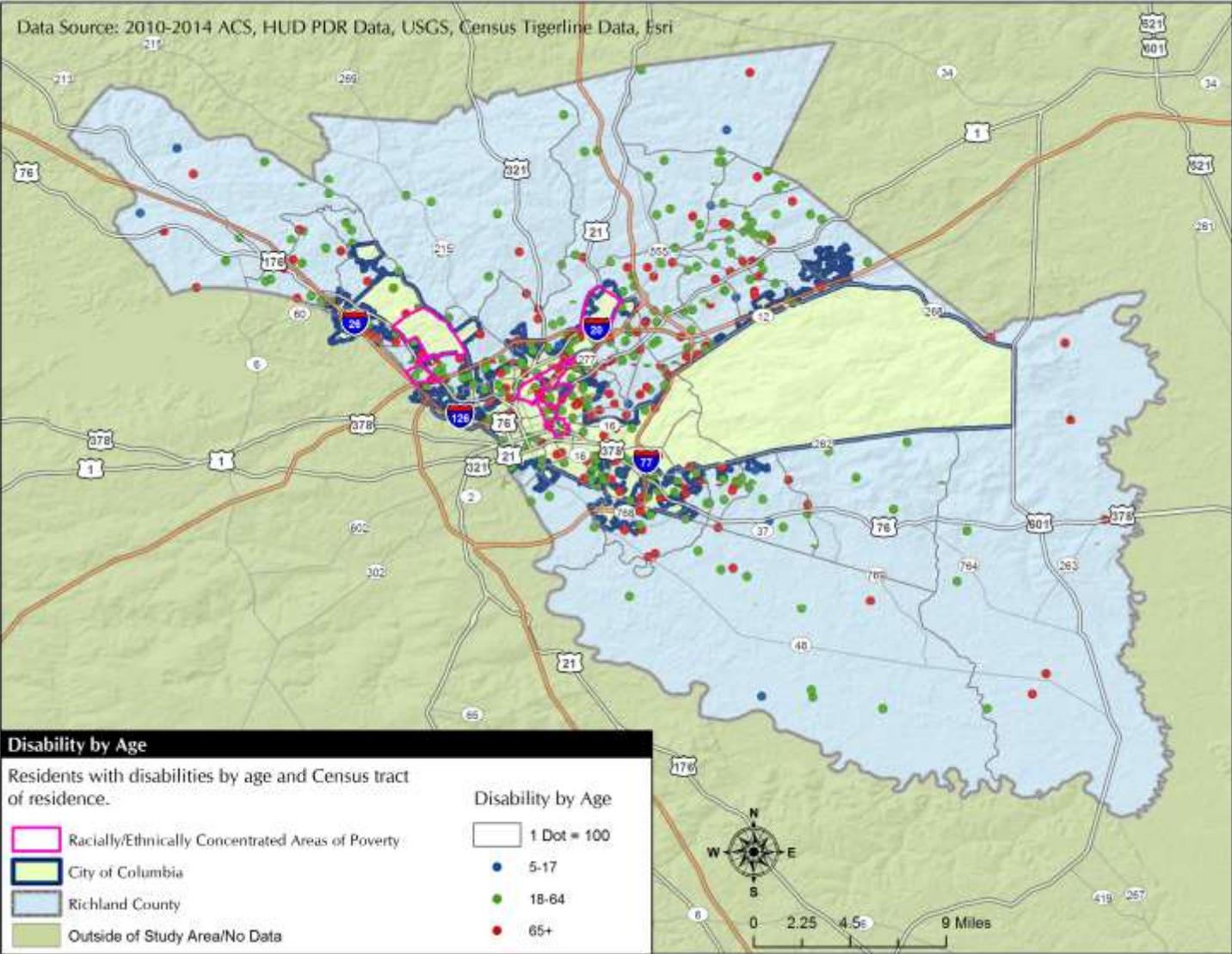
Map IV.39
HUD AFFH Map 16 - Disability by Type: Ambulatory, Self-Care, Independent Living
Richland County, South Carolina
2010-2014 ACS, HUD PDR Data, USGS, Census Tigerline



Map IV.40
2010-2014 Disability
Richland County, South Carolina
2010-2014 ACS, USGS, Census Tigerline



Map IV.41
HUD AFFH Map 17 - Disability by Age
Richland County, South Carolina
2010-2014 ACS, HUD PDR Data, USGS, Census Tigerline



HOUSING ACCESSIBILITY

As found in the County's 2012-2016 Consolidated Plan, there is a continued need for accessible housing units for the disabled, including those who are elderly or extra elderly. The Plan found that disabled households, especially those with limited income, have challenges finding sufficient housing. In addition, respondents to the 2016 Fair Housing survey commented on the lack of accessible and affordable housing options for disabled households.

Accessible housing units are located throughout the County. However, many newer housing units area located outside city center areas. These newer housing units are more likely to have the mandatory minimum accessibility features. These areas tend to have less levels of segregation and be located outside R/ECAPs.

Within the County, all of the housing units in Other HUD multifamily are utilized by disabled households. Over half of the Project-Based Section 8 units are occupied by a person with a disability. The HCV program has a smaller proportion of disabled households, accounting for 8.8 percent in the County.

Table IV.32
HUD AFFH Table 15 – Disability by Publicly Supported Housing

Richland County, South Carolina
2016 HUD AFFH Database

Table 15 - Disability by Publicly Supported Housing Program Category

Richland County	People with a Disability*	
	#	%
Public Housing		
Project-Based Section 8	159	50.32
Other Multifamily	60	100.00
HCV Program	164	8.80

Note 1: The definition of "disability" used by the Census Bureau may not be comparable to reporting requirements under HUD programs.

Note 2: Data Sources: ACS

Note 3: Refer to the Data Documentation for details (www.hudexchange.info).

As seen in Map IV.38, seen above, there are higher concentrations of disabled households in areas with racial and ethnic minority concentrations as well as within R/ECAPs. Therefore, many disabled households reside in areas with higher levels of segregation.

While there are services and housing available to disabled households in Richland County, public input has indicated the continued need for additional services and affordable housing that is sufficient to meet the needs of the disabled population.

Disparities in Access to Opportunity

Government services and facilities

Many government services and facilities are located within the city center and in the City of Columbia. Access to these services is limited by the availability of public transportation. However, higher concentrations of disabled households are located within areas with greater likelihood of transit use, as shown in Map IV.22.

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

As previously discussed, the highest concentration of disabled households are within the City of Charleston and adjacent areas, which also allows for the greatest access to public infrastructure, such as sidewalks and pedestrian crossings.

Transportation

As discussed above, areas with higher concentrations of disabled households correlate with areas with higher levels of transit use.

Proficient schools and educational programs

Looking at Map IV.13, disabled households are located with higher concentrations in area with moderate quality school systems. Many of the highest quality school systems are not within areas with high numbers of disabled households or with high levels of transit use.

Jobs

As much of the access to jobs is located in and around the City of Columbia, many disabled households have close proximity to job opportunities. This is illustrated in Map IV.16.

Requests for Accommodation

In order to request reasonable accommodation, the disabled individual must contact the Ombudsman with the Richland County government. This can be done via phone, mail, email or fax. The individual must provide information regarding the specific need and accommodation suggestions. The ADA coordinator will connect the individual with the appropriate official.²⁷

As noted by public input, many persons with disabilities have limited incomes, which in turn limit the availability and type of housing available to the household. This limits access to homeownership opportunities for disabled households.

Disproportionate Housing Needs

While no data is available regarding the rate of housing problems for disabled households in Richland County, some 33.61 percent of households experience a housing problem in the County, as seen in Table IV.35. As noted by public input, many disabled households have limited income. Households at lower income levels experience housing problems at rates even higher than the jurisdiction average. For example, some 78.8 percent of households with income below 30 percent HUD Area Median Family Income (HAMFI) were estimated to have housing problems. This is shown Table IV.33.

²⁷ <http://richlandonline.com/informationforthe-disabled.aspx>

Table IV.33
Total Households with Housing Problems by Income and Race
 Richland County
 2008–2013 HUD CHAS Data

Income	Non-Hispanic by Race/Ethnicity						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
30% HAMFI or less	4,800	9,630	255	20	0	345	605	15,655
30.1-50% HAMFI	3,570	7,405	295	0	15	125	630	12,040
50.1-80% HAMFI	4,915	7,215	260	90	0	265	500	13,245
80.1-100% HAMFI	2,000	1,900	15	30	0	55	375	4,375
100.1% HAMFI or more	3,400	1,670	175	0	10	25	25	5,305
Total	18,685	27,820	1,000	140	25	815	2,135	50,620
Total								
30% HAMFI or less	6,215	12,115	365	45	0	419	710	19,869
30.1-50% HAMFI	5,215	9,205	395	20	15	190	825	15,865
50.1-80% HAMFI	9,555	13,010	560	115	0	390	955	24,585
80.1-100% HAMFI	6,940	6,320	155	55	0	195	600	14,265
100.1% HAMFI or more	42,085	23,185	1,530	65	30	710	1,670	69,275
Total	70,010	63,835	3,005	300	45	1,904	4,760	143,859

Additional Information

Fair Housing complaints from 2009 through 2016 show the most complaints for disability related issues. A total of 38 complaints were issued on the basis of disability over this timer period. Some 13 of these complaints were found to have cause, as shown in Table IV. 34.

Table IV.34
Fair Housing Complaints Found With Cause by Basis
 Richland County
 2004–2016 HUD Data

Basis	2009	2010	2011	2012	2013	2014	2015	2016	Total
Color								1	1
Disability		2		2	1	1	5	2	13
Family Status							1		1
National Origin									
Race				4	1		4	2	11
Religion									
Retaliation					1	1	4	1	7
Sex							1		1
Sexual Harassment									
Harassment									
Other Origin									
Total Bases		2		6	3	3	15	6	34
Total Complaints		3		6	2	2	7	4	24

Table IV.35
HUD AFFH Table 9 – Demographics of Households with Disproportional Needs
 Richland County, South Carolina
 2016 HUD AFFH Database

Disproportionate Housing Needs		Richland County	
Households experiencing any of 4 housing problems*	# with problems	# households	% with problems
Race/Ethnicity			
White, Non-Hispanic	9,509	39,651	23.98
Black, Non-Hispanic	18,122	42,718	42.42
Hispanic	1,166	3,289	35.45
Asian or Pacific Islander, Non-Hispanic	550	1,944	28.29
Native American, Non-Hispanic	108	213	50.70
Other, Non-Hispanic	429	1,242	34.54
<i>Total</i>	<i>29,960</i>	<i>89,135</i>	<i>33.61</i>
Household Type and Size			
Family households, <5 people	15,225	52,754	28.86
Family households, 5+ people	2,206	7,079	31.16
Non-family households	12,540	29,309	42.79
Households experiencing any of 4 Severe Housing Problems**		# with severe problems	% with severe problems
Race/Ethnicity			
White, Non-Hispanic	3,676	39,651	9.27
Black, Non-Hispanic	9,673	42,718	22.64
Hispanic	708	3,289	21.53
Asian or Pacific Islander, Non-Hispanic	286	1,944	14.71
Native American, Non-Hispanic	23	213	10.80
Other, Non-Hispanic	259	1,242	20.85
<i>Total</i>	<i>14,650</i>	<i>89,135</i>	<i>16.44</i>

Note 1: The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%.

Note 2: All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households.

Note 3: Data Sources: CHAS

Note 4: Refer to the Data Documentation for details (www.hudexchange.info).

G. FAIR HOUSING ENFORCEMENT, OUTREACH CAPACITY, & RESOURCES

FEDERAL FAIR HOUSING LAWS

Federal laws provide the backbone for U.S. fair housing regulations. While some laws have been previously discussed in this report, a brief list of laws related to fair housing, as defined on the U.S. Department of Housing and Urban Development's (HUD's) website, is presented below:

Fair Housing Act Title VIII of the Civil Rights Act of 1968 (Fair Housing Act), as amended, prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents or legal custodians, pregnant women, and persons securing custody of children under the age of 18), and handicap (disability).²⁸

Title VIII was amended in 1988 (effective March 12, 1989) by the *Fair Housing Amendments Act* . . . In connection with prohibitions on discrimination against individuals with disabilities, the Act contains design and construction accessibility provisions for certain new multi-family dwellings developed for first occupancy on or after March 13, 1991.²⁹

Title VI of the Civil Rights Act of 1964. Title VI prohibits discrimination on the basis of race, color, or national origin in programs and activities receiving federal financial assistance.

Section 504 of the Rehabilitation Act of 1973 Section 504 prohibits discrimination based on disability in any program or activity receiving federal financial assistance.

Section 109 of the Housing and Community Development Act of 1974 Section 109 prohibits discrimination on the basis of race, color, national origin, sex or religion in programs and activities receiving financial assistance from HUD's Community Development Block Grant Program.

Title II of the Americans with Disabilities Act of 1990. Title II prohibits discrimination based on disability in programs, services, and activities provided or made available by public entities. HUD enforces Title II when it relates to state and local public housing, housing assistance and housing referrals.

Architectural Barriers Act of 1968 The Architectural Barriers Act requires that buildings and facilities designed, constructed, altered, or leased with certain federal funds after September 1969 be accessible to and useable by handicapped persons.

²⁸ "HUD Fair Housing Laws and Presidential Executive Orders."

http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/FHLaws

²⁹ "Title VIII: Fair Housing and Equal Opportunity."

http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/progdesc/title8

Age Discrimination Act of 1975 The Age Discrimination Act prohibits discrimination on the basis of age in programs or activities receiving federal financial assistance.

Title IX of the Education Amendments Act of 1972 Title IX prohibits discrimination on the basis of sex in education programs or activities that receive federal financial assistance.³⁰

STATE FAIR HOUSING LAWS

Under the South Carolina Code of Laws, Title 31, Chapter 21, the “South Carolina Fair Housing Law” makes unlawful discrimination making real estate-related transactions available, or in terms and conditions of transactions, because of race, color, religion, sex, handicap, familial status, or national origin.³¹ The law also grants the South Carolina Human Affairs Commission jurisdiction to administer the law.

The Greater Columbia Community Relations Council

CRC Fair Housing Program

The purpose of the Community Relations Council’s Housing Program is to educate and to help address fair housing issues impacting area residences. CRC and its Housing Committee provides instructions on fair housing laws that prohibit discrimination in housing on the basis of race, color, religion, sex, national origin, disability, and familial status.³²

The SC Human Affairs Commission

Complaints may be filed with the South Carolina Human Affairs Commission. The Commission also provides fair housing outreach and training programs.³³ The Commission provides information regarding employment and housing discrimination, mediation services, and information about what constitutes a fair housing complaint, and the process. The Commission also provides technical services training programs.

