



2017 RICHLAND COUNTY ASSESSMENT OF FAIR HOUSING

FINAL REPORT
MARCH 24, 2017

2017 RICHLAND COUNTY

ASSESSMENT OF FAIR HOUSING:



Prepared for:
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and

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Final Report
March 24, 2017

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

1026 Sumter Street, Suite 101

Columbia, SC 29201

fax: 803-737-7835

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1. Submission date: **January 4, 2017**
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): **Columbia Housing Authority**
7. Sole or lead submitter contact information:
 - a. Name: **Valaria Jackson**
 - b. Title: **Director**
 - c. Department: **Community Development**
 - d. Street address: **2020 Hampton St., Suite 3063**
 - 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:

Valery Jack 12-28-16

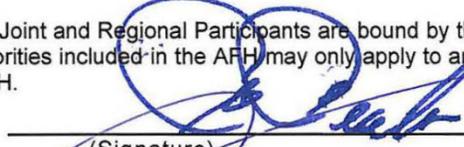
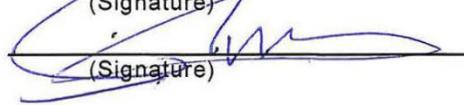
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1. Submission date: **January 5, 2017**
2. Submitter name: **Richland County, South Carolina**
3. Type of submission (e.g., single program participant, joint submission): **Joint Submission**
4. Type of program participant(s) (e.g. consolidated plan participant, PHA): **Consolidated Plan Participant, PHA**
5. For PHAs, Jurisdiction in which the program participant is located: **Richland County**
6. Submitter members (if applicable): **Columbia Housing Authority**
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 - a. Name: **Valeria Jackson**
 - b. Title: **Director**
 - c. Department: **Community Development**
 - d. Street address: **2020 Hampton St., Suite 3063**
 - 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: **Amended**
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)	2-23-17 _____ (date)
 _____ (Signature)	2-23-14 _____ (date)
_____ (Signature)	_____ (date)

Departmental acceptance or non-acceptance:

 _____ (Signature)	2/23/17 _____ (date)
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Richland County Government and Columbia Housing Authority Joint
2017 Assessment of Fair Housing

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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.

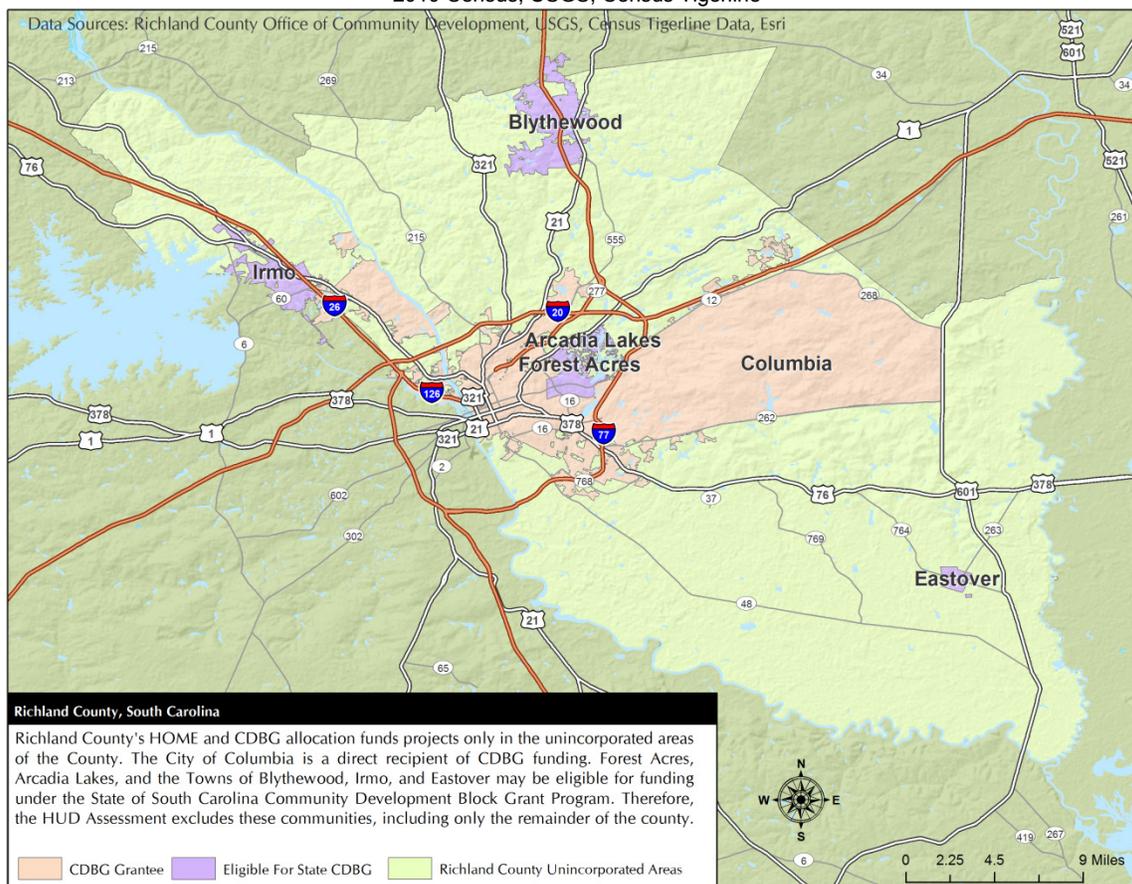
As a part of the consolidated planning process, and entitlement communities that receive such funds as a formula allocation directly from HUD are required to submit to HUD certification that they are affirmatively furthering fair housing (AFFH).

