

Harris County Fair Housing Narrative Statement

Introduction

The purpose of this statement is to establish a system to track performance activities related to strategies to address impediments to Fair Housing and barriers to Affordable Housing Development discussed in the Harris County Community Services Department's Fair Housing Plan, which comprises a part of the PY2013-2017 Consolidated Plan.

The Consolidated Plan lists six impediments to Fair Housing: 1) the need to combat overt discrimination and lack of Fair Housing Knowledge; 2) a lack of Affordable Housing Development; 3) the need to reduce areas of concentration; 4) the need to improve lack of quality community amenities; 5) the presence of community opposition towards Affordable Housing ("Not In My Backyard"); and 6) barriers created by credit and financial institutions. The following discusses accomplishments toward activities by the Harris County Community Services Department (HCCSD) to implement its strategies to address these impediments during a single program year. This statement also includes a matrix reporting activities performed to address Fair Housing and housing barriers.

Persons with a Disability

According to the 2011-2015 ACS five-year survey, 402,965 persons (9.3 percent of the population) reside in Harris County with at least one disability. Many persons with disabilities need services to increase or maintain their quality of life, including: counseling, housing placement, food and clothing distribution, transportation services, enrichment classes, exercise and recreational programs, job training and placement, and independent living skills training.

Large Family Households

Large, related households of five or more persons face a number of housing challenges, most notably, finding an affordable residence large enough to accommodate all family members. Large family households comprised 15.4 percent of all households in Harris County in PY2016. Per the 2009-2013 Comprehensive Housing Affordability Strategy (CHAS) data, large family households also accounted for 18.7 percent of all low- and moderate-income (LMI) households in the HCCSD service area. Large, related households earning less than 30 percent of the Median Family Income (MFI) face major housing affordability deficits; based on estimated housing cost deficits, LMI large households have a high housing cost burden.

Female Heads of Household

In PY2016, female heads of household accounted for 15.6 percent of households in Harris County, and 42.0 percent of families with female heads household with related children under 18 years in Harris County lived below the poverty line. This may have been due to lower earnings for these families, declining value and availability of public assistance, and the lack of Affordable Housing.

Mortgages in the Houston-The Woodlands-Sugar Land, TX MSA

HCCSD staff monitors the disposition of home purchase loans through the Home Mortgage Disclosure Act (HMDA) administered by the Consumer Financial Protection Bureau (CFPB). In 2015, CFPB reported 140,019 mortgage applications submitted in the Houston-The Woodlands-Sugar Land, TX Metropolitan Statistical Area (MSA). Of these applications submitted, 75,011 (54

percent) of loan applications were originated. Of the 68,007 loan applications originated in 2015 that reported ethnicity (91 percent), 57 percent of disbursements went to White non-Hispanic heads of household and 43 percent to minority heads of household.

Section One: Citizen Participation and Limited English Proficiency (LEP)

Harris County has always considered Citizen Participation vital to the development of successful planning and revitalization efforts for LMI communities. In this regard, HCCSD has developed an extensive Citizen Participation Plan included in the PY2013-2017 Consolidated Plan, as well as highlights of the Plan in the PY2016 CAPER.

Limited English Proficiency (LEP)

During the Citizen Participation process, HCCSD published a notice of community meetings in Spanish and held a comment period for the LEP population. HCCSD also published notices in the *Houston Chronicle*, Spanish newspaper *La Voz de Houston*, and HCCSD website and emailed public notices to over 500 interested parties for distribution, including: individuals, county departments, local cities, non-profit organizations, businesses, housing developers/providers, utility districts, and healthcare organizations. Many of these interested parties comprise non-profit organizations advocating and serving persons in protected classes. HCCSD also makes Spanish interpreters available for its public hearings and community meetings and Spanish-speaking staff available to consult with LEP populations in person, by phone, or by email.