³⁰ “HUD Fair Housing Laws and Presidential Executive Orders.”

³¹ <http://www.schac.sc.gov/hd/Pages/SummaryofFairHousingLaw.aspx>

³² <http://comrelations.org/fair-housing-program/>

³³ <http://www.schac.sc.gov/hd/Pages/default.aspx>

SECTION V. FAIR HOUSING GOALS AND PRIORITIES

PURPOSE AND PROCESS

The AFFH rule requires fair housing planning and describes the required elements of the fair housing planning process. The first step in the planning process is completing the fair housing analysis required in the AFH. The rule establishes specific requirements program participants must follow for developing and submitting an AFH and for incorporating and implementing that AFH into subsequent Consolidated Plans and Public Housing Agency (PHA) Plans. This process is intended help to connect housing and community development policy and investment planning with meaningful actions that affirmatively further fair housing.³⁴

The introduction of the HUD's Assessment of Fair Housing tool (Assessment Tool) requires jurisdictions to submit their Fair Housing Assessments through an online User Interface. While this document is not that submittal, the Assessment Tool provides the organizational layout of this document.

AFH METHODOLOGY

This AFH was conducted through the assessment of a number of quantitative and qualitative sources. Quantitative sources used in analyzing fair housing choice in Richland County included:

- Socio-economic and housing data from the U.S. Census Bureau, such as the 2010 Census and the 2010-2014 American Community Survey,
- 2008-2013 HUD CHAS data
- Employment data from the U.S. Bureau of Labor Statistics,
- Economic data from the U.S. Bureau of Economic Analysis,
- The 2016 HUD AFFH Database, which includes PHA data, disability information, and geographic distribution of topics
- Housing complaint data from HUD and the South Carolina Human Affairs Commission
- Home loan application data from the Home Mortgage Disclosure Act, and
- A variety of local data.

Qualitative research included evaluation of relevant existing fair housing research and fair housing legal cases. Additionally, this research included the evaluation of information gathered from many public input opportunities conducted in relation to this AFH, including the 2016 Fair Housing Survey, a series of fair housing forums, workshops, and presentations, the public review and related review workgroups.

As a result of detailed demographic, economic, and housing analysis, along with a range of activities designed to foster public involvement and feedback, the County has identified a series of fair housing issues, and factors that contribute to the creation or persistence of those issues. The issues that the collaborating agencies have studied relate to racially and ethnically concentrated poverty, segregation and integration of racial and ethnic minorities,

³⁴ <https://www.hudexchange.info/resources/documents/AFFH-Rule-Guidebook.pdf>

disproportionate housing needs; publicly supported housing location and occupancy; disparities in access to opportunity; disability and access; and fair housing enforcement, outreach, capacity, and resources.

Table V.1 provides a list of the factors that have been identified as contributing to these fair housing issues, and prioritizes them according to the following criteria:

1. High: Factors that have a direct and substantial impact on fair housing choice
2. Medium: Factors that have a less direct impact on fair housing choice, or that the State has a comparatively limited capacity to address
3. Low: Factors that have a slight or largely indirect impact on fair housing choice, or that the State has little capacity to address.

**Table V.1
Fair Housing Contributing Factors and Priorities**

Contributing Factor	Priority	Discussion
Availability of Affordable Units in a Range of Sizes	Medium	There is a need for additional assisted housing throughout the County. Racial or ethnic minority households are more likely to be experiencing a disproportionate need due to cost burdens, incomplete plumbing or kitchen facilities, or overcrowding. This contributing factor has been assigned a medium level of priority based on the extent of the need and the County's ability to respond to this need.
Access to financial services	High	The ability of residents throughout the County to secure home purchase loans varies according to the race and ethnicity of the loan applicant. This was identified in data gathered under the Home Mortgage Disclosure Act (HMDA). The County has designated efforts to address this factor to be of "high" priority.
Failure to make reasonable accommodation or modification	High	Residents and stakeholders who provided commentary during the AFH process, whether through public input sessions or the Fair Housing Survey, identified failure to make reasonable accommodation as a factor that contributes to the limited availability of accessible housing units to residents with disabilities. The County believes that it has the capacity to address this factor through outreach and education to County residents and landlords, and considers doing so to be a high priority.
Access to publicly supported housing for persons with disabilities	Medium	Residents and stakeholders who provided commentary during the AFH process, whether through public input sessions or the Fair Housing Survey, identified shortages of affordable, accessible housing to be a contributing factor to fair housing issues impacting residents with disabilities.
Resistance to affordable housing	Medium	This factor, identified through the feedback of stakeholders during the public input portion of the AFH process, contributes to a lack of affordable housing in the County. Lack of affordable housing restricts the fair housing choice of County residents. The County has assigned this factor a priority of "medium".
Discriminatory actions in the market place	Medium	This factor, identified through the feedback of stakeholders during the public input portion of the AFH process, serves to limit the fair housing choice of residents with disabilities and racial/ethnic minority groups. The County has assigned this factor a priority of "medium".
Lack of understanding of fair housing law	High	This factor, identified through the feedback of stakeholders during the public input portion of the AFH process, contributes to discrimination and differential treatment in the housing market. Furthermore, a lack of understanding of fair housing law means that those who may suffer discrimination in the housing market do not know where to turn when they do. The County has assigned this factor a priority of "high".

Ultimately, a concluding list of prospective fair housing issues were drawn from these sources and along with the fair housing contributing factors, a set of actions have been identified, milestones and resources are being suggested, and responsible parties have been identified. All of these have been summarized by selected fair housing goals. Each of these issues are presented in the table presented on the following pages.

The AFH development process will conclude with a forty five-day public review period of the draft AFH, ending with a presentation before the Richland County Council and a final report. Specific narratives and maps, along with the entirety of this report created in the AFFH Assessment Tool, will be submitted to HUD via the on-line portal on or before January 4, 2017.

OVERVIEW OF FINDINGS

The following table summarizes the fair housing goals, fair housing issues and contributing factors, as identified by the Assessment of Fair Housing. It includes metrics and milestones, and a timeframe for achievements as well as designating a responsible agency.

Table V.1
Richland County Fair Housing Goals, Issues, and Proposed Achievements
 2017 – 2021 Assessment of Fair Housing

Goals	Contributing Factors	Fair Housing Issues	Metrics, Milestones, and Timeframe for Achievement	Responsible Program Participant
Enhance understanding of fair housing and fair housing law	Lack of understanding of where to turn	Steering in real estate Discriminatory terms and conditions in Rental Failure to make reasonable accommodation	Seminars, trainings, and outreach Each Year	SC Human Rights Commission Columbia HA
Discussion: Public input and stakeholder comments revealed that there is additional need for fair housing outreach and trainings. Housing complaint data registered many complaints based upon failure to make reasonable accommodation. The real estate industry was purported to steer prospective buyers.				
Promote partnerships that enable the development of accessible and affordable housing	Location and type of affordable housing Access to publicly supported housing for persons with disabilities Lack of affordable, accessible housing for seniors	Limited Supply of Affordable Housing, especially for minorities and seniors	Construction of new, redeveloped or rehabilitated housing Each Year	Richland County, SC
Discussion: Richland County has an increasing number of households with housing problems, especially cost burdens. While it impacts 26.7 percent of white households, over 43 percent of black households experience housing problems. This has tended to occur in areas with high concentrations of minority households. In addition, based on public input and stakeholder feedback, seniors and residents with disabilities face limitations in the supply of accessible, affordable housing.				
Enhance financial literacy	Lending Discrimination Private discrimination Access to financial services	High denial rates for racial and ethnic minorities	Seminars, trainings, and outreach Each Year	Richland County SC Human Rights Commission
Discussion: Denial rates for owner-occupied home purchases varied by the race/ethnicity of the applicant. Denial rates for black households were over ten percentage points higher than for white applicants. Denial rates were also over four percentage points, on average, higher for female applicants than for male applicants.				
Review and Revise Local Land use Policies	Siting selection policies Practices and decisions for publicly supported housing	Prospective discriminatory practices and policies NIMBYism	Review land use policies and regulations Each Year	Richland County Columbia HA
Discussion: The availability of housing accessible to a variety of income levels and protected classed may be limited by zoning and other local policies that limit the production of affordable units. Review of local land use policies may positively impact the placement and access of publicly supported and affordable housing.				
Enhance Fair Housing Program and enforcement	Lack of understanding of where to turn for fair housing	Insufficient outreach and education	Seminars, trainings, and outreach Each year	SC Human Rights Commission Columbia HA
Discussion: Input received from the 2016 Fair Housing Survey, as well as testimony received at the public engagement activities, demonstrated that while the organizational infrastructure is in place and available, many people still do not use the fair housing system				
Promote integrated neighborhoods in housing	Moderate dissimilarity index Concentrations of housing problems	Segregated neighborhoods Disproportionate housing problems NIMBYism	Construction of new, redeveloped, or rehabilitated housing Seminars, trainings, and outreach Each Year	SC Human Rights Commission Richland County
Discussion: Review of Census and ACS data and maps illustrate that concentrations of housing problems exist for selected minorities and that the dissimilarity index is moderately high. The County can work to reduce these concentrations by new construction and rehab in areas lacking such index and concentrations.				

Promote equitable access to credit and home lending	Access to financial services.	Disparities in Access to Opportunity	Reduce disparities in home lending application outcomes through credit education and outreach.	Richland County
Discussion: Incidences of high denial rates for selected minorities underscores limitations in access to key financial services, particularly lending.				
Reduce Discrimination in Rental Market	Lack of understanding of fair housing law Discriminatory actions in the marketplace	Denial of available housing in the rental markets Discriminatory refusal to rent Discriminatory terms, conditions, or privileges relating to rental	Provide outreach and education on a yearly basis Provide fair housing seminars	Richland County SF Human Rights Commission
Discussion: Based on public input and stakeholder feedback, including housing complaint data and results of the 2016 fair housing survey, minority residents and residents with disabilities face limitations in the supply of accessible, affordable housing.				

SECTION VI. APPENDICES

A. HMDA AND HOUSING COMPLAINT DATA

Table A.1
Purpose of Loan by Year

Richland County
2008–2014 HMDA Data

Purpose	2008	2009	2010	2011	2012	2013	2014	Total
Home Purchase	10,263	8,436	7,293	6,318	7,096	8,154	7,878	55,438
Home Improvement	1,267	594	537	534	815	786	827	5,360
Refinancing	12,490	17,274	13,295	11,694	15,323	12,848	6,752	89,676
Total	24,020	26,304	21,125	18,546	23,234	21,788	15,457	150,474

Table A.2
Occupancy Status for Home Purchase Loan Applications

Richland County
2008–2014 HMDA Data

Status	2008	2009	2010	2011	2012	2013	2014	Total
Owner-Occupied	8,943	7,842	6,862	5,892	6,605	7,634	7,378	51,156
Not Owner-Occupied	1,275	569	415	413	479	495	485	4,131
Not Applicable	45	25	16	13	12	25	15	151
Total	10,263	8,436	7,293	6,318	7,096	8,154	7,878	55,438

Table A.3
Owner-Occupied Home Purchase Loan Applications by Loan Type

Richland County
2008–2014 HMDA Data

Loan Type	2008	2009	2010	2011	2012	2013	2014	Total
Conventional	4,996	2,721	2,433	2,192	2,696	3,374	3,462	21,874
FHA - Insured	2,644	3,420	2,907	2,261	2,406	2,458	1,955	18,051
VA - Guaranteed	1,246	1,565	1,402	1,258	1,312	1,571	1,760	10,114
Rural Housing Service or Farm Service Agency	57	136	120	181	191	231	201	1,117
Total	8,943	7,842	6,862	5,892	6,605	7,634	7,378	51,156

Table A.4
Loan Applications by Action Taken

Richland County
2004–2014 HMDA Data

Action	2008	2009	2010	2011	2012	2013	2014	Total
Loan Originated	4,340	3,955	3,305	2,686	3,214	3,708	3,806	25,014
Application Approved but not Accepted	380	168	122	214	222	259	177	1,542
Application Denied	998	757	873	740	757	916	809	5,850
Application Withdrawn by Applicant	608	445	481	327	366	439	520	3,186
File Closed for Incompleteness	346	166	107	92	64	81	103	959
Loan Purchased by the Institution	2,265	2,342	1,974	1,833	1,982	2,231	1,963	14,590
Preapproval Request Denied	2	9	0	0	0	0	0	11
Preapproval Approved but not Accepted	4	0	0	0	0	0	0	4
Total	8,943	7,842	6,862	5,892	6,605	7,634	7,378	51,156
Denial Rate	18.7%	16.1%	20.9%	21.6%	19.1%	19.8%	17.5%	19.0%

Diagram A.1
Denial Rates by Year
 Richland County
 2008–2014 HMDA Data

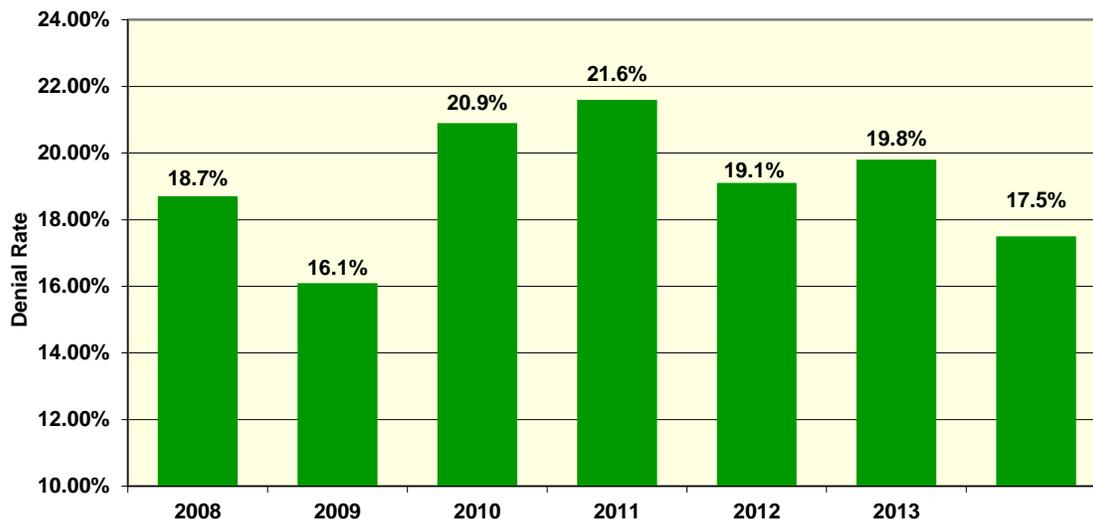


Table A.5
Loan Applications by Reason for Denial
 Richland County
 2008–2014 HMDA Data