Richland County, Department of Community Development and the Columbia Housing Authority, working with 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 I.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 to 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 this document is not that submittal, the Assessment Tool provides the organizational layout of this document.

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

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	High	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	Medium	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.2
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
Within 1-4 years educate 5,000 LMI of which 10% will be Non-English speaking individuals about the 1968 Civil Rights Act and Fair Housing law	Lack of understanding of where to turn Discriminatory terms and conditions Multiple housing burdens Steering in real estate Failure to make reasonable accommodation	Disproportionate Housing needs for LMI Segregation	Annually beginning year 2-Host Civil Rights Conference and recruit members of Alenzia to serve on the planning committee -Year 1-5 Host quarterly workshops I seminars/ training in multiple languages -Sponsor training opportunities for neighborhood leaders -Year 3 Identify language barriers and translate literature as needed Provide financial support to the efforts and initiatives of agencies that support housing choice, <i>each year with financial resources</i>	SC Human Affairs Commission Columbia HA Richland County
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.				
Create partnerships with public and private entities that will enable the development of accessible and affordable housing by expanding the number of units by 1000 within 5 years	Limited access to affordable housing Access to publicly supported housing for persons with disabilities Lack of affordable, accessible housing for seniors Lack of knowledge Resistance to affordable housing	-Disproportionate Housing Needs for LMI -Segregation Access to Opportunity	-Year 2 Create an advisory committee of builders, realtors, developers and lenders to monitor progress and make recommendations. <i>Report progress annually</i> -Year 1-5 Increase leveraged amount with other funding sources and expand partnerships beyond CHDOs, <i>annually</i> -Year 2-5 Increase CDBG investment in affordable housing development -Provide education and training on affordable housing <i>quarterly</i>	Richland County, SC Columbia HA
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				
Within 4 years, provide financial literacy education to 2,500 residents of Richland County (men, women, and children)	Lending Discrimination Private discrimination Access to financial services High denial rates for racial and ethnic minorities	Access to Financial Opportunity	Year 1-5 a total of 1800 new potential home buyers will attend 12 hours of homebuyer education and credit counseling offered by CHA years -Year 3 Pursue accreditation of Homebuyer Education Program and offer continuing education credits to participants in year two Provide advanced financial literacy for all program participants	Richland County Columbia HA
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.				
County will Review and Revise Local Land use Policies every five years and will track development during that time	Siting selection policies Practices and decisions for publicly supported housing NIMBYism	Segregation R/ECAPS	Create a FH Advisory that will report to Community Planning and Development annually. (year 2) Community Development will make recommendation to Zoning annually Annually track housing development by type, size and location beginning (years 2 - 5)	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 units. Review of local land use policies may positively impact the placement and access of publicly supported and affordable housing.				
Create affordable housing opportunities in integrated and mixed income neighborhoods by developing 100 units	-Discriminatory practices -Location and type of affordable housing -Access to publicly supported housing for	Segregation R/ECAPS Disproportionate housing need	Year 1 Partner with the Forfeited Land Use Commission and target properties lost in tax sales for redevelopment in middle and upper income communities (year one) invest CDBG/HOME to develop 25 units in master planned areas that are 51%> AMI, (years 1-5))	Richland County