Additional Public Outreach Efforts

In addition to a broad-based citizen participation effort, HCCSD annually conducts extensive public outreach efforts in the Request for Proposal (RFP) Process that determines the projects to support with CDBG, HOME and ESG funds for a given program year. These efforts further ensure the RFP process is a fair, open, and competitive process in which participation by community organizations is essential. The PY2016 RFP process provided numerous opportunities for public interaction, including:

- Holding a proposal information workshop to inform potential applicants of the application and review process guidelines.
- Distributing the PY2016 Notice of Funding Availability to interested persons (maintained on a mailing list) on June 14, 2015.
- Issuing Public Notices for the PY2016 RFP on June 2, 19 and 26, 2015.
- Holding Applicant Conference June 23-24, 2015.
- Issuing a Public Notice on October 26 to inform the public of the availability of the PY2016 Annual Action Plan (AAP), projects recommended for funding during the PY2016 period for public comment, and Public Hearings taking place November 17 and December 1, 2015.

During the program year, technical assistance was available to sub-recipients, including in instances where projects or programs were experiencing difficulties. Problems (e.g., program glitches and budget discrepancies) discovered by clients, sub-recipients, or HCCSD were addressed and resolved in coordination with HCCSD. Additional questions were addressed from individuals and organizations seeking information (e.g., how to establish a non-profit organization or apply for federal grant funds). Technical Assistance for the PY2016 RFP was held with

providers by appointment during the weeks of November 17 and December 1, 2015.

Accessibility

As part of its funding process, HCCSD also makes public areas in construction projects accessible to persons with disabilities. Specifically, HCCSD requires within its Affordable Housing Standards that all common areas and facilities, including mail areas and spaces, be handicapped-accessible, with particular attention given to the needs of the elderly and other special needs individuals. HCCSD also requires that all eligible housing developments funded by the department comply with Section 504 of the Rehabilitation Act. All contractual agreements between HCCSD and project sponsors also contain language to ensure construction projects adhere to all federal, state, and local laws regarding accessibility of newly constructed facilities to persons with disabilities. HCCSD regularly conducts monitoring activities to ensure compliance.

Housing and Community Resource Center (HCRC)

HCCSD also continued to locally fund and maintain the Housing and Community Resource Center (HCRC), a clearinghouse of housing-related information in Harris County. The HCRC website maintains an interactive database of potential housing units, particularly for LMI families. In PY2016, the website had 700,984 visitors, many seeking housing assistance and referrals.

HCRC reaches out to persons of all cultures and life situations, including: the elderly, persons with disabilities, low-income families, and female heads of household. The HCRC staff also actively works with individuals who believe they have experienced housing discrimination. Finally, HCRC collaborates with other local Fair Housing agencies, including the Greater Houston Fair Housing Center and Houston Area Urban League (HAUL), on Fair Housing issues and education.

On January 15, 2013, HCCSD submitted to HUD its new Fair Housing Plan and Analysis of Impediments, along with its PY2013-2017 Consolidated Plan. During the program year proceeding submission (PY2012), the county conducted a series of meetings, focus groups, interviews and public hearings seeking input from citizens, advocate groups, homeless and public service providers, Community Development Corporations (CDCs), Community Housing Development Organizations (CDHOs), and other interested groups on housing issues and barriers to housing choice. Staff also solicited information on community resources and problems via a community survey and needs/data assessment. The findings informed development of the county's Fair Housing Plan and Analysis of Impediments and PY2013-2017 Consolidated Plan goals. Every program year, HCCSD updates the Fair Housing Strategies to Address Impediments Matrix to reflect accomplishments towards activities implementing strategies to address impediments to Fair Housing and barriers to Affordable Housing Development during a single program year.