Denial Reason	2008	2009	2010	2011	2012	2013	2014	Total
Debt-to-Income Ratio	169	169	152	149	154	168	139	1,100
Employment History	29	10	17	13	11	19	18	117
Credit History	334	273	351	205	217	221	165	1,766
Collateral	59	81	74	47	49	65	63	438
Insufficient Cash	36	26	9	16	16	20	20	143
Unverifiable Information	32	34	33	24	14	22	20	179
Credit Application Incomplete	52	26	28	34	39	54	28	261
Mortgage Insurance Denied	3	1	1	1	0	1	1	8
Other	76	52	44	55	43	41	25	336
Missing	208	85	164	196	214	305	330	1,502
Total	998	757	873	740	757	916	809	5,850

Table A.6
Denial Rates by Race/Ethnicity of Applicant
 Richland County
 2008–2014 HMDA Data

Race/Ethnicity	2008	2009	2010	2011	2012	2013	2014	Average
American Indian	25.0%	22.2%	20.0%	41.7%	33.3%	53.3%	19.0%	30.8%
Asian	22.0%	20.8%	30.9%	24.3%	27.1%	25.3%	14.3%	23.1%
Black	29.3%	24.6%	29.4%	32.6%	28.8%	32.2%	26.7%	28.9%
White	11.4%	10.8%	11.7%	13.4%	12.4%	12.3%	11.3%	11.8%
Not Available	22.1%	16.8%	30.1%	26.1%	21.8%	23.1%	23.8%	23.2%
Not Applicable	.0%	0%	100.0%	%	100.0%	.0%	100.0%	60.0%
Average	18.7%	16.1%	20.9%	21.6%	19.1%	19.8%	17.5%	19.0%
Non-Hispanic	17.6%	15.9%	19.0%	19.6%	17.2%	18.4%	15.5%	17.5%
Hispanic	26.5%	13.3%	17.2%	12.0%	18.8%	26.2%	21.1%	20.2%

Diagram A.2
Denial Rates by Race
 Richland County
 2008–2014 HMDA Data

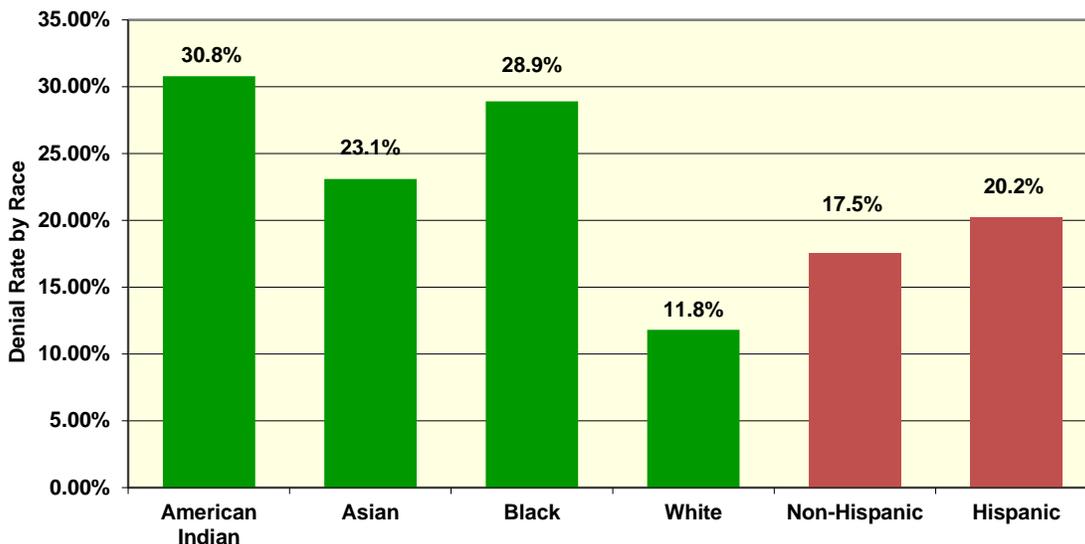


Table A.7
Loan Applications by Selected Action Taken by Race/Ethnicity of Applicant
 Richland County
 2008–2014 HMDA Data

Race		2008	2009	2010	2011	2012	2013	2014	Total
American Indian	Originated	9	7	8	7	8	7	17	63
	Denied	3	2	2	5	4	8	4	28
	Denial Rate	25.0%	20.0%	20.0%	41.7%	33.3%	53.3%	19.0%	30.8%
Asian	Originated	85	76	65	53	51	65	90	485
	Denied	24	20	29	17	19	22	15	146
	Denial Rate	22.0%	20.8%	30.9%	24.3%	27.1%	25.3%	14.3%	23.1%
Black	Originated	1,095	1,075	981	742	892	896	1,096	6,777
	Denied	453	351	409	359	360	425	400	2,757
	Denial Rate	29.3%	24.6%	29.4%	32.6%	28.8%	32.2%	26.7%	28.9%
White	Originated	2,432	2,226	1,801	1,542	1,880	2,266	2,286	14,433
	Denied	314	269	238	238	266	319	290	1,934
	Denial Rate	11.4%	10.8%	11.7%	13.4%	12.4%	12.3%	11.3%	11.8%
Not Available	Originated	718	571	450	342	383	473	317	3,254
	Denied	204	115	194	121	107	142	99	982
	Denial Rate	22.1%	16.8%	30.1%	26.1%	21.8%	23.1%	23.8%	23.2%
Not Applicable	Originated	1	0	0	0	0	1	0	2
	Denied	0	0	1	0	1	0	1	3
	Denial Rate	22.1%	16.8%	30.1%	26.1%	21.8%	23.1%	23.8%	60.0%
Total	Originated	4,340	3,955	3,305	2,686	3,214	3,708	3,806	25,014
	Denied	998	757	873	740	757	916	809	5,850
	Denial Rate	18.7%	16.1%	20.9%	21.6%	19.1%	19.8%	17.5%	19.0%
Non-Hispanic	Originated	3,596	3,347	2,788	2,288	2,763	3,148	3,393	21,323
	Denied	769	634	655	559	575	711	624	4,527
	Denial Rate	17.6%	15.9%	19.0%	19.6%	17.2%	18.4%	15.5%	17.5%
Hispanic	Originated	119	104	72	73	82	93	112	655
	Denied	43	16	15	10	19	33	30	166
	Denial Rate	26.5%	13.3%	17.2%	12.0%	18.8%	26.2%	21.1%	20.2%

Table A.8
Loan Applications by Reason for Denial by Race/Ethnicity of Applicant

Richland County
 2008–2014 HMDA Data

Denial Reason	American Indian	Asian	Black	White	Not Available	Not Applicable	Total	Hispanic (Ethnicity)
Debt-to-Income Ratio	2	45	529	368	156	0	1,100	30
Employment History	0	7	36	53	21	0	117	7
Credit History	11	22	910	473	350	0	1,766	41
Collateral	1	13	107	245	72	0	438	7
Insufficient Cash	1	3	58	55	26	0	143	6
Unverifiable Information	0	12	62	77	28	0	179	7
Credit Application Incomplete	2	7	80	120	52	0	261	9
Mortgage Insurance Denied	0	0	3	2	3	0	8	0
Other	2	11	139	132	51	1	336	12
Missing	9	26	833	409	223	2	1,502	47
Total	28	146	2,757	1,934	982	3	5,850	166
% Missing	32.1%	17.8%	30.2%	21.1%	22.7%	66.7%	25.7%	28.3%

Table A.9
Denial Rates by Gender of Applicant

Richland County
 2008–2014 HMDA Data

Year	Male	Female	Not Available	Not Applicable	Average
2008	15.8%	21.6%	24.4%	.0%	18.7%
2009	14.9%	17.5%	17.2%	%	16.1%
2010	18.6%	20.8%	35.8%	100.0%	20.9%
2011	19.4%	23.0%	31.7%	%	21.6%
2012	16.5%	22.4%	21.6%	100.0%	19.1%
2013	17.8%	22.7%	21.8%	.0%	19.8%
2014	15.3%	19.4%	30.3%	100.0%	17.5%
Average	16.8%	20.9%	25.2%	42.9%	19.0%

Table A.10
Loan Applications by Selected Action Taken by Gender of Applicant

Richland County
 2008–2014 HMDA Data

Gender		2008	2009	2010	2011	2012	2013	2014	Total
Male	Originated	2,452	2,184	1,854	1,577	1,849	2,165	2,302	14,383
	Denied	460	383	424	380	366	468	417	2,898
	Denial Rate	15.8%	14.9%	18.6%	19.4%	16.5%	17.8%	15.3%	16.8%
Female	Originated	1,482	1,444	1,223	939	1,108	1,173	1,359	8,728
	Denied	408	306	321	281	319	345	328	2,308
	Denial Rate	21.6%	17.5%	20.8%	23.0%	22.4%	22.7%	19.4%	20.9%
Not Available	Originated	403	327	228	170	257	369	145	1,899
	Denied	130	68	127	79	71	103	63	641
	Denial Rate	24.4%	17.2%	35.8%	31.7%	21.6%	21.8%	30.3%	25.2%
Not Applicable	Originated	3	0	0	0	0	1	0	4
	Denied	0	0	1	0	1	0	1	3
	Denial Rate	.0%	%	100.0%	%	100.0%	.0%	100.0%	42.9%
Total	Originated	4,340	3,955	3,305	2,686	3,214	3,708	3,806	25,014
	Denied	998	757	873	740	757	916	809	5,850
	Denial Rate	18.7%	16.1%	20.9%	21.6%	19.1%	19.8%	17.5%	19.0%

Table A.11
Denial Rates by Income of Applicant

Richland County
2008–2014 HMDA Data

Income	2008	2009	2010	2011	2012	2013	2014	Total
\$15,000 or Below	71.1%	70.0%	60.5%	75.0%	74.4%	66.7%	73.5%	70.4%
\$15,001–\$30,000	40.0%	26.4%	36.2%	38.9%	33.8%	40.8%	35.7%	35.8%
\$30,001–\$45,000	22.2%	16.1%	19.4%	25.4%	22.4%	21.2%	22.3%	21.0%
\$45,001–\$60,000	15.3%	12.1%	15.9%	19.9%	17.7%	20.3%	17.8%	16.7%
\$60,001–\$75,000	14.6%	12.8%	15.3%	17.0%	12.8%	14.5%	14.8%	14.5%
Above \$75,000	9.5%	11.0%	10.1%	10.5%	10.7%	11.8%	9.4%	10.4%
Data Missing	57.6%	71.0%	88.7%	49.0%	30.6%	49.3%	16.5%	51.1%
Total	18.7%	16.1%	20.9%	21.6%	19.1%	19.8%	17.5%	19.0%

Table A.12
Loan Applications by Income of Applicant: Originated and Denied

Richland County
2008–2014 HMDA Data

Income		2008	2009	2010	2011	2012	2013	2014	Total
\$15,000 or Below	Loan Originated	11	12	15	9	11	11	13	82
	Application Denied	27	28	23	27	32	22	36	195
	Denial Rate	71.1%	70.0%	60.5%	75.0%	74.4%	66.7%	73.5%	70.4%
\$15,001–\$30,000	Loan Originated	374	475	367	313	384	325	302	2,540
	Application Denied	249	170	208	199	196	224	168	1,414
	Denial Rate	40.0%	26.4%	36.2%	38.9%	33.8%	40.8%	35.7%	35.8%
\$30,001–\$45,000	Loan Originated	975	954	778	562	655	706	702	5,332
	Application Denied	278	183	187	191	189	190	201	1,419
	Denial Rate	22.2%	16.1%	19.4%	25.4%	22.4%	21.2%	22.3%	21.0%
\$45,001–\$60,000	Loan Originated	815	800	580	439	577	601	580	4,392
	Application Denied	147	110	110	109	124	153	126	879
	Denial Rate	15.3%	12.1%	15.9%	19.9%	17.7%	20.3%	17.8%	16.7%
\$60,001–\$75,000	Loan Originated	579	538	443	371	421	571	514	3,437
	Application Denied	99	79	80	76	62	97	89	582
	Denial Rate	14.6%	12.8%	15.3%	17.0%	12.8%	14.5%	14.8%	14.5%
Above \$75,000	Loan Originated	1,561	1,158	1,104	967	1,123	1,459	1,548	8,920
	Application Denied	164	143	124	114	135	196	160	1,036
	Denial Rate	9.5%	11.0%	10.1%	10.5%	10.7%	11.8%	9.4%	10.4%
Data Missing	Loan Originated	25	18	18	25	43	35	147	311
	Application Denied	34	44	141	24	19	34	29	325
	Denial Rate	57.6%	71.0%	88.7%	49.0%	30.6%	49.3%	16.5%	51.1%
Total	Loan Originated	4,340	3,955	3,305	2,686	3,214	3,708	3,806	25,014
	Application Denied	998	757	873	740	757	916	809	5,850
	Denial Rate	18.7%	16.1%	20.9%	21.6%	19.1%	19.8%	17.5%	19.0%

Table A.13
Denial Rates of Loans by Race/Ethnicity and Income of Applicant

Richland County
 2008–2014 HMDA Data

Race	<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	Above \$75K	Data Missing	Average
American Indian	%	64.3%	52.9%	10.0%	11.1%	20.0%	50.0%	30.8%
Asian	85.7%	42.0%	31.8%	27.3%	15.1%	12.3%	57.1%	23.1%
Black	74.6%	42.9%	27.7%	24.1%	23.1%	16.8%	62.1%	28.9%
White	55.6%	23.8%	13.0%	11.2%	9.9%	8.2%	24.3%	11.8%
Not Available	87.8%	43.4%	27.6%	19.0%	14.5%	11.9%	76.5%	23.2%
Not Applicable	%	%	.0%	%	%	%	75.0%	60.0%
Average	70.4%	35.8%	21.0%	16.7%	14.5%	10.4%	51.1%	19.0%
Non-Hispanic	65.7%	33.3%	19.2%	15.4%	14.1%	9.9%	42.8%	17.5%
Hispanic	72.7%	31.7%	27.9%	16.8%	9.8%	12.7%	18.8%	20.2%

Table A.14
Loan Applications by Income and Race/Ethnicity of Applicant: Originated and Denied