<p>of housing in census tracts that are above 80% AMI within 5 years</p>	<p>persons with disabilities Lack of affordable housing near transit Limited Supply of Affordable Housing Lack of knowledge about LMI and Affordable housing</p>		<p>-Strengthen partnerships with real estate community by inclusion in programs, on committees and in programing, annually -Educate 2,000 Housing Choice Voucher holders about asset development/fair housing (years 1-5) -Increase the number of Section 8 homeowners to 25 within 5 years Form an Alliance with developers, CHDOs and local government and execute an intergovernmental agreement (years 1-5)</p>	
<p>Discussion: Lack of available housing options in areas with high segregation, as well as segregation by income levels, limits households access to all areas in Richland County</p>				
<p>Promote equitable access to credit and home lending by marketing to 100% of the institutions in Richland County and promoting awareness regarding Fair Housing laws</p>	<p>Access to financial services. Discriminatory actions in the marketplace</p>	<p>Disparities in Access to Opportunity</p>	<p>-Strengthen partnerships with lending institutions (years 1-5) -Marketing to banks concerning Fair Housing and promoting Richland County's Fair Housing logo and corresponding programs. (years 2-5)</p>	<p>Richland County</p>
<p>Discussion: Incidences of high denial rates for selected minorities underscores limitations in access to key financial services, particularly lending.</p>				
<p>In a five-year period, increase complaint rate by 50% for the discrimination in rental housing towards protected class groups</p>	<p>Lack of understanding of fair housing law Discriminatory terms and conditions in Rental Discriminatory action in the marketplace Denial of available housing in the rental markets Discriminatory refusal to rent</p>	<p>Disproportionate housing needs</p>	<p>-Strengthen relationships with landlord advocacy groups (year 2) -Expand outreach to include marketing in diverse local, regional and statewide publications in a (years 2-5). -Support FH testing through partnership, training and advocacy (years 1-3) -Develop a Fair Housing Campaign (specific to Richland County; develop a slogan in year one and then market it in publications of County and CHA (years 1-2) -Conduct 6 Fair Housing Workshops in 1 year (partner CHA and RC)</p>	<p>Richland County SC Human Affairs Commission</p>
<p>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. Too few complaints have been received over the last 2-3 years.</p>				
<p>Reduce housing segregation and discrimination through aggressive education, enforcement, and collaboration with fair housing agencies and by being more selective in sites for development by year 5. Measured by number of units created in low poverty areas</p>	<p>Concentrations of housing problems Disproportionate housing problems NIMBYism</p>	<p>-Segregation -Disproportionate housing needs</p>	<p>-Expand fair housing education, outreach and training for young adults and work force by collaborating with housing advocates (year 2) -Provide financial support to housing advocates (year 1) advocates (year 1) Launch public awareness campaign to create broad based support (years 1-2) Provide Fair Housing training to area Ombudsman's offices to better address concerns and complaints from residents (year 2)</p>	<p>SC Human Affairs Commission Richland County</p>
<p>Discussion: Review of Census and ACS data and maps illustrate the 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.</p>				