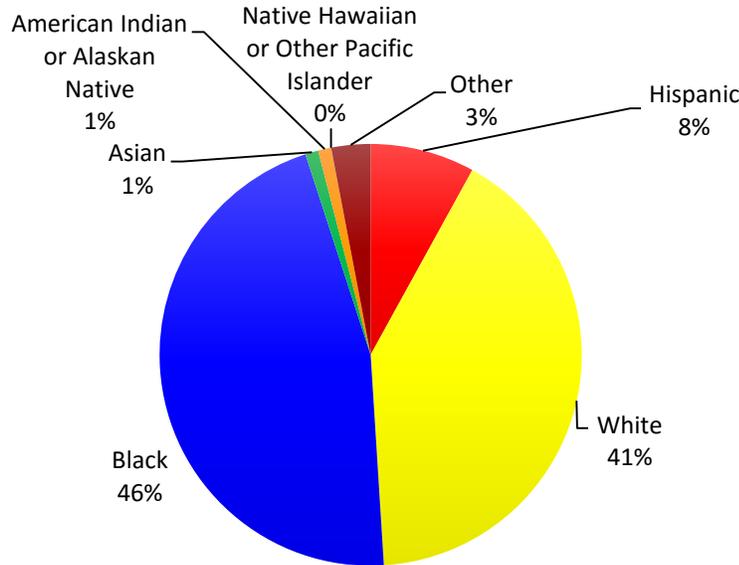
Section 2: PY2016 Accomplishments

HCCSD's grant programs further Fair Housing through the allocation of funding supporting the construction of Affordable Housing units, assistance to low-income homebuyers with down payment costs, and rehabilitation of owner- and renter-occupied low-income housing units. This funding not only encourages expanded Affordable Housing access but also furthers Fair Housing by increasing housing options across the county's service area and improving low-opportunity areas.

Affordable Housing

Affordable Housing comprises one of HUD’s primary purposes and therefore constitutes a major component in performance reporting and evaluation. These achievements utilized CDBG and HOME funds to promote Affordable Housing availability and increase the amount of decent, safe housing stock. In PY2016, the county provided 91 households with new housing or housing repairs. The following tables and charts identify the number of persons by ethnicity.

Chart 1: PY2016 Affordable Housing: Persons Assisted by Race/Ethnicity



According to Chart 1, out of those persons receiving housing assistance in PY2016, 46 percent are Black, 41 percent are White, 8 percent are Hispanic, 3 percent are Other Race, 1 percent are Asian, and 1 percent are American Indian or Alaska Native. HCCSD provided these persons with direct homeownership, new housing construction, housing rehabilitation, and/or lead-based paint abatement.

Table 1: PY2016 Affordable Housing: Households Receiving Assistance by Priority Need

Priority Need Category	Units
Owners : (88 Households)	
Extremely Low (0-30% MFI)	11
Very Low (30-60% MFI)	36
Low (60-80% MFI)	41
Renters: (3) Households)	
Extremely Low (0-30% MFI)	2
Very Low (30-60% MFI)	1
Low (60-80% MFI)	0
Total	91

*The MFI (Median Family Income) is based on a family of four.

Per Table 1, of the 91 households receiving housing assistance in PY2016, 88 households (96.7 percent) were owners, and three (3.3 percent) were renters.

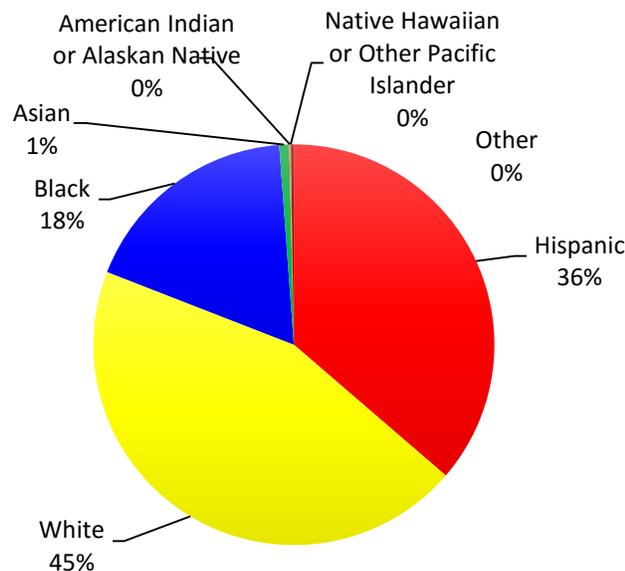
As part of the direct homeownership program supported by county HOME funds, the program educated homebuyers, lenders, real estate agents, and housing developers on Fair Housing issues. Through its program policies, the county sought to protect homebuyers from predatory lending practices and provide homebuyers with homebuyer counseling, which included a discussion of their rights under the law. Harris County also expended \$978,204.20 in PY2016 CDBG funding for minor home repair and/or lead-based paint abatement to serve low-income homeowners located predominantly in low-income, minority-concentrated neighborhoods.