Richland County
 2008–2014 HMDA Data

Race		<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	> \$75K	Data Missing	Total
American Indian	Loan Originated	0	5	8	9	16	24	1	63
	Application Denied	0	9	9	1	2	6	1	28
	Denial Rate	%	64.3%	52.9%	10.0%	11.1%	20.0%	50.0%	30.8%
Asian	Loan Originated	1	47	60	80	73	221	3	485
	Application Denied	6	34	28	30	13	31	4	146
	Denial Rate	85.7%	42.0%	31.8%	27.3%	15.1%	12.3%	57.1%	23.1%
Black	Loan Originated	31	1,087	1,962	1,279	884	1,453	81	6,777
	Application Denied	91	817	750	406	266	294	133	2,757
	Denial Rate	74.6%	42.9%	27.7%	24.1%	23.1%	16.8%	62.1%	28.9%
White	Loan Originated	44	1,147	2,701	2,461	1,969	5,924	187	14,433
	Application Denied	55	359	403	310	217	530	60	1,934
	Denial Rate	55.6%	23.8%	13.0%	11.2%	9.9%	8.2%	24.3%	11.8%
Not Available	Loan Originated	6	254	600	563	495	1,298	38	3,254
	Application Denied	43	195	229	132	84	175	124	982
	Denial Rate	87.8%	43.4%	27.6%	19.0%	14.5%	11.9%	76.5%	23.2%
Not Applicable	Loan Originated	0	0	1	0	0	0	1	2
	Application Denied	0	0	0	0	0	0	3	3
	Denial Rate	%	%	.0%	%	%	%	75.0%	60.0%
Total	Loan Originated	82	2,540	5,332	4,392	3,437	8,920	311	25,014
	Application Denied	195	1,414	1,419	879	582	1,036	325	5,850
	Denial Rate	70.4%	35.8%	21.0%	16.7%	14.5%	10.4%	51.1%	19.0%
Non-Hispanic	Loan Originated	72	2,215	4,636	3,756	2,863	7,518	263	21,323
	Application Denied	138	1,106	1,104	685	470	827	197	4,527
	Denial Rate	65.7%	33.3%	19.2%	15.4%	14.1%	9.9%	42.8%	17.5%
Hispanic	Loan Originated	3	86	129	134	111	179	13	655
	Application Denied	8	40	50	27	12	26	3	166
	Denial Rate	72.7%	31.7%	27.9%	16.8%	9.8%	12.7%	18.8%	20.2%

Table A.15
Originated Owner-Occupied Loans by HAL Status

Richland County
2008–2014 HMDA Data

Loan Type	2008	2009	2010	2011	2012	2013	2014	Total
Other	3,985	3,818	3,278	2,654	3,185	3,676	3,781	24,377
HAL	355	137	27	32	29	32	25	637
Total	4,340	3,955	3,305	2,686	3,214	3,708	3,806	25,014
Percent HAL	8.2%	3.5%	.8%	1.2%	.9%	.9%	.7%	2.5%

Diagram A.3
HAL Rates by Year

Richland County
2008–2012 HMDA Data

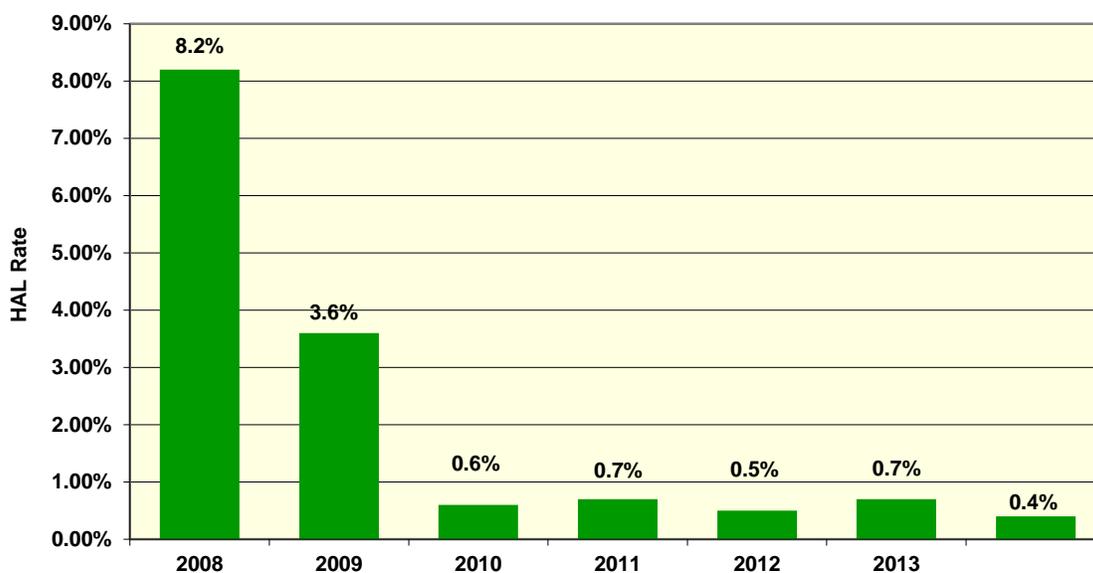


Table A.16
Loans by Loan Purpose by HAL Status

Richland County
2004–2014 HMDA Data

Loan Purpose		2008	2009	2010	2011	2012	2013	2014	Total
Home Purchase	Other	3,985	3,818	3,278	2,654	3,185	3,676	3,781	24,377
	HAL	355	137	27	32	29	32	25	637
	Percent HAL	8.2%	3.5%	.8%	1.2%	.9%	.9%	.7%	2.5%
Home Improvement	Other	237	144	171	177	226	282	234	1,471
	HAL	79	29	20	5	6	9	6	154
	Percent HAL	25.0%	16.8%	10.5%	2.7%	2.6%	3.1%	2.5%	9.5%
Refinancing	Other	3,405	6,707	5,258	4,567	6,683	5,176	2,300	34,096
	HAL	610	249	12	21	37	11	11	951
	Percent HAL	15.2%	3.6%	.2%	.5%	.6%	.2%	.5%	2.7%
Total	Other	7,627	10,669	8,707	7,398	10,094	9,134	6,315	59,944
	HAL	1,044	415	59	58	72	52	42	1,742
	Percent HAL	12.0%	3.7%	.7%	.8%	.7%	.6%	.7%	2.8%

Table A.17
HALs Originated by Race of Borrower

Richland County
2008–2014 HMDA Data

Race	2008	2009	2010	2011	2012	2013	2014	Total
American Indian	0	0	0	0	0	0	0	0
Asian	4	3	0	1	0	0	0	8
Black	155	49	16	15	16	15	15	281
White	158	66	8	10	8	16	9	275
Not Available	37	19	3	6	5	1	1	72
Not Applicable	1	0	0	0	0	0	0	1
Total	355	137	27	32	29	32	25	637
Non-Hispanic	301	120	18	17	13	22	15	506
Hispanic	24	3	0	2	3	1	0	33

Table A.18
Rate of HALs Originated by Race/Ethnicity of Borrower

Richland County
2008–2014 HMDA Data

Race	2008	2009	2010	2011	2012	2013	2014	Average
American Indian	.0%	.0%	.0%	.0%	.0%	.0%	.0%	.0%
Asian	4.7%	3.9%	.0%	1.9%	.0%	.0%	.0%	1.6%
Black	14.2%	4.6%	1.6%	2.0%	1.8%	1.7%	1.4%	4.1%
White	6.5%	3.0%	.4%	.6%	.4%	.7%	.4%	1.9%
Not Available	5.2%	3.3%	.7%	1.8%	1.3%	.2%	.3%	2.2%
Not Applicable	100.0%	%	%	%	%	.0%	%	50.0%
Average	8.2%	3.5%	.8%	1.2%	.9%	.9%	.7%	2.5%
Non-Hispanic	8.4%	3.6%	.6%	.7%	.5%	.7%	.4%	2.4%
Hispanic	20.2%	2.9%	.0%	2.7%	3.7%	1.1%	.0%	5.0%

Diagram A.4
HAL Rates by Race

Richland County
2008–2014 HMDA Data

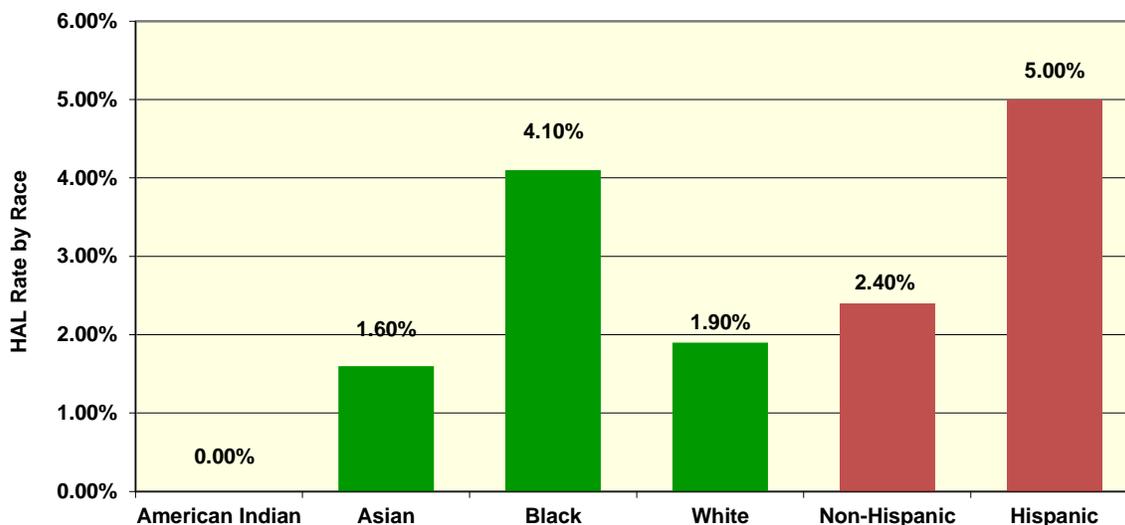


Table A.19
Loans by HAL Status by Race/Ethnicity of Borrower

Richland County
 2004–2014 HMDA Data

Race	Loan Type	2008	2009	2010	2011	2012	2013	2014	Total
American Indian	Other	9	7	8	7	8	7	17	63
	HAL	0	0	0	0	0	0	0	0
	Percent HAL	.0%	.0%	.0%	.0%	.0%	.0%	.0%	.0%
Asian	Other	81	73	65	52	51	65	90	477
	HAL	4	3	0	1	0	0	0	8
	Percent HAL	4.7%	3.9%	.0%	1.9%	.0%	.0%	.0%	1.6%
Black	Other	940	1,026	965	727	876	881	1,081	6,496
	HAL	155	49	16	15	16	15	15	281
	Percent HAL	14.2%	4.6%	1.6%	2.0%	1.8%	1.7%	1.4%	4.1%
White	Other	2,274	2,160	1,793	1,532	1,872	2,250	2,277	14,158
	HAL	158	66	8	10	8	16	9	275
	Percent HAL	6.5%	3.0%	.4%	.6%	.4%	.7%	.4%	1.9%
Not Available	Other	681	552	447	336	378	472	316	3,182
	HAL	37	19	3	6	5	1	1	72
	Percent HAL	5.2%	3.3%	.7%	1.8%	1.3%	.2%	.3%	2.2%
Not Applicable	Other	0	0	0	0	0	1	0	1
	HAL	1	0	0	0	0	0	0	1
	Percent HAL	100.0%	%	%	%	%	.0%	%	50.0%
Total	Other	3,985	3,818	3,278	2,654	3,185	3,676	3,781	24,377
	HAL	355	137	27	32	29	32	25	637
	Percent HAL	8.2%	3.5%	.8%	1.2%	.9%	.9%	.7%	2.5%
Non-Hispanic	Other	3,295	3,227	2,770	2,271	2,750	3,126	3,378	20,817
	HAL	301	120	18	17	13	22	15	506
	Percent HAL	8.4%	3.6%	.6%	.7%	.5%	.7%	.4%	2.4%
Hispanic	Other	95	101	72	71	79	92	112	622
	HAL	24	3	0	2	3	1	0	33
	Percent HAL	20.2%	2.9%	.0%	2.7%	3.7%	1.1%	.0%	5.0%

Table A.20
Rates of HALs by Income of Borrower

Richland County
 2008–2014 HMDA Data

Income	2008	2009	2010	2011	2012	2013	2014	Average
\$15,000 or Below	9.1%	16.7%	6.7%	.0%	9.1%	.0%	.0%	6.1%
\$15,001–\$30,000	17.1%	6.3%	1.6%	4.2%	4.2%	1.5%	3.3%	5.7%
\$30,001–\$45,000	10.7%	3.8%	1.2%	1.6%	.9%	1.7%	1.3%	3.5%
\$45,001–\$60,000	7.9%	3.1%	.7%	1.6%	.5%	1.2%	.9%	2.6%
\$60,001–\$75,000	5.9%	2.8%	.7%	.3%	.5%	.7%	.0%	1.7%
Above \$75,000	5.6%	2.4%	.4%	.2%	.1%	.3%	.1%	1.4%
Data Missing	4.0%	5.6%	.0%	.0%	.0%	.0%	.0%	.6%
Average	8.2%	3.5%	.8%	1.2%	.9%	.9%	.7%	2.5%

Table A.21
Loans by HAL Status by Income of Borrower

Richland County
2008–2014 HMDA Data

Income		2008	2009	2010	2011	2012	2013	2014	Total
\$15,000 or Below	Other	10	10	14	9	10	11	13	77
	HAL	1	2	1	0	1	0	0	5
	Percent HAL	9.1%	16.7%	6.7%	.0%	9.1%	.0%	.0%	6.1%
\$15,001 –\$30,000	Other	310	445	361	300	368	320	292	2,396
	HAL	64	30	6	13	16	5	10	144
	Percent HAL	17.1%	6.3%	1.6%	4.2%	4.2%	1.5%	3.3%	5.7%
\$30,001 –\$45,000	Other	871	918	769	553	649	694	693	5,147
	HAL	104	36	9	9	6	12	9	185
	Percent HAL	10.7%	3.8%	1.2%	1.6%	.9%	1.7%	1.3%	3.5%
\$45,001 –\$60,000	Other	751	775	576	432	574	594	575	4,277
	HAL	64	25	4	7	3	7	5	115
	Percent HAL	7.9%	3.1%	.7%	1.6%	.5%	1.2%	.9%	2.6%
\$60,001 –\$75,000	Other	545	523	440	370	419	567	514	3,378
	HAL	34	15	3	1	2	4	0	59
	Percent HAL	5.9%	2.8%	0.7%	.3%	.5%	.7%	.0%	1.7%
Above \$75,000	Other	1,474	1,130	1,100	965	1,122	1,455	1,547	8,793
	HAL	87	28	4	2	1	4	1	127
	Percent HAL	5.6%	2.4%	.4%	.2%	.1%	.3%	.1%	1.4%
Data Missing	Other	24	17	18	25	43	35	147	309
	HAL	1	1	0	0	0	0	0	2
	Percent HAL	4.0%	5.6%	.0%	.0%	.0%	.0%	.0%	.6%
Total	Other	3,985	3,818	3,278	2,654	3,185	3,676	3,781	24,377
	HAL	355	137	27	32	29	32	25	637
	Percent HAL	8.2%	3.5%	.8%	1.2%	.9%	.9%	.7%	2.5%