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 county began notifying stakeholders and the public of the Assessment of Fair Housing April of 2016 with the offering of three classes: Reasonable Accommodations, Assessment of Fair Housing and Landlord Tenants Rights. Each class was 1½ hours and taught by an attorney and was certified for continuing legal education credits. Approximately 38 people registered for the classes online and in person during community outreach events. Also in April the county hosted a conference entitled Civil rights: It Still Matters. More than thirty local government and area agencies, banks and law offices were represented and 125 citizens attended. The conference featured two panels discussions: Understanding Barriers to Housing Choice in the Midlands and Solutions to Eradicate Barriers that Prohibit Housing Choice. This set the stage to implement the County’s Citizen Participation Plan that served as a guide to insure that every effort is made to reach the masses of the population to broaden citizen participation. The goal was to use formal and grassroots tools to enlighten the community of the importance of the Assessment of Fair Housing and the community survey. Mass media, publication in community based newsletters, e-mail blast, bulk distribution of flyers from public buildings and neighborhood meetings, as well as fair housing information posted on public transit busses were strategies implemented to inform citizens. The County’s Public Information Office, responsible for delivering news on behalf of the County to the general public and to target audiences was also involved in this process. Press and mass media sources such as print, broadcast and the internet were also sources used to inform residents of the AFH public meetings and public hearings. The County sent several formal press releases to media for broad distribution that resulted in the information being broadcast on televised community calendars and public service announcements on radio. The Black media Group (BMG) and Alianza Latina Listserv are two outlets used to reach underrepresented and LEP population. MBG is an online regional publication with a statewide distribution of 3000 to include black churches, business and community based organizations and law enforcement. Alianza Latina Listserv is a member’s only online database that filters information to various LEP communities in the region. Within this structure are primary organizations that are recognized for their outreach: Hispanic Connections, Inc.; Hispanic Outreach; Hispanic Leadership Council; Telamon Corporation and SC Hispanic/Latino Health Coalition.

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.

ABLE	CHA Resident Executive Council
Allen University	CHA Neighborhood Associations
Austin Wilkes Society	Central City Realty
Appleseed Legal Justice	City of Columbia Community Development
Benedict College	Columbia Council of Neighborhoods
Benedict-Allen Community Development Corporation	Columbia Housing Authority
Boger Law Firm	COMET/ Columbia Regional Transit Authority
Catholic Charities	FA Johnson Development Group

Fair Housing Center (now closed)	SC HIV/Aids Council
Federation for the Blind	SC Association for Community Economic Development
Greater Columbia Community Relations Council	SC African American Chamber of Commerce
Habitat for Humanity	SC Congressional District I
Homeless No More (previously St. Lawrence Place)	SC Human Affairs Commission
HUD CPD Field Office	SC Legal Services
Latino Communications CDC Lexington County	SC Uplift Community Outreach
Mental Illness Recovery Center	Sister Care
Midlands Area Consortium for the Homeless	Soteria CDC
Morehouse School of Medicine	South State Bank
National Association for Advancement of Colored People	The Brown Law Office, LLC.
Put-Back	The Lawyers' for Civil rights Under Law
Richland County Recreation Commission	Transitions
Richland County Sheriff's Office	United Way of the Midlands
Safe Passage, Inc.	Wateree Community Action
SC Commission for the Blind	