Public Services Activities

This section summarizes program accomplishments in the following eligible non-housing community development activities: public service, public facilities, infrastructure, transportation, special needs groups, workforce development, and area benefit projects. CDBG public service projects primarily benefit low-income limited clients and seek to improve their quality of life. Special needs programs primarily benefit persons who are elderly, disabled, infected with HIV/AIDS, and/or have a substance abuse problem.

Out of the 9,263 persons served through these activities in PY2016, 45 percent are White, 36 percent are Hispanic, 18 percent are Black, and 1 percent are Asian (see Chart 2.)

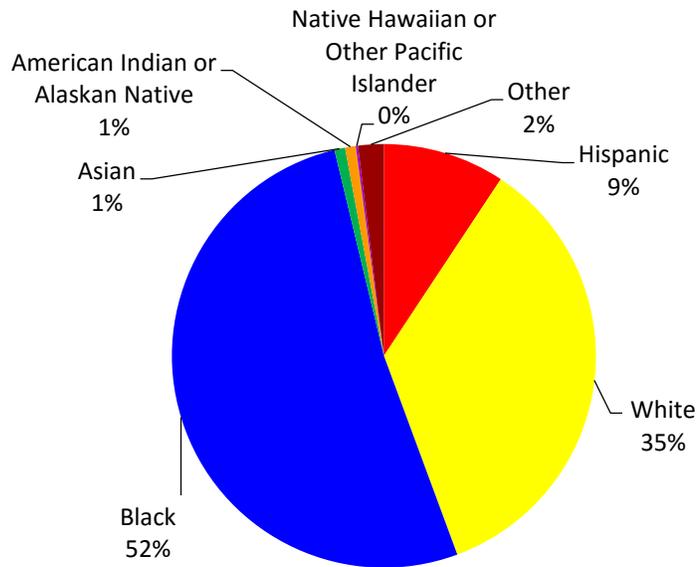
Chart 2: Public Services Activities Persons Served by Race/Ethnicity



Assistance for Homeless Persons

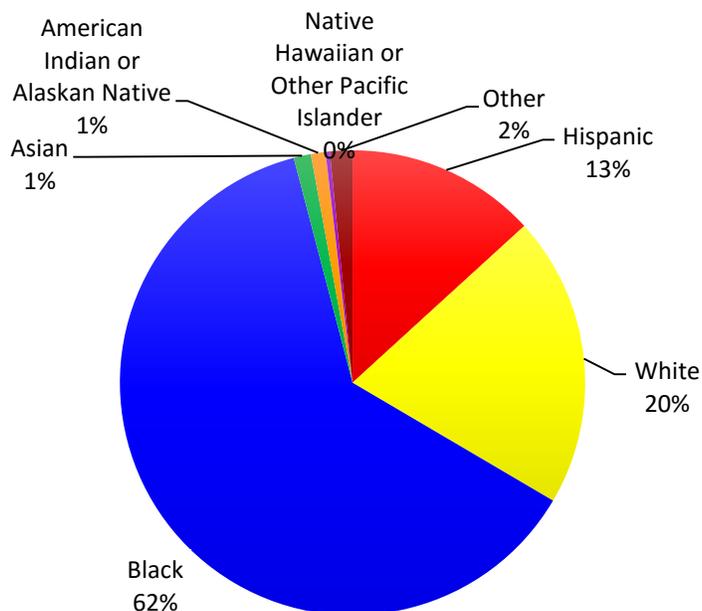
In PY2016, Harris County expended both CDBG and ESG funds to assist a total of 9,700 homeless persons with shelter, street outreach, and rapid re-housing services. With the CDBG funding, Harris County served 613 homeless persons, of which 52 percent are Black, 35 percent are White, 9 percent are Hispanic, 2 percent are Other Race, 1 percent are Asian, and 1 percent are American Indian or Alaskan Native (see Chart 3.)

Chart 3: CDBG Homeless Activities Persons Served by Race/Ethnicity



With the ESG funding, Harris County assisted 8,680 homeless persons, of which 62 percent are Black, 20 percent are White, 13 percent are Hispanic, 2 percent are Other Race, 1 percent are Asian, and 1 percent are American Indian or Alaskan Native (see Chart 4).