Table A.22
Fair Housing Complaints by Closure Status

Richland County
2004–2016 HUD Data

Closure Status	2009	2010	2011	2012	2013	2014	2015	2016	Total
No Cause	2	4	4	7	6	6	9	6	44
Conciliated / Settled		3		4	2		4	3	16
Withdrawal After Resolution				2		2	3	1	8
Complainant Failed to Cooperate		2	1	1					4
Withdrawal Without Resolution				1			1		2
Lack of Jurisdiction								1	1
Total Complaints	2	9	5	15	8	8	17	11	75

Table A.23
Fair Housing Complaints by Issue

Richland County
2004–2016 HUD Data

Issue	2009	2010	2011	2012	2013	2014	2015	2016	Total
Discrimination in term, conditions or privileges relating to rental		2	1	5	4	2	8	4	26
Failure to make reasonable accommodation		1	2	2	3	3	6	4	21
Discriminatory terms, conditions, privileges, or services and facilities		1		5	1	5	4	4	20
Discriminatory acts under Section 818 (coercion, etc.)			1		2	3	9	4	19
Otherwise deny or make housing available		1				2	11	4	18
Discriminatory refusal to negotiate for rental				1	1		6	3	11
Discriminatory refusal to rent		3	1	3			1		8
Discriminatory refusal to rent and negotiate for rental		1		1			1	2	5
Failure to permit reasonable modification		1					1	2	4
Discrimination in making of loans			1	1	1				3
Discriminatory advertising, statements and notices					1		1		2
Other discriminatory acts			1	1					2
Discriminatory refusal to negotiate for sale						1			1
Discriminatory refusal to sell and negotiate for sale								1	1
Discriminatory advertisement - rental		1							1
False denial or representation of availability							1		1
False denial or representation of availability - rental		1							1
Discriminatory financing (includes real estate transactions)		1							1
Discrimination in the selling of residential real property							1		1
Discrimination in terms, conditions, privileges relating to sale							1		1
Discrimination in services and facilities relating to rental								1	1
Steering							1		1
Failure to provide usable doors		1							1
Total Issues	0	14	7	19	13	16	52	29	150
Total Complaints	2	9	5	15	8	8	17	11	75

Table A.24
Fair Housing Complaints Found With Cause by Basis

Richland County
2004–2016 HUD Data

Basis	2009	2010	2011	2012	2013	2014	2015	2016	Total
Color								1	1
Disability		2		2	1	1	5	2	13
Family Status							1		1
National Origin									
Race				4	1		4	2	11
Religion									
Retaliation					1	1	4	1	7
Sex							1		1
Sexual Harassment									
Harassment									
Other Origin									
Total Bases	2	2	6	3	3	3	15	6	34
Total Complaints	3	3	6	2	2	2	7	4	24

Table A.25
Fair Housing Complaints Found With Cause by Issue

Richland County
2004–2016 HUD Data

Issue	2009	2010	2011	2012	2013	2014	2015	2016	Total
Discriminatory terms, conditions, privileges, or				2	1	2	4	2	11

services and facilities									
Discriminatory acts under Section 818 (coercion, etc.)			1	1	5	2	9		
Failure to make reasonable accommodation	1	2	1	1	3		8		
Otherwise deny or make housing available				1	5	1	7		
Discrimination in term, conditions or privileges relating to rental			1		2	1	4		
Discriminatory refusal to rent		3					3		
Discriminatory refusal to negotiate for rental					2	1	3		
Discriminatory refusal to rent and negotiate for rental					1	1	2		
Failure to permit reasonable modification	1					1	2		
Discriminatory refusal to sell and negotiate for sale						1	1		
Discriminatory advertising, statements and notices					1		1		
Discriminatory advertisement - rental	1						1		
Discrimination in services and facilities relating to rental						1	1		
Failure to provide usable doors	1						1		
Total Issues	0	4	0	7	4	5	23	11	54
Total Complaints	3	6	2	2	7	4	24		

B. FAIR HOUSING FORUM PRESENTATION

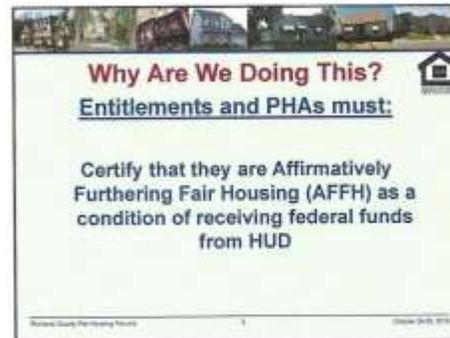
Richland County
2016 Assessment of Fair Housing



2016 Assessment of Fair Housing
Sponsored by
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Columbia Housing Authority, and the
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Richland County Fair Housing Forum | October 24-25, 2016



Why Are We Doing This?
Entitlements and PHAs must:

Certify that they are Affirmatively
Furthering Fair Housing (AFFH) as a
condition of receiving federal funds
from HUD

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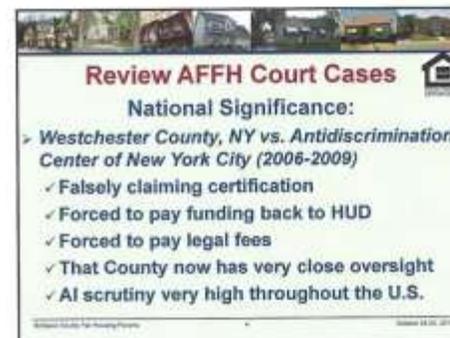


Past Fair Housing Studies

Over the past 20 years, AFFH meant
Preparing an Analysis of Impediments
to Fair Housing Choice (AI):

1. Conducting an AI – Identify barriers
2. Taking action on impediments, if impediments/barriers were found
3. Maintaining records of actions

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Review AFFH Court Cases

National Significance:

- > *Westchester County, NY vs. Antidiscrimination Center of New York City (2006-2009)*
 - ✓ Falsely claiming certification
 - ✓ Forced to pay funding back to HUD
 - ✓ Forced to pay legal fees
 - ✓ That County now has very close oversight
 - ✓ AI scrutiny very high throughout the U.S.

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Review AFFH Evolution

Key Points In Time:

- > GAO report castigating HUD - 2010
- > Proposed Rule for AFFH - 2013
 - ✓ Inclusive neighborhoods
 - ✓ Reduce highly concentrated poverty
 - ✓ Increase access to community assets
 - ✓ Reduce disproportionate share for minorities
- > Final Rule Published - July 8, 2015

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2016 Richland County AFH

Now AFFH means:

1. Conduct an Assessment of Fair Housing (AFH) – must use HUD data and must use HUD "Assessment Tool"
2. Identify fair housing *issues*
3. Addressing *contributing factors*
4. Prioritize *fair housing goals & actions*

Richland County Fair Housing Forum | October 24-25, 2016

October 24-25, 2016: Page 1

Richland County
2016 Assessment of Fair Housing

Operating within Context of:

- A **fair housing issue** is a condition that restricts fair housing choice or access to opportunity.
- A **contributing factor** creates, contributes to, perpetuates, increases the severity of one or more fair housing issues.
- Fair housing **goals/actions** represent things that are committed to and must be done to accomplish the AFFH duty

Today's Forum Meeting:

- Introduce you to our new AFFH duty
- Show you HUD-provided indices
- Provide context for the study
- Discuss preliminary findings
- Gain your input and your perspective on **fair housing issues** and **contributing factors** in Richland County

Who is protected?

Protected classes under state and federal law:

Race, color, religion, familial status, sex, disability, and national origin

2016 Richland County AFH

2016 Richland County AFH

Population by Race and Ethnicity
Richland County
2010 Census & 2014 Five Year ACS

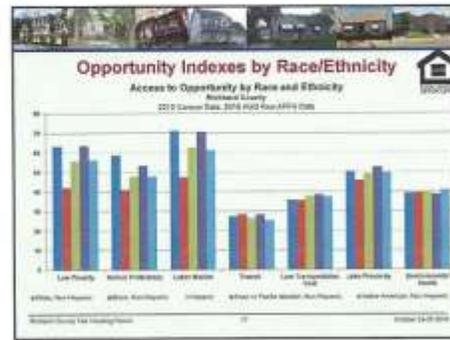
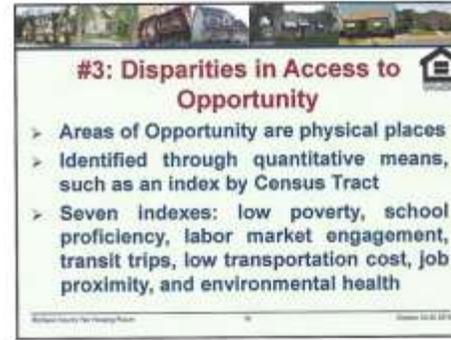
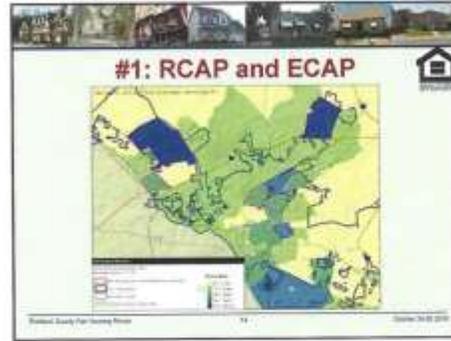
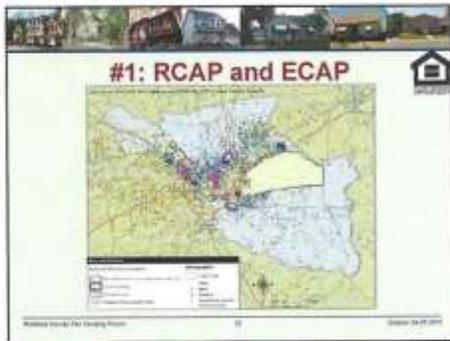
Race	2010 Census		2014 Five Year ACS	
	Population	% of Total	Population	% of Total
White	141,254	47.3%	138,548	47.7%
Black	178,508	48.8%	162,848	49.2%
American Indian	1,200	.3%	374	.1%
Asian	8,648	2.3%	15,738	4.8%
Native Hawaiian/ Pacific Islander	422	.1%	322	.1%
Other	7,088	1.8%	8,708	2.7%
Two or More Races	5,471	1.5%	9,894	3.0%
Total	298,591	100.0%	289,332	100.0%
Hispanic/Latino	18,537	6.2%	18,412	6.4%

2016 Richland County AFH

HUD's Analysis AFFH Includes:

- RCAP and ECAP evaluation
- Segregation analysis
- Disparities in access to opportunity
- Disproportionate housing needs
- Disability and access analysis
- Fair housing enforcement, outreach capacity, and resource analysis

Richland County
2016 Assessment of Fair Housing



Richland County
2016 Assessment of Fair Housing

Low Poverty Index

Discuss how the jurisdiction's and region's policies affect the ability of protected class groups to access low poverty areas

Richland County Fair Housing Report 19 October 24, 2016

School Proficiency Index

Richland County Fair Housing Report 20 October 24, 2016

School Proficiency Index

- Describe how school-related policies, such as school enrollment policies, affect a student's ability to attend a proficient school
- Which protected class groups are least successful in accessing proficient schools?

Richland County Fair Housing Report 21 October 24, 2016

Transit Trips Index

Richland County Fair Housing Report 22 October 24, 2016

Low Transportation Cost Index

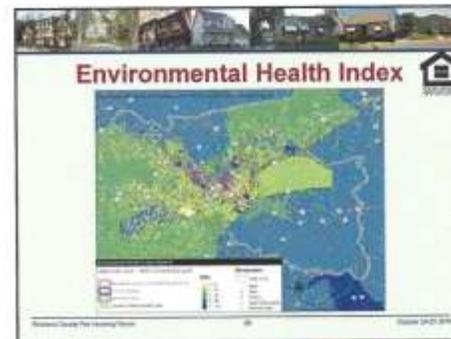
Richland County Fair Housing Report 23 October 24, 2016

Transportation Indexes

- Describe how the jurisdiction's and region's policies, such as public transportation routes or transportation systems designed for use personal vehicles, affect the ability of protected class groups to access transportation

Richland County Fair Housing Report 24 October 24, 2016

Richland County
2016 Assessment of Fair Housing



#4: Disproportionate Housing Needs
Those with Housing Problems:

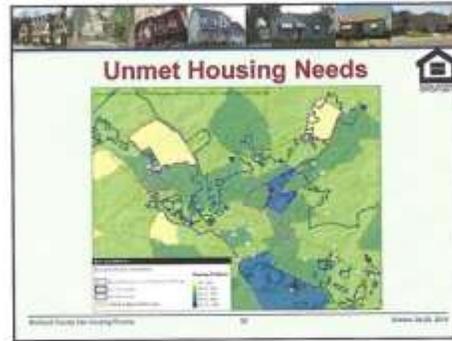
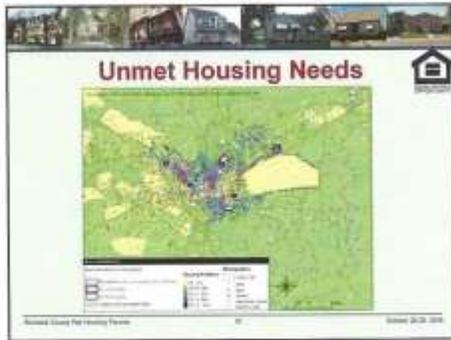
- Experiencing overcrowding: more than one inhabitant per room
- Having incomplete kitchen or plumbing facilities
- Experiencing cost-burdens
- Housing costs over 30% of income

Unmet Housing Needs
Households with Problems

Housing Problems by Race, Ethnicity, and Household Type
Richland County
2006-2012 ACS 5-Year Estimates