The community outreach and participation was implemented in a four stage strategy. Stage I was Education and Outreach during Fair Housing Month in April 2016 where Fair Housing classes were offered and a conference was held. Stage two was the inclusion of the 2016 Fair Housing Survey distributed in two formats; 1) internet based online, and 2) a printed survey instrument made available at community meetings, at the transit depot, in the lobby of the Columbia Housing Authority and in Richland County Technology Centers. 500 postcards with the web address were distributed, e-mail blast and a link on the county website was provided. The online survey was also available in Spanish. In addition to this survey, during the last week in December a questionnaire was created and shared with staff members of the SC Human Affairs Commission. The questionnaire asked for responses to fair housing factors. This process proved to be most beneficial because it generated sound and thoughtful written comments about barriers to fair housing choice. Stage Three Strategy was a series formal stakeholder meetings with community based organizations that represent the vast majority of the county population. Each stakeholder meeting assembled people that represent specific segments of the county population. Attendees were believed to have a vested interest in the County and/or in affordable housing, planning and development or public service to members of the protected classes. These meetings were slated to take place for members, customers and guest and they welcomed an AFH presentation. Two Power Point Presentations were prepared: one was a 35 slide extensive overview of the Assessment of Fair Housing including maps, data and analysis. The other Power Point was abbreviated to include E/CAPS, R/CAPS and other demographics. The presentations were used interchangeably depending on the group and time allotted. These special interest groups were: Richland County Planning Commission; Greater Columbia Community Relations Council Luncheon Club; Columbia Housing Authority Residents Advisory monthly meeting; Federation for the Blind; Richland One Students and Families Succeed; Midlands Area Consortium for the Homeless; Benedict-Allen CDC Board Meeting and a County Council Work Session. We found this process more thought provoking and engaging and allowed for us to reach a broader audience. In addition County Council hosted an AFH Focus Group for constituents that have been elected to serve on county committees, commissions and boards. Approximately 35 people were in attendance. Strategy Stage four implemented seven public meetings including 2 public hearings held to review and comment on priorities and goals and 5 public forums held at public libraries, recreational facilities and in community centers scattered throughout the County. These meeting took place in the evenings and are considered least productive because they were not well attended.

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 155 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 155 respondents to the survey at the date of this document. The most common respondent roles were local government, 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
Local Government	28
Advocate/Service Provider	21
Property Management	14
Service Provider	11
Law/Legal Services	7
Construction/Development	6
Appraisal	1
Other Role	52
Missing	12
Total	155

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	47
Somewhat Familiar	56
Very Familiar	31
Missing	21
Total	155

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?	90	15	30	20	155
Are fair housing laws difficult to understand or follow?	27	62	45	21	155
Do you think fair housing laws should be changed?	28	37	69	21	155
Do you think fair housing laws are adequately enforced?	51	59	17	28	155

Almost a third of respondents are aware of training available in the community, and some 23 percent have participated in fair housing training. However, only eleven 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
 2015 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total	
Is there a training process available to learn about fair housing laws?	51	59	17	28	155	
Have you participated in fair housing training?	36	31	10	78	155	
Are you aware of any fair housing testing?	11	71	43	30	155	
Testing and education	Too Little	Right Amount	Too Much	Don't Know	Missing	Total
Is there sufficient outreach and education activity?	42	19	5	60	29	155
Is there sufficient testing?	23	11	3	87	31	155

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
 2015 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?	25	45	48	37	155
The real estate industry?	19	43	55	38	155
The mortgage and home lending industry?	18	34	65	38	155
The housing construction or accessible housing design fields?	13	40	66	36	155
The home insurance industry?	10	36	73	36	155
The home appraisal industry?	17	32	68	38	155
Any other housing services?	10	33	73	39	155

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
 2015 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?	8	43	64	40	155
Zoning laws?	15	40	58	42	155
Occupancy standards or health and safety codes?	15	33	65	42	155
Property tax policies?	14	33	66	42	155
Permitting process?	8	38	68	41	155
Housing construction standards?	9	33	74	39	155
Neighborhood or community development policies?	10	35	70	40	155
Limited access to government services, such as employment services?	19	46	51	39	155
Public administrative actions or regulations?	11	34	69	41	155

C. PUBLIC FOCUS GROUPS

Sixteen focus group meetings were conducted during September, 2016 through January, 2017. These meetings were recorded or otherwise documented and are briefly presented below. Specific groups were chosen to participate in AFH Workshops; Richland County School District One, RC Planning Commission, Benedict-Allen Community Development Corporation, and ABIE-an organization representing citizens with disabilities.