Chart 4: ESG Homeless Activities Persons Served by Race/Ethnicity



Public Facility/Infrastructure Activities

In PY2016, HCCSD sought to improve LMI neighborhoods, particularly areas with high poverty

and minority concentration that suffer inadequate infrastructure and facilities. Projects included water, sewer, sidewalk, and pathway improvements and parks and recreational facilities in HCCSD target areas. These areas are established neighborhoods seeking to improve conditions in their local community. In PY2016, a total of 108,553 low-income persons resided in 20 completed infrastructure and public facilities projects.

Section 3 Activities

Section 3 of the Housing and Urban Development Act of 1968 includes provisions ensuring that employment and other economic opportunities generated by certain HUD financial assistance programs shall, to the greatest extent feasible, be directed to low- to very low-income persons, particularly recipients of government assistance for housing, and business concerns providing economic opportunities to these populations. HCCSD participates in Section 3 and promotes and encourages contractors to hire Section 3 residents and businesses through pre-bid and pre-construction meetings. For more information on Section 3, see Appendix H: Section 3 Summary Report.

To fulfill the responsibility of the Section 3 Plan, Harris County has appointed a Section 3 Coordinator to provide implementation and compliance monitoring of all Section 3 activities for HUD-funded projects.

Local Fair Housing Enforcement Contacts

If you feel you have experienced discrimination in the purchase or rental of your home, report it to one of these agencies.

Attorney General of Texas

(800) 252-8011

City of Houston Dept. of Housing & Community Development

(832) 394-6200

Greater Houston Fair Housing Center

(713) 641-3247

Houston Apartment Association

(713) 595-0300

Houston Area Urban League Housing Department

(281) 220-6012

Houston Center for Independent Living

(713) 974-4621

HUD Office of Fair Housing and Equal Opportunity

(888) 560-8913 (National office) or (817) 978-5900 (HUD Region 6 office)

HUD Equal Housing Opportunity

(800) 669-9777 – Hearing Impaired, please call TTY (800) 927-9275

State Bar of Texas

(800) 204-2222 x1800

Texas Workforce - Civil Rights Division

(888) 452-4778

**Harris County Community Services Department
Office of Housing and Community Development**

PY 2016 Activities Performed to Address Fair Housing and Barriers to Affordable Housing Development

The purpose of this document is to establish a system to track performance activities related to strategies to address impediments to Fair Housing and barriers to Affordable Housing Development discussed in the Harris County Community Services Department’s Fair Housing Plan, which is a part of the PY2013-2017 Consolidated Plan. The Consolidated Plan lists six impediments to Fair Housing: 1) need to combat overt discrimination and lack of Fair Housing Knowledge; 2) Lack of affordable housing development; 3) The need to reduce areas of concentration; 4) The need to improve lack of quality community amenities; 5) Presence of community opposition towards affordable housing (NIMBYism); and 6) Barriers created by credit and financial institutions. The following table discusses accomplishments toward activities by the Harris County Community Services Department (CSD) to implement their strategies to address impediments to Fair Housing and barriers to Affordable Housing Development during a single program year.

PY 2016 Accomplishments to Implement Fair Housing Strategies to Address Impediments

Goal/Objective	Activities	Responsible Groups	PY 2016 Accomplishments
<i>Strategy One: Aggressively combat overt discrimination and lack of fair housing knowledge.</i>			
Provide fair housing outreach and marketing information.	1. Continue to mandate housing sub-recipients to develop a fair housing marketing plan.	P&D	It is stated in our RFP guidebook that subrecipients develop and maintain a fair housing marketing plan.
	2. Promote and conduct events to celebrate April as Fair Housing Month and encouraging sub-recipients to do the same.	HCRC	The Harris County Commissioner’s Court passed a Fair Housing Month Resolution to kick off April as Fair Housing Month. CSD also sent a Fair Housing Public Service Announcement (PSA) to News Public Radio Stations that reached approximately 70,000 listeners. This information was also sent out as an email blast of the properties that are listed on the Affordable Housing Search Tool reaching approximately 1,200 landlords. CSD participated in 7 Outreach Events during Fair Housing Month and passed out over 150 posters