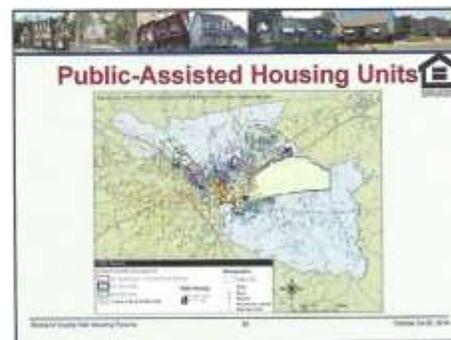
Demographic Grouping	# with problems	# households	% with problems
Disproportionate Housing Needs			
Households experiencing any of a housing problem*			
Non-Hispanic			
White, Non-Hispanic	13,995	76,276	18.2
Black, Non-Hispanic	27,322	49,829	54.8
Hispanic	2,738	4,790	57.2
Asian or Pacific Islander, Non-Hispanic	1,029	2,822	36.5
Native American, Non-Hispanic	142	302	47.0
Other, Non-Hispanic	811	1,824	44.5
Total	46,837	143,853	32.6
Household Type and Size			
Family households, all people	18,328	81,709	22.4
Family households, one person	5,258	9,084	57.9
Non-family households	18,022	41,944	42.9

Richland County
2016 Assessment of Fair Housing



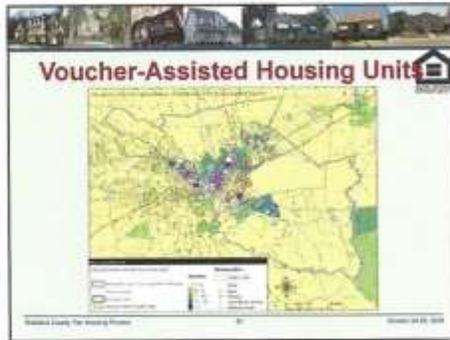
#5: Disability and Access

Persons with Disabilities in Richland County 2010-2014 ACS Data		
Hearing difficulty	8,896	2.7
Visual difficulty	8,266	2.3
Cognitive difficulty	15,080	4.1
Arthritis difficulty	22,971	6.8
Self-care difficulty	8,013	2.4
Independent living difficulty	11,923	6.3



October 24-25, 2016: Page 6

**Richland County
2016 Assessment of Fair Housing**



Assisted Housing Units For Disabled

Public-Assisted Housing Buildings with Disabilities by Program
Richland County
2010-2015 Data

Richland County	Public with a Disability
Public Housing	4
Project-Based Section 8	256
Other Assisted	73
Total	333

*2010-2015 data includes the City of Columbia and Unincorporated Areas of Richland County but excludes the jurisdictions of Amble, Lakes, Myrtlewood, Inks, Eastside, and Forest Acres.

Richland County Fair Housing Office | October 24-25, 2016

#6: Fair Housing Enforcement Housing Complaints

Fair Housing Complaints by Basis
Richland County
2010-2015 Data

Basis	2010	2011	2012	2013	2014	2015	Total
Disability	1	2	8	3	3	1	18
Race	2	1	2	8	2	3	18
Religion	1	2	4	8	8	4	37
Sex	1	2	2	1	1	1	12
National Origin	1	1	1	1	1	1	6
Family Status	1	2	1	1	1	1	8
Age	1	1	1	1	1	1	6
Political	1	1	1	1	1	1	6
Sexual Orientation	1	1	1	1	1	1	6
Total Basis	9	14	30	30	32	17	132
Total Complaints	2	4	9	8	8	17	78

Richland County Fair Housing Office | October 24-25, 2016

#6: Fair Housing Enforcement Housing Complaints

Fair Housing Complaints by Issue
Richland County
2010-2015 Data

Issue	Total
Discrimination in terms, conditions or privileges relating to tenor	35
Failure to make reasonable accommodations	21
Discriminatory terms, conditions, privileges, or services and facilities	35
Discrimination with respect to housing assistance, etc.	12
Discrimination in terms of housing assistance	18
Discrimination related to requests for tenor	11
Discrimination related to tenor	6
Discrimination in advertising and advertising for tenor	4
Failure to provide reasonable accommodations	4
Discrimination in making of tenor	2
Discrimination in advertising, sales, and leasing	2
Other (discriminatory acts)	2
Total Issues	145
Total Complaints	78

Richland County Fair Housing Office | October 24-25, 2016

#6 Cont. FH Enforcement Home Lending

Purpose of Loans by Year
Richland County
2010-2015 Data

Purpose	2010	2011	2012	2013	2014	2015	Total
Home Purchase	12,227	8,498	8,281	8,719	7,380	8,754	63,959
Home Improvements	1,247	884	707	524	815	760	6,637
Refinancing	11,889	11,714	11,295	9,824	12,313	8,752	66,077
Total	25,363	21,106	20,283	19,067	20,948	18,266	144,627

Frequency Status for Home Purchase Loan Applications
Richland County
2010-2015 Data

Status	2010	2011	2012	2013	2014	2015	Total
Completed	8,441	7,840	7,292	7,967	6,426	7,414	57,380
Not Completed	1,276	882	478	671	482	482	4,171
Total	9,717	8,722	7,770	8,638	6,908	7,896	61,551

Richland County Fair Housing Office | October 24-25, 2016

Home Lending

Loan Applications by Action Taken
Richland County
2010-2015 Data

Action	2010	2011	2012	2013	2014	2015	Total
Loan Originated	1,542	1,658	1,576	1,248	1,114	1,709	10,247
Application Approved and Not-Yet-Approved	340	308	122	274	227	270	1,541
Application Denied	808	751	874	749	757	846	5,885
Application Withdrawn by Applicant	668	842	881	707	748	878	5,724
File Closed for Incompleteness	248	300	317	35	84	103	687
Loan Repayment by Borrower	1,095	1,343	1,214	1,033	1,062	1,271	7,021
Prepayment/Refund of Interest	0	0	0	0	0	0	0
Prepayment/Refund of All Interest	0	0	0	0	0	0	0
Total	6,943	7,942	6,960	6,047	5,941	7,264	44,132
Denial Rate	28.1%	28.1%	27.6%	21.6%	18.1%	18.5%	27.5%

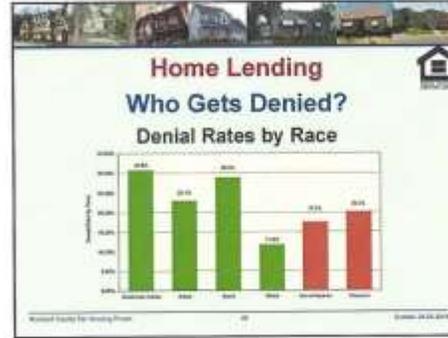
Richland County Fair Housing Office | October 24-25, 2016

**Richland County
2016 Assessment of Fair Housing**

Home Lending

Denial Rates by Race/Ethnicity of Applicant
Richland County

Race/Ethnicity	2008	2009	2010	2011	2012	2013	2014	Average
White/White-Albanian	18.2%	13.3%	18.8%	21.7%	23.3%	23.3%	13,333	20.2%
African American	22.0%	22.0%	28.8%	34.7%	37.7%	22.7%	14,778	28.7%
Black	28.0%	24.0%	28.4%	32.4%	38.8%	31.7%	26,778	32.8%
Hispanic	11.4%	10.8%	11.7%	12.8%	12.4%	12.2%	11,333	12.0%
Not Available	22.1%	19.8%	30.1%	28.1%	21.8%	31.1%	33,888	25.0%
Not Specified	0%	0%	100.0%	0%	100.0%	0%	100,000	66.7%
Average	17.4%	16.1%	23.8%	27.8%	29.1%	24.9%	19,888	22.4%
White/Hispanic	17.0%	18.4%	18.0%	18.4%	17.2%	18.4%	18,333	17.9%
Hispanic	30.0%	31.0%	17.0%	10.0%	10.0%	20.0%	21,111	20.0%



#6: Fair Housing Outreach Citizen Involvement 2016 Fair Housing Survey

Rate of Respondent
Richland County

2016 Fair Housing Survey Dept.	Number of Responses	Total
Local Government	1	1
Private Management	1	1
Service Provider	1	1
Administrative/Service Provider	1	1
Construction/Development	1	1
Lending/Finance	1	1
Real Estate	1	1
Other Role	1	1
Missing	1	1
Total	9	9

<https://www.research.net/r/2016RichlandCountyFHSurvey>

- ### Preliminary Fair Housing Issues
- Preliminary Contributing Factors Tool
- > Barriers to affordable housing production
 - > Discriminatory terms and conditions
 - > Higher denial rates for some groups
 - > Failure to make reasonable accommodation or modification
 - > Shortages of accessible housing

2016 Richland County AFH

Contact Information

Richland County lead contact:

Ms. Jocelyn Jennings
 Richland County Government
 Community Development
 2020 Hampton St. Suite 3063
 Columbia, SC 29204
 jenningsj@rcgov.us

C. PUBLIC INVOLVEMENT DOCUMENTATION

Federation for the Blind

Summary: Fair Housing Presentation Meeting

September 8, 2016

Audience of 25-30, visually impaired.

Transcribed from Recorded Meeting

Meeting Summary:

Good evening, my name is Jocelyn Jennings and I serve as a Community Development Coordinator for Richland County. This will be an interactive meeting. I will walk among you and touch you and I encourage you to express yourself and to participate in the conversation this evening.

Tonight I wish I could say that I am here to entertain you, I'm here as a representative of RC Government to discuss a topic that is very important to RC and to the future of the RC community.

RCCD is the manager of Federal funds received by the County from the Federal Government. We have an obligation to spend CDBG, HOME Investment and other funds received to spend those funds in accordance with the rules and regulations of the Government.

So that I know who I'm speaking with I will ask you a few questions:

1. How many of you are employed part time or fulltime? Approximately 12 people raised their hand.
2. Is anyone in the room under the age of 50? 4-5 people raised their hand
3. Is anyone in the room between 50-60 12 people raised their hand
4. Is anyone in the room between the age of 60-70? 8 people raised their hand
5. Is anyone in the room between the age 70-80? 3 people raised their hand
6. Is anyone in the room between under the age Over 90?
7. How many people in the room are retired?
8. How many people in the room are grandparents?
9. How many people in the room is familiar with the Civil Rights Act of 1968?
Several hands went up.

How many people know what the Civil Rights Act of 1968 – Fair Housing Act is? The purpose for my visit tonight is very important to Richland county, our community, to you and to our future.

RC is responsible for assuring that program and services are accessible to all citizens of RC.

Title VI of the Civil Rights Act prohibits discrimination on the basis of race, color, and national origin in programs and activities receiving federal financial assistance, including the failure to take reasonable steps to ensure meaningful access to programs and activities by LEP persons. The Fair Housing Act makes it unlawful to discriminate in the rental or sale of housing or to impose different terms and conditions based on race, color, national origin, religion, sex, familial status, and disability. Section 504 and Title II of the ADA prohibit discrimination on the basis of disability in programs and activities receiving federal financial assistance and by state and local government entities.

Question: If you could live anywhere you want to live, where would it be.

Answer: I like where I live but it has changed over the years and is not as safe

Answer: I like where I live but I don't have access to transportation

Answer: I live in the country but transportation isn't accessible

Answer: I like where I live in the heart of Columbia but maintenance leaves a lot to be desired

Answer: I live in Allen Benedict Court and what I like about it is I don't have to climb stairs. I can maneuver around my apartment complex

Answer: I like where I live but lack of sidewalks and transportation limit access to housing

Answer: I have been living where I am for 9 years - in Greystone area. A new management took over my complex. They have started to basically let anyone live there. We had a noise ordinance and now anything goes.

Answer: Out where I live I really love it but we split the cost of water and electrical and I think I'm paying too much for water.

Question: Has anyone here had a problem securing housing?

No response

Question: Do you know of anyone that has experienced discrimination?

Answer: My son is homeless. I know firsthand that blindness can destroy a marriage.

Question: Are there enough resources out there to help secure housing?

No response

Question from the Audience: What resources are available?

Answer: Richland County Government uses its Federal Funding to provide Down Payment Closing Cost assistance, Home Owner Rehabilitation and we work with non-profits to develop safe decent and affordable housing. Richland County doesn't investigate, litigate or prosecute Fair housing Complaints. The South Carolina Human Affairs Commission will receive, investigate, litigate housing complaints and fair housing violations.

Question: Has anyone in the room filed a FH complaint before or know anyone who has?

Answer: I filed a complaint based on my disability. I was hired by a hotel and I worked in laundry. A dryer started smoking and I couldn't see the smoke. I was let go. I filed a complaint with Human affairs and they helped me to get my job back.

Answer: I was working for a telecom co and I was let go because their software wasn't compatible with my disability. They didn't fire me but they said that I have been separated from the payroll and I said does that mean I've been fired, and they said no, you are being separated from the payroll.

Answer: This happened 40 years back. I applied for a job with Southern Bell and I had a degree but was fired because I had Glaucoma - a blinding disease. At that time I didn't know who to call to get my job back.

Question: What does affordable housing mean to you?

Answer: It means you can pay your bills.

Question: Is there a difference between affordable housing and low income housing?

Answer: "Yes, housing shouldn't cost more than 30% of your income; that is affordable." Low income housing, a person receives help.

Final Question for the evening: What can RC do to improve the quality of your life?

Answer: "Add sidewalks so that the blind is able to access other services in my community"

Answer: "Repair existing sidewalks"

Answer: "Improve transportation"

Answer: Resident owner I suggest that background checks be completed to assure that neighborhoods are safe.

Thank you for allowing me to speak to you this evening.

Transcribed by Jocelyn Jennings

RICHLAND COUNTY COUNCIL

SOUTH CAROLINA

October 12, 2016

Dear Board Member,

Richland County Government is in the process of preparing a 2017 – 2021 Assessment of Fair Housing (AFH) and we need the help of County employees, commissioners, committee members and constituents. As an official of Richland County your participation is requested in meaningful dialogue that will be instrumental in establishing priorities and achievable goals that will become an integral part of this very important assessment and plan.

**You are cordially invited to a
Fair Housing Focus Group
October 25, 2016
Township Auditorium in the Richland County Room
12:15 – 1:30 pm.
*Lunch will be served***

The County, the Columbia Housing Authority and the SC Human Affairs Commission are partners in this effort. To Affirmatively Further Fair Housing is an obligation related to receiving funds from the U.S. Department of Housing and Urban Development (HUD). Since becoming an entitlement, Richland County has received over twenty-nine million dollars (\$29,000,000) in Community Development Block Grant and HOME Investment Partnership funds to improve the quality of life for those whose income is 80% and below the area median. Through our Community Development Department we have expended these funds on infrastructure, housing and economic development projects. It is our duty to assure that we continue to be good stewards of these funds.