**Harris County Community Services Department
Office of Housing and Community Development**

PY 2016 Activities Performed to Address Fair Housing and Barriers to Affordable Housing Development

			and 325 brochures to inform residents of their rights under the Fair Housing Act.
	3. Provide education on fair housing and general housing issues to 80 lending institutions, housing professionals, non-profits (including CHDOs and CBDOs) and recipients of CSD programs annually.	DAP/HCRC	10 lender trainings were held with a total of 120 mortgage lenders from 50 companies participating.
	4. Provide 100 landlords with fair housing information as a condition of registering with the Harris County Housing Resource Center (HCRC).	HCRC	1,200 landlords were provided with fair housing information through an informative newsletter.
	5. Distribute fair housing flyers at 10 community events and public meetings annually.	HCRC	7 Outreach Events during Fair Housing Month and passed out over 150 posters and 325 brochures to inform residents of their rights under the Fair Housing Act.
	6. Post fair housing posters in public buildings and community centers, as well as send posters to local community groups.	P&D/HCRC/DAP	Fair housing posters were displayed in public buildings and community centers. Brochures and posters were also sent to local community groups to post in their offices.
	7. Support the HCRC in providing an online and phone-based housing search tool for homebuyers and renters.	HCRC	Renter and homebuyer search tool is located on the HCRC website. 700,984 hits were made to the website.
	8. Partner with local fair housing organizations to support training and outreach initiatives.	HCRC	95 outreach events were attended and over 11,000 were in attendance.
Provide fair housing information and policies in additional languages.	CSD will, at a minimum, translate public notices and program brochures into Spanish. The public notices will be posted on the CSD website, major regional newspaper, and local language-specific newspapers. Brochures will be published to the CSD website and in hardcopy.	HCRC/DAP	Brochures and forms are available in the following languages: English and Spanish, Notices and brochures are available on the CSD website.
Provide training and education to providers and staff.	1. Conduct an annual fair housing training for CSD staff.	CSD	CSD staff attended 20 fair housing workshops, trainings, webinars and meetings in PY16.

**Harris County Community Services Department
Office of Housing and Community Development**

PY 2016 Activities Performed to Address Fair Housing and Barriers to Affordable Housing Development

	2. Coordinate with local fair housing organizations to provide fair housing training to sub-recipients and cooperative cities.	CSD	Fair housing training is a part of the RFP process during annual conferences to the sub-recipients.
	3. Provide a fair housing training session during the annual RFP workshop.	P&D	Fair housing training is a part of the RFP process during annual conferences.
Coordinate fair housing activities within Harris County and the region.	1. Participate in 2 regional fair housing or housing issues workgroups or meetings per year.	P&D	CSD staff participated in 14 fair housing/and or housing issues in 2016.
	2. Create and maintain an interested parties mailing list for fair housing and housing issues communications	P&D/HCRC	Currently there are over 500 interested parties on our mailing list for fair housing and housing related issues.
	3. Review impediments and strategies to overcome impediments and other housing policies annually for reporting in each year's CAPER.	P&D	Impediments and strategies were reviewed when preparing the PY2016 CAPER.
Encourage expanded testing and data collection.	1. Maintain fair housing complaint data as obtained from the HCRC and outside agencies.	HCRC	A log of fair housing complaints is maintained by the HCRC.
	2. Provide spatial mapping and data analysis services for the HCRC and local fair housing organizations.	P&D/HCRC	The planning section provided mapping services to the HCRC and local fair housing organizations as requested.
	3. Provide contact information and training opportunities to local fair housing organizations.	HCRC	The contact information is listed on the CSD and HCRC website.
<i>Strategy Two: Promote housing choice</i>			
Expand the supply of affordable housing options.	CSD will continue to support the use of public-private partnerships to increase quality, affordable housing in the county. Harris County will expand the supply of affordable housing options by providing or funding local providers to provide housing services that supports housing choice to 1,000 households which include but are not limited to homeownership, construction of new affordable housing units, and rental assistance over the next five years.	HCRC/DAP	112,913 referrals were made for affordable housing through the HCRC. 36 DAP loans were given to qualified LMI homebuyers. 1 new transitional housing unit was constructed. 213 homeless families/individuals were rapidly rehoused into rental units.