To affirmatively further fair housing means taking meaningful actions that address significant disparities in housing needs and in access to housing opportunities; replacing segregated living patterns with truly integrated and balanced living patterns; transforming racially and ethnically concentrated areas of poverty into areas of opportunity; and fostering and maintaining compliance with civil rights and fair housing laws. The AFH is designed to identify fair housing issues, determine the factors that significantly contribute to identified issues, and develop a plan to overcome them.

Please plan to join us for this very important group discussion. You must call the Clerk of Council's office at 803-576-2068 to reserve your seat. This event is by **INVITATION ONLY** and we will need your **RSVP** by **Friday, October 21, 2016** to assure that we have lunch for you.

We look forward to your input.

Sincerely,



Torrey Rush - Chairman
Richland County Council

P.O. Box 192 · Columbia, SC 29202 · (803) 576-2060 · www.rcgov.us



Torrey Rush, Chair
District 7

L. Gregory Pearce, Jr., Vice-Chair
District 6

Bill Malinowski
District 1

Joyce Dickerson
District 2

Damon Jeter
District 3

Paul Livingston
District 4

Seth Rose
District 5

Jim Manning
District 8

Julie-Ann Dixon
District 9

Dalhi Myers
District 10

Norman Jackson
District 11

2016 FAIR HOUSING OPPORTUNITY WORK GROUP SIGN-IN SHEET			
Project:	Assessment of Fair Housing Focus Group	Meeting Date/Time:	October 25, 2016 12:15 p.m. – 1:30p.m.
Host:	RC Community Development	Place/Room:	Township Auditorium

Name	Council District	Contact #	E-mail
Tracy Hegler		803-576-2608	heglertr@rcgov.us
Lisa T Peele		803-576-2638	peelal@rcgov.us
Natasha Sotler		803-576-2681	NATASHA@RCGOV.US
John Kososki		803-787-1706	drjohnrk@gmail.com
Carol Kososki		803-787-1706	CarolK2005@GMail.com
Torrey Rush		206-8093	rushtr@rcgov.us
Kevin Wimberly		(803)691-9742	kevinwimberly@scuplift.org
LaTonya Demrick		803 361-6364	LaTonyaDemrick@gmail.com
Roof Jim		803 360 9407	rufjames@yahoo.com
John W. Hendry		803-726-4382	johnhendry@rcgov.us
Cindy Ottone		803-407-9798	ottone@NCA.org
Traci Young Cooper		803-444-7101	traci.cooper@richlandone.org
Derek Riley		803-530-0205	Derek.Riley@gmail.com
Mike Spearman		803-754-2810	
Jaclyn Jennings			

2016 FAIR HOUSING OPPORTUNITY WORK GROUP SIGN-IN SHEET			
Project:	Assessment of Fair Housing Focus Group	Meeting Date/Time:	October 25, 2016 12:15 p.m. – 1:30p.m.
Host:	RC Community Development	Place/Room:	Township Auditorium

Name	Council District	Contact #	E-mail
Myruin Caldwell		737-3179	mcaldell@schac.gov
Raymond Baxter, Jr		737-7826	rbaxter@SCHAC.SS.GOV
Sda W. Thompson		865-1977	TRT255@bellsouth.net
Tim Span		397 6227	TIM DAVIS/O@gahnc
Allen Coler		254-4766	acolers3@hotmail.com
Jeremy Martin		726-9370	jmartin@radac.org
Nancy Stoudermirz		254-3886	nstoudermirz@chase.org
Raela Harmon		466-6567	harmonhnc@gmail.com
Lee Patterson		231-6383	lpatterson@richland
Gilbert Walker		376-612	G-Walker@RichlandCountyGA.org

FAIR HOUSING FOCUS GROUP

OCTOBER 25, 2016

R.S.V.P. LIST

- | | |
|------------------|------------------|
| Ida Thompson | Geo Price |
| Derek Riley | Jamelle Ellis |
| John Kososki | Cindy Ottone |
| Jason McLees | Catherine Cook |
| Beverly Frierson | Sandra Sims |
| Mike Spearman | Ron Scott |
| Tim Davis | Natasha Dozier |
| Chris Sullivan | Gregory Sprouse |
| Jeff Armstrong | Jeremy Martin |
| John Hudgens | Gilbert Walker |
| Dr. Traci Cooper | Tally Casey |
| Carol Kososki | Lasenta Ellis |
| Allan Coles | Lisa Peele |
| Jennifer Bishop | Raymond Buxton |
| LaTonya Derrick | Lee Patterson |
| Kaela Harmon | Rosalyn Frierson |
| Kevin Wimberly | Ed Garrison |
| Traci Hegler | Marvin Caldwell |
| | Murray Coleman |



AGENDA

October 21, 2016

Midlands Area Consortium for the Homeless

Richland/Lexington Mini-MACH Meeting

United Way of the Midlands

10 A.M.

- I. Welcome**
- II. Updates**
 - A. DSS Vouchers**
 - B. Family Shelter**
 - C. Inclement Weather Center**
 - D. PIT Count Coordination**
- III. Presentation: McKinney-Vento Services and ESSA Update**
- IV. Presentation: Affirmatively Furthering Fair Housing Survey**
- V. Announcements**
- VI. Adjourn**



MINI-MACH MEETING
October 21, 2016 at 10:00-11:30 am

Name	Organization	Email Address / Phone Number
Kristen Commins	USC Sch of Med	kristen.commins@uscmed.sc.edu
Alicia Milks	TRANSITIONS	AMILKS@TRANSITIONSC.ORG
Lee Patterson	Richland Library	lpatterson@richlandlibrary.com
Jeffrey Armstrong	LWV	jarmstrong@lwv.org
Tiffany Howard	Alston Wilkes CSP	tjhoward@aus1962.org
Neasha Barnes	Lex. Co	nbarnes@lex-co.com
Rita Squines	Lex. County	rsquines@lex-co.com
Nikki Strubell	Catholic Charities	nikki.gardner@catholic-cc.org
Harry Reese	Put-Back	putbackinfo@gmail.com
Edward Ransom	Alston Wilkes Society	Ransom@aus1962.org
Deleha Gorman	Richland County	jgorman@rcwv.org
Jennifer Moore	LWV	jmoore@lwv.org
Nancy Spaulding	CHFA	nspaulding@chfa.org



MINI-MACH MEETING
October 21, 2016 at 10:00-11:30 am

Name	Organization	Email Address / Phone Number
Christy Sumner	SisterCare	Csumner@sistercare.com
Deborah Boone	PSSD#7	deborah.boone@kelharden.org
Tyrq Jefferson	Homeless No More	tjeferson@homelessnomore.org
Rebecca Williams-Spoe	SLP	rwilliams@stlawrenceplace.org
Brittani Richards	Homeless No More	brichards@homelessnomore.org
Famela Starling	Sistercare	fstarling@sistercare.com
Regie Alexander	Innovator!	RegAlexander@outlook.com
James D. Irbby	OED, EST	James.irbby@admin.sc.gov
Cress McKinley	"	Cress.McKinley@"
Jennifer Brooks	Winter Community Action	jbrooks@wcaia.org
Toshia Selene	"	tjeter@wcaia.org
Dione Abraham	St. Appleseed	dabraham@stjustice.org
Diana Mann	Safe Passage, Inc.	dmann@safe Passage.sc.org

Attention Residents!

There will be a

Community Meeting

Cecil Tillis Center

Monday, October 24th

at 5:30pm

PRESENTING

Affirmatively Furthering Fair Housing by Richland County

Come out to the meeting!

Transportation will be provided starting at 5PM from the
following locations

Marion Street and Arrington Manor

2016 FAIR HOUSING OPPORTUNITY WORK GROUP SIGN-IN SHEET			
Project:	Assessment of Fair Housing Focus Group	Meeting Date/Time:	October 24, 2016 5:30 – 6:30 p.m.
Host:	Columbia Housing Authority	Place/Room:	Cecil Tillis Center

Name	Council District	Contact #	E-mail	
Sandra Richardson	X	834		
NATTIE MARTIN				
Catherine Hargrove				
Angela Tate				
Joe Wilson ²⁰²				
Greer Pean				
Cathleen Mack				
Vernon Sanders				
Barbara Allen ^{Banks} Kanatzis				
Barbara Felder				
Margie Irene				
Priscilla Blum				
Cynthia Cooke				
Leahomn Brunson			834 1590	
Vanesha W. McKie				
Kimberly Brunson				Kimberly.brunson@richlandco.org
Nancy Seveland				
Shelby Jennings				Jennings@rcqa.us

2016 FAIR HOUSING OPPORTUNITY WORK GROUP SIGN-IN SHEET			
Project:	Assessment of Fair Housing Focus Group	Meeting Date/Time:	October 24, 2016 5:30 – 6:30 p.m.
Host:	Columbia Housing Authority	Place/Room:	Cecil Tillis Center

Name	Council District	Contact #	E-mail
Wanda Connor	X	X	
Joan Hunter			JC STIDHAM @YAHOO
Therese E. Smith			
Beverly Bernaine Mayd			
JAMES MITCHEM			
Nancy R. Stearns			2225 College St apt 404
Chara KARRISON			2225 College St apt 151
HENRIETTA JACKSON			2225
Thomas Caldwell			2225 College
Rita Buff			1930 Marion St
Jacqueline Radick			1930 Marion Street Apt. 16-J
Dr. Jonnie Goins			2211 Road 8X
Reginald Anthony			205 Road 8A
Jenny Richard			

2016 FAIR HOUSING OPPORTUNITY WORK GROUP SIGN-IN SHEET			
Project:	Assessment of Fair Housing Focus Group	Meeting Date/Time:	October 24, 2016 5:30 – 6:30 p.m.
Host:	Columbia Housing Authority	Place/Room:	Cecil Tillis Center

Name	Council District	Contact #	E-mail
Willie Winters			
James MacKenzie			
MS. (Mrs) GACOBSS			1810 Allen Beaches Co. 1/5
Yolonda GOWNS			ygowns@chase.org
Frank C			frank@pa.co.com
Keisha Weston			
Kenya Weston			
EMILIA TAYLOR			cy.taylor@richland.org
Chasity Hanton			chasity.hanton@richland.org

2016 FAIR HOUSING OPPORTUNITY WORK GROUP SIGN-IN SHEET			
Project:	Assessment of Fair Housing Focus Group	Meeting Date/Time:	October 24, 2016 5:30 – 6:30 p.m.
Host:	Columbia Housing Authority	Place/Room:	Cecil Tillis Center

Name	Council District	Contact #	E-mail
Alice Evans			
Elizabeth Taylor		929-031	elizabeth.taylor@chsa.org
Brooke S. Bohler		743-6846	
Thomas Wingar		765-9170	
Ever Monte		256-6243	
Mary Jane J. Fisher			
Bertha Feagins		269-0211	
Herbert E. Collins		708-9050	2225 College APT 607
Jessie Cypress		605-231	Jessie Cypress@gmail.com
Jessie Green		2372701	
C. Boykin			
Tim Williams			
Deborah McCleary			
BT & Lisa Timmons			
Roger Brasley		600-7743	hairbyroy@gmail.com
Taleshia Stewart		254-3866 x261	tstewart@chsa.org
Neshunda Waters		735-7601	neshunda.waters@chsa.org

THE HOUSING AUTHORITY OF THE CITY OF COLUMBIA, S.C.

October 20th, 2016

4:30 p.m.

AGENDA

1. Call to Order
2. Opening Prayer
3. Approval of Minutes for meeting held August 18th, 2016
4. Briefing on Affirmatively Furthering Fair Housing
5. Briefing and Request for Approval to Purchase Petan Apartments
6. Operations Report
 1. Security - Gilbert Walker and Howard Thomas
 2. Request for Approval of Easements
 - a. 2136 Leesburg Rd
 - b. 3608 Old Leesburg Rd
 3. Section 8 – Gilbert Walker and Ramonda Pollard
 4. Request for Approval of 2017 Payment Standards
 5. Commercial Site - Gilbert Walker
 6. Gonzales Gardens Update – Gilbert Walker
 7. Tax Credit Update – Gilbert Walker
 8. Request for Approval of Grandfathered Staff
7. Executive Session
8. Adjourn

JOCELYN JENNINGS

From: PIO Office Email
Sent: Friday, October 14, 2016 2:23 PM
Subject: Public Input a Critical Component of Richland County Fair Housing Report
Attachments: Public Input Critical Component of Richland County Fair Housing Report.pdf



Public Information

NEWS RELEASE

Visit us online at www.RCgov.us
 Email us at PIO@RCgov.us

FOR IMMEDIATE RELEASE:

Oct. 14, 2016

Public Input a Critical Component of Richland County Fair Housing Report

(RICHLAND PIO) — Residents are encouraged to take part in a series of upcoming meetings on fair housing issues.

The Richland County Office of Community Development and Columbia Housing Authority are seeking public input to be used for an Assessment of Fair Housing (AFH), an official report that is required by the federal government and is used determine the amount of funding the agencies receive for their continued services. The AFH will contain housing data that is based off residents' feedback and will be used to identify fair housing issues as well as set goals and priorities.

Residents are urged to participate in a series of meetings about fair housing, as their input is a critical component of the AFH.

"Every citizen in the County has a voice," said Richland County Community Development Specialist Jocelyn Jennings. "We need to hear those voices and get the public's input throughout this entire process as we address the County's housing needs."

Fair housing topics that residents will be asked to comment about include regional demographics, segregation, racially and ethnically concentrated areas of poverty, access to opportunity, disproportionate housing need, publicly supported housing, access to persons with disabilities and fair housing enforcement.

The community input meetings are:

- 5:30 p.m. Oct. 24, Cecil Tillis Center, 2111 Simkins Lane, Columbia; for Housing Authority and Section 8 residents only
- 5:45 p.m. Oct. 26, Richland Library North Main, 5306 N. Main St., Columbia; open to the public

- 6 p.m. Oct. 27, Eau Clair Print Building, 3907 Ensor Ave., Columbia, hosted by the Richland County Neighborhood Council and Columbia Council of Neighborhoods; open to the public
- 6 p.m. Nov. 3, St. Andrews Park, 920 Beatty Road, Columbia; open to the public
- 6 p.m. Nov. 7, Garners Ferry Adult Activity Center, 8620 Garners Ferry Road, Hopkins; open to the public

Participants requiring sensory-impaired or disabled accommodations or translation services should contact the Richland County Office of Community Development at least three days prior to the meeting they choose to attend by calling 803-576-2055 or emailing jenningsj@rcgov.us.