**Harris County Community Services Department
Office of Housing and Community Development**

PY 2016 Activities Performed to Address Fair Housing and Barriers to Affordable Housing Development

Preserve, rehabilitate, and increase the supply of quality affordable housing units.	CSD will preserve and rehabilitate the supply of quality affordable housing units by providing or funding providers to provide housing services that supports housing choice to 300 households over the next five years, These actions include but are not limited to minor home repair, reduction of lead hazards in housing, and rehabilitation of housing units.	P&D	33 homes were rehabilitated during PY2016. 21 lead based paint units were abated.
Increase the availability of accessible and larger housing units.	1. Ensure that regulations are being followed through regular monitoring and compliance activities.	CSD	CSD monitors projects annually.
	2. Require adherence to Section 504 requirements and when possible require a greater set aside for persons with mobility disabilities and visual/auditory disabilities (stricter terms than Section 504 requirements)	CSD	Adherence to Section 504 requirements is required by all recipients of grant funds related to housing projects.
	3. Require 5 percent of units contain at least three bedrooms in new construction rental housing projects funded in whole or in part by CSD targeted to families	CSD	This is the current policy- No family targeted projects were funded in PY2016.
	4. Petition the Texas Department of Housing and Community Affairs concerning the Low Income Housing Tax Credit (LIHTC) awards for new construction of rental properties in the county to require projects to construct and reserve a greater number of units for disabled persons, large families and the homeless.	P&D	
<i>Strategy Three: Reduce areas of minority and poverty concentration</i>			
De-concentrate areas of poverty and minority concentration.	1. Develop an opportunity map identifying high and low opportunity areas for affordable housing development and encourage new construction of affordable housing in those areas	P&D	A map identifying high and low opportunity areas was developed for the Fenix Estates and Retreat at Westlock projects. The High/Low Opportunity map is posted on the CSD website.
	2. Improve and create quality affordable housing	P&D	The HDRP program was completed in

**Harris County Community Services Department
Office of Housing and Community Development**

PY 2016 Activities Performed to Address Fair Housing and Barriers to Affordable Housing Development

	opportunities in high poverty areas.		2015 and 515 homes were reconstructed/rehabilitated and many in high poverty areas through the Disaster Recovery Program.
	3. Support affordable housing outreach and education activities that combats opposition to affordable housing in high opportunity areas	P&D	An Anti-NIMBY Plan was developed in PY2013 and is being maintained.
	4. Continue instituting the Housing Concentration Policy to avoid the concentration of LIHTC and other types of HUD subsidized rental properties in any one area	P&D	The Affordable Multifamily/Senior Housing Concentration Policy was used to review 15 housing projects (LIHTC and RFP proposals).
	5. Support the de-concentration of poverty and the inclusion of mixed income affordable housing development into community plans.	P&D	No community plans were developed in PY2016. However, the Barrett Station Community Plans demographic census data was updated in 2016.
<i>Strategy Four: Improve the quality of public facilities</i>			
Encourage the expansion of transit services.	1. Attend and participate in the Regional Transportation Plan workgroups and meetings	Transit	Transit staff attended over 350 regional transportation workshops and meetings throughout PY2016.
	2. Provide technical support and mapping to Harris County Transit and local transportation organizations in identifying low opportunity, low- to moderate-income and or other underserved areas in need of linkages to quality housing, jobs and community facilities	Transit	Technical and mapping assistance was provided upon request as needed. Maps and data were provided for low-to-moderate income and underserved areas.
	3. Over the next five years, Harris County Transit will provide services to 2,000 people that link low-income areas to employment centers, social and health networks/facilities, and other opportunities.	Transit	A HCCSD Transit Services operates in the county and links over 850 riders per month to employment centers, social and health networks/facilities, and other opportunities for low income areas.
Ensure quality infrastructure	1. Review infrastructure proposals to determine if they inadvertently results in disparate treatment of members of protected classes	P&D	No action taken in PY2016.