Residents can also provide fair housing input by taking an online survey at <https://www.research.net/r/2016RichlandCountyFHSurvey>.

Once public feedback is compiled into the AFH, a draft of the document will be available for public comment for 45 days before a final copy is submitted to the U.S. Department of Housing and Urban Development in early January 2017.

Richland County's Assessment of Fair Housing report is a joint effort between the Richland County Office of Community Development and the Columbia Housing Authority, with support from the South Carolina Human Affairs Commission.

##

**Richland County Council
Regular Session Meeting
Tuesday, October 4, 2016
Page Three**

POINT OF PERSONAL PRIVILEGE – Ms. Dickerson apologized for not being able to participate in the Flood Memorial event because of her duties as Chair of the CMRTA.

REPORT OF THE CLERK OF COUNCIL

- a. **Columbia Urban League Dinner Sponsorship Request** – Ms. Onley stated the Clerk’s Office is in receipt of sponsorship request from the Columbia Urban League. They are requesting Council to purchase a table in the amount of \$2,000 for their upcoming dinner.

Mr. Pearce moved, seconded by Mr. Manning, to approve the sponsorship request. The vote in favor was unanimous.

- b. **Council Retreat Location Update** – Ms. Onley updated Council on the Council Retreat location recommendations received by the Clerk’s Office.

Mr. Jeter moved, seconded by Mr. Pearce, to hold the 2017 Council Retreat on January 25 – 27 at the Embassy Suites in Charleston, South Carolina.

Mr. Malinowski inquired why the Council Retreat could not be held at the Embassy Suites in Columbia.

<u>FOR</u>	<u>AGAINST</u>
Jackson	Rose
Pearce	Malinowski
Rush	Dixon
Livingston	
Dickerson	
Myers	
Manning	
Jeter	

The vote was in favor.

- c. **Regional Economic Development Forum, October 13, 2:00 – 6:00 p.m., Lexington Municipal Complex** – Ms. Onley reminded Council of the upcoming Regional Economic Development Forum on October 13th at the Lexington Municipal Complex.

REPORT OF THE CHAIR



- a. **Community Development Fair Housing** – Mr. Rush stated the Community Development Office requested that Council be informed that HUD has passed down some guidelines that will be implemented January 4, 2017. Community Development will be conducting an assessment of Fair Housing following the new HUD guidelines and will submit to the United States Department of HUD on or before January 4, 2017. County Council has been requested to sponsor a luncheon for all of the stakeholders to provide feedback.

JOCELYN JENNINGS

From: PIO Office Email
Sent: Friday, October 14, 2016 12:14 PM
Subject: Richland Weekly Review

Email not displaying correctly? [View it in your browser.](#)

Your weekly look at Richland County Government news and events.



**Public Input Needed to Assess
Fair Housing in Richland County**

Input from Richland County residents will be a critical component of a fair housing report being compiled by the Richland County Office of Community Development and the Columbia Housing Authority. The Assessment of Fair Housing (AFH) will use residents' feedback to identify fair housing issues in Richland County, as well as set goals and priorities. The AFH is a requirement of the federal government to determine how much funding Community Development receives for its continued services.

Residents are urged to provide comment about topics such as racially and ethnically concentrated areas of poverty, access to opportunity, disproportionate housing need, publicly supported housing, access to people with disabilities and fair housing enforcement.

The community meetings are:

- 5:30 p.m. Oct. 24, Cecil Tillis Center, 2111 Simkins Lane,

- Like us on Facebook
- Follow us on Twitter
- Visit our website
- Follow us on Instagram
- Watch us on YouTube



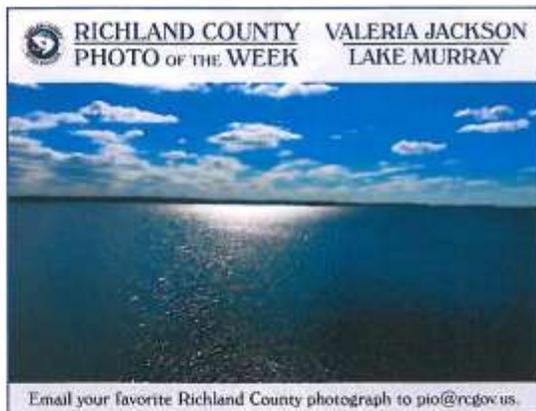
Tune in to RCTV!
Digital Time Warner Ch. 1302,
Time Warner Ch. 2 in some
parts of the County or AT&T
U-Verse Ch. 99.

Columbia; for Housing Authority and Section 8 residents only

- 5:45 p.m. Oct. 26, Richland Library North Main, 5306 N. Main St., Columbia; open to the public
- 6 p.m. Oct. 27, Eau Clair Print Building, 3907 Ensor Ave., Columbia; hosted by the Richland County Neighborhood Council and Columbia Council of Neighborhoods; open to the public
- 6 p.m. Nov. 3, St. Andrews Park, 920 Beatty Road, Columbia; open to the public
- 6 p.m. Nov. 7, Adult Activity Center, 8620 Garners Ferry Road, Hopkins; open to the public

Residents can also give their input through an online survey by clicking [here](#).

For more information, call 803-576-2055 or email Community Development Specialist Jocelyn Jennings at jenningsj@rcgov.us.



Free Hurricane Matthew Home Cleanup Hotline

Now through Nov. 4, 2016, Hearts & Hands Disaster Recovery will staff a free hotline for debris removal and home cleanup in the wake of Hurricane Matthew. The hotline connects survivors with reputable and vetted relief agencies that will assist in mud-outs, debris removal and cleaning up homes, as they are able. All services are free, but service is not guaranteed due to the overwhelming need. Call the hotline at 1-800-451-1954.

Richland County Council

[District 1](#)

Bill Malinowski
803-932-7919

[District 2](#)

Joyce Dickerson
803-750-0154
803-518-8033

[District 3](#)

Damon Jeter
803-254-0358

[District 4](#)

Paul Livingston
803-765-1192

[District 5](#)

Seth Rose
803-779-0100

[District 6](#)

Vice Chair Greg Pearce
803-783-8792

[District 7](#)

Chair Torrey Rush
803-206-8093

[District 8](#)

Jim Manning
803-787-2896

[District 9](#)

Julie-Ann Dixon
803-206-8149

[District 10](#)

Dalhi Myers

JOCELYN JENNINGS

From: PIO Office Email
Sent: Friday, October 28, 2016 11:56 AM
Subject: Richland Weekly Review

Email not displaying correctly? [View it in your browser.](#)

Your weekly look at Richland County Government news and events.



**Residents Get Inside Look at
Richland County's New Decker Center**



Nearly 100 residents took part in a special tour of the Decker Center, Richland County's newest facility that's set to open before the end of the year. The renovation project has transformed the former Decker Mall on Decker Boulevard into a modern, spacious building that will house Central Magistrate Court, a Sheriff's Department substation and a community room for public gatherings.

-  Like us on Facebook
-  Follow us on Twitter
-  Visit our website
-  Follow us on Instagram
-  Watch us on YouTube



Tune in to RCTV!
Digital Time Warner Ch. 1302,
Time Warner Ch. 2 in some
parts of the County or AT&T
U-Verse Ch. 99.

Richland County Councilmen Greg Pearce, Jim Manning and Torrey Rush, as well as Chief Magistrate Judge Donald Simons greeted the attendees and joined them on the tour. Residents viewed courtrooms, jury rooms, offices and community spaces and learned about the facility's sustainability features that were incorporated throughout the design and construction process.



Dates, Deadlines for November General Election

In-person absentee voting for the Nov. 8 General Election started this week and continues through Nov. 5. For details about absentee voting as well as other important information about the General Election, visit the Richland County Elections and Voter Registration Office webpage by clicking [here](#).

Four Local Schools Receive Funding for Conservation Projects

The Richland Soil and Water Conservation Commission helped fund campus conservation projects for four local schools through Conservation Education Mini-Grants and the City of Columbia's Clean Stream Columbia Awards Program. These awards provide up to \$500 to support classroom conservation initiatives at Richland County schools.

Recipients of the mini-grants are Dutch Fork Middle School, Hopkins Middle School and Ridge View High School. Montessori School of Columbia received the Clean Stream award. For more information about the awards and the conservation projects they'll fund, click

Richland County Council

District 1

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803-783-8792

District 7

Chair Torrey Rush
803-206-8093

District 8

Jim Manning
803-787-2896

District 9

Julie-Ann Dixon
803-206-8149

District 10

Dalhi Myers
803-908-3747

District 11

Norman Jackson
803-223-4974

Richland County Clerk of Council Office

rcococ@rcgov.us
803-576-2060

Richland County Council

[here.](#)

Councilwoman Spends Story Time with Local Elementary School Students



Students at Lewis-Greenview Elementary School welcomed Richland County Councilwoman Joyce Dickerson, District 2, as a special guest during story time Thursday morning. Dickerson read *The Bear Ate Your Sandwich* to a group of students and afterward encouraged them to read.

Lewis-Greenview Elementary School regularly welcomes community leaders to engage with students with book readings. The story times are recorded and broadcast to all of the classrooms within the school.

Auditor's Office Employee Elected to Statewide Board



James Hayes, a senior accountant with the Richland County Auditor's Office, was recently elected to a two-year term on the board of directors of the Government Finance Officers Association of South Carolina. Hayes was nominated for the position earlier this year and officially voted in during the association's fall conference.

"Mr. Hayes is a tremendous asset to the Auditor's Office and we are excited that his expertise is being recognized and rewarded by his peers," said Richland County Auditor Paul Brawley.

conducts regular session meetings the first and third Tuesday of each month at 6 p.m. in Council Chambers. All meetings are open to the public. View Council agendas, minutes and a calendar of events at www.rcgov.us.

Upcoming Events



Halloween Horror Trails

Celebrate Halloween at this fun, festive and spirited event – if you dare! \$10 per person, \$5 for ages six and under.

8:30 p.m.-11 p.m.
Oct. 27-29

Pinewood Lake Park
1151 Garners Ferry Road,
Columbia

For more information,
call 803-262-6867.



Boo at the Zoo

Featured attractions include a trick-or-treat trail, a marshmallow roast, Frankenstein's foam zone, a haunted carousel, a spooky safari, a spooky spots and stripes railroad, and Mummy's

The Government Finance Officers Association of South Carolina, which has more than 600 members statewide, promotes the professional competence of individuals who are responsible for and who are held in the trust of public funds.

Public Input Needed to Assess Fair Housing in Richland County

Input from Richland County residents will be a critical component of a fair housing report being compiled by the Richland County Office of Community Development and the Columbia Housing Authority. The Assessment of Fair Housing will use residents' feedback to identify fair housing issues in Richland County and set goals and priorities.

Residents are urged to give feedback by taking an online survey [here](#) or attending a community meeting:

- 6 p.m. Nov. 3, St. Andrews Park, 920 Beatty Road, Columbia
- 6 p.m. Nov. 7, Gamers Ferry Adult Activity Center, 8620 Gamers Ferry Road, Hopkins

For more information, call 803-576-2055 or email jennings@rcgov.us.

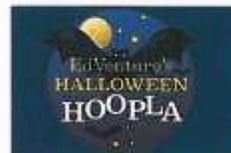
Richland County Drop-off Centers Now Accepting Antifreeze

Residents can now safely dispose of old and unused antifreezes at Richland County Solid Waste & Recycling's two drop-off locations. The C&D Landfill off Monticello Road and the Lower Richland Drop-off Center on Gamers Ferry Road will accept antifreeze from residents during normal business hours. No business or commercial drop off accepted. For more information, click [here](#).

Stormwater Management Promotes Importance of Picking Up Pet Waste

eecky, freaky dance party!

6 p.m.
Now through Oct. 31
 Riverbanks Zoo & Garden
 500 Wildlife Pkwy., Columbia
 For more information, click [here](#).



Halloween Hoopla at EdVenture

This family Halloween event is open to the public and free for children 12 years and younger. Admission is \$5 for children 13 years and older. Halloween happenings include a slime machine, pumpkin smashing, a costume contest for grown-ups and scary amounts of candy.

4 p.m.-8 p.m.
Oct. 31
 EdVenture Children's Museum
 211 Gervais St., Columbia
 For more information, click [here](#).



Not-so-Spooky Halloween Stroll

Richland Library and several area businesses will host a Not-So-Spooky Halloween



Richland County Stormwater staff have been preaching the importance of pet owners picking up and properly disposing of pet waste. Throughout October, several "Trash the Poop" events were held to teach the dangers of leaving pet waste behind, which can lead to it washing into and polluting local waterways.

On Oct. 20, Richland County staff installed a pet waste station at Pinewood Lake Park in Lower

Richland. The station includes a reminder to pet owners to pick up after their dogs, as well as disposal bags and a trash receptacle. The "Trash the Poop" campaign is a joint venture between Richland County, Lexington County and the City of Columbia.

Stroll on Main Street. Children and adults can wear their favorite costumes during this safe, family friendly event. A puppet show will be at 3 p.m. and 4:30 p.m. at Richland Library Main and several businesses on Main Street will participate in trick-or-treating.

3 p.m.-5 p.m.

Oct. 31

Richland Library Main
1431 Assembly St.

For more information,
click [here](#).

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Richland County Public Information Office

2020 Hampton St., Columbia, SC 29204

pio@rcgov.us www.rcgov.us



We need your input about FAIR HOUSING

Your feedback at one of our **public input meetings** will be used to draft an Assessment of Fair Housing – an official report to the federal government that identifies **fair housing issues in Richland County**, as well as sets **goals and priorities**. Join us at an upcoming community meeting as we help pave the way for **fair housing for everyone in Richland County**.

You can also give input by taking a **fair housing survey online** at:

<https://www.research.net/r/2016RichlandCountyFHSurvey>

5:30 p.m. Oct. 24
Cecil Tillis Center
211 Simkins Lane
**Housing Authority and
Section 8 residents only**

5:45 p.m. Oct 26
Richland Library N. Main
5306 N. Main St.
Open to the public

6 p.m. Oct 27
Eau Clair Print Building
3907 Ensor Ave.
Hosted by the Richland
County Neighborhood
Council and Columbia
Council of Neighborhoods
Open to the public

6 p.m. Nov. 3
St. Andrews Park
920 Beatty Road
Open to the public

6 p.m. Nov. 7
Adult Activity Center
9260 Gamers Ferry Road
Open to the public



For more information,
call 803-576-2055 or email jenningsj@rcgov.us.