**Harris County Community Services Department
Office of Housing and Community Development**

PY 2016 Activities Performed to Address Fair Housing and Barriers to Affordable Housing Development

	2. Consider environmental justice issues when siting infrastructure facilities such as wastewater treatment, solid waste disposal, or similar projects	P&D	Environmental justice issues were reviewed during the environmental review process for PY2016 projects.
	3. Construct and improve 15 miles of roadways benefiting low-income areas for the purpose of improving the living environment and quality of life of 10,000 low- to moderate-income persons over the next five years	P&D	No roadway projects have been constructed in PY2016.
	4. Provide improvements to 90,000 linear feet of water/sewer lines and 4 water/sewer facilities benefiting low-income areas for the purpose of improving the living environment and quality of life of 20,000 low- to moderate-income persons over the next five years.	P&D	13 Water/Sewer projects benefited 55,114 LMI persons in CDBG funds.
	5. Construct and improve 3 miles of sidewalks/pathways benefiting low-income areas for the purpose of improving the living environment and improving the quality of life for 5,000 low- to moderate-income persons over the next five years	P&D	Completed the construction of one sidewalk project that served 15,712 LMI persons in CDBG funds in PY2016.
	6. Construct and improve 1,000 feet of flood drains and controls benefiting low-income areas for the purpose of improving the living environment and quality of life of 5,000 low- to moderate-income persons over the next five years	P&D	No flood control projects were completed in PY16.
Ensure quality public facilities	CSD will work to increase the opportunity of low- to moderate-income neighborhoods by providing funding to improve or increase the number and quality of local public facilities. Recognizing that community centers and social service facilities are neighborhood gathering sites and key points for information dissemination, CSD will improve these facilities in order to better serve the surrounding constituents. CSD will use these centers to post fair housing posters, disseminate fair housing literature,	P&D	4 park projects were completed in PY16 that served 34,077 LMI persons in CDBG funds.

**Harris County Community Services Department
Office of Housing and Community Development**

PY 2016 Activities Performed to Address Fair Housing and Barriers to Affordable Housing Development

	and hold fair housing outreach activities. CSD will address this goal by providing improvements and/or the construction of 10 neighborhood or social service facilities.		
<i>Strategy Five: Combat NIMBYism and opposition to affordable housing</i>			
Provide education and outreach activities in order to counteract negative effects from NIMBYism and other community opposition.	1. Provide proactive strategies for education, outreach and marketing in high opportunity areas in order to build support among community residents;	P&D	Project information and outreach activities were held as a proactive strategy to educate and inform the community.
	2. Develop an anti-NIMBYism Action Statement.	P&D	An Anti-NIMBYism Plan was Developed and is being maintained.
	3. Require housing developers applying for CSD funding to conduct community engagement activities to educate the public and garner support for their housing proposal.	P&D	During the LIHTC process, developers are required to hold a public hearing to inform and educate the public for their housing development.
Encourage the development of local ordinances that are more inclusive of affordable housing	1. Maintain a log of local cooperative city ordinances, noting factors that contribute to disparate impacts among protected classes in order to identify patterns and tailor outreach and training efforts;	P&D	No action taken in PY2016.
	2. Provide technical expertise to local municipalities.	P&D	
	3. Provide fair housing training and education opportunities that address the impacts that local ordinances can have on affordable housing development.	P&D	No action taken in PY2016.
<i>Strategy Six: Overcome financial barriers to home ownership</i>			
Provide financial education and outreach services	1. Maintain a log of Home Mortgage Disclosure Act (HMDA) activity in order to identify patterns and evidence of disparate impacts on protected classes;	P&D	A log of the HMDA activity was updated in PY2016 and maintained.

**Harris County Community Services Department
Office of Housing and Community Development**

PY 2016 Activities Performed to Address Fair Housing and Barriers to Affordable Housing Development

housing.	2. Distribute 250 Down-payment Assistance Program (DAP) information packets to potential clients over the next five years at community events and housing fairs, to housing providers and advocates and on the CSD website;	DAP	35 loans were given during PY2016. 70 DAP packet were mailed to potential clients.
	3. Refer 500 persons to housing counseling programs for education on homeownership, financing and housing choice over the next five years; and	DAP	350 housing counseling referrals were provided in PY 2016.
	4. Train 100 mortgage lenders on fair housing and housing choice issues over the next five years.	DAP	120 mortgage lenders received training.
Provide relief in areas of heavy foreclosure activity.	1. Acquire 100 foreclosed homes in NSP target areas during the NSP program;	NSP	2 homes were acquired.
	2. Sell these homes to eligible NSP low-income homebuyers at an affordable amount; and	NSP	12 homes were sold to eligible low-income families.
	3. Provide homeownership training and education to home buyers.	NSP	Recipients of DAP loans are required to attend a homeownership workshop prior to receiving funding.