Fair Housing Focus Groups:

- Federation for the Blind
- Columbia Housing Authority Board of Directors
- Columbia Housing Authority Residents Council
- Richland County Commissions, Boards and Committees
- Midlands Area Consortium for the Homeless
- Richland County Neighborhood Council & Columbia Council of Neighborhoods Joint Meeting
- Greater Columbia Community Relations Council
- Benedict-Allen Community Development Corporation Board Meeting
- Richland County Planning Commission
- National Association of Black Realtors
- County Council Fair Housing Work Session
- Richland County School District One: Parents and Students Succeed
- SC Human Affairs Commission Staff Focus Group
- Retired Army Veteran's

Public Meetings and Hearings:

- St. Andrews Park Council District 2
- Garners Ferry Road Adult Activity Center Council District 10 & 11
- Richland County Public Library- Council District 3
- AFH Review: Public Hearing # 1 County Council Chamber
- AFH Review: Public Hearing #2 Housing Authority Cecil Tillis Center

During the process, AFH background was presented along with the overview of the methodology including assessment of data sets. The participants were given Table I.1, RCFH goals, issues, and proposed achievement. A complete list of focus groups and public input meetings are included in the Appendix, along with the estimated attendance.

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

Other comments from focus group meetings included:

- The lack of employment opportunities, lack of livable wage employment opportunities, neglect of economic investments into racially/ethnically concentrated neighborhoods, lack of investment into the public schools perpetuate the severity of racially/ethnically concentrated neighborhoods
- Access to job and labor markets that will provide livable wages and salaries do not tend to be in areas of the protected classes
- Youth in poverty stricken neighborhoods do not receive the same opportunities as those in more thriving communities
- Lack of transportation, education, healthcare and employment contribute to severity of racially/ethnically concentrated neighborhoods
- Steering impacts the concentration in neighborhoods

D. THE 2016 ASSESSMENT OF FAIR HOUSING PUBLIC MEETINGS

Five public review meetings were held between October and December, 2016. The first was held on October 26 in the Richland County Public Library. The second was held on November 3 at St. Andrews Park. The third was held on November 7 at the Garners Ferry

Road Adult Activity Center. The fourth on November 21 at the County Council Chambers and the last was held on December 28 at the Housing Authority Cecil Tillis Center.

A list of marketing sources used to market the meeting, as well as a stakeholder list, is included in the Appendix.

E. THE FINAL PUBLIC REVIEW PROCESS

The Assessment of Fair Housing document was made available November 13, 2016 through December 28, 2016 for public review. A public notice was posted in The State Newspaper announcing locations where the document was available for review.

Citizens were directed to the County Administration Building, Suite 3063, the SC Human Affairs Commission and to the Columbia Housing Authority. The document could also be accessed at www.rcgov.us.

The public review process concluded with two public hearings, November 21 and December 28, 2016.

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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 2016 Richland County concluded programming under the 2011 Analysis of Impediments to Fair Housing. We continued to take steps to expand our outreach and build allies of affordable housing willing to assure fairness, where possible in the provision of housing opportunities without regard to race, color, religion, sex, national origin, handicap, or familial status.

Over-all the County has stayed true to task by addressing impediments identified in the 2011 AI. We are pleased that education and outreach initiatives continued to grow annually by reaching different segments of our population. We are contented by the ongoing collaborations between Richland County Planning and Development and Richland County Community Development. And with our success with carving fair housing into the goals of all our programs and services. More importantly affordable housing is addressed in the 2015 Comprehensive Plan. Also we are working very closely with Neighborhood Planning to eliminate NIMBYISM. Over a five year period, thousands of citizens attended orientation to learn about the Richland County Homeownership Assistance Program. Many of those that attended participated in 12 hours of home buyer education, budgeting and home maintenance classes, resulting in the County assisting 195 LMI families to become homeowners. Moreover through our CHDO initiatives approximately 30 units of affordable rental and homeownership units were created for families who are 50-80 percent AMI.

Annually we sponsor programs that address fair housing factors. There were 6 barriers that we focused our attention over the past five years and while our attention was on the AFH this year, we continued down the same path as in previous years.

1. Discrimination in the Housing Market: The incidences of discrimination although not proved by statistics or HOMDA data, is likely present in the rental housing market with a focus on female head of household, non-family household, disabled persons among racial/ethnic groups.

Action Taken - Annual Financial Empowerment Workshop was offered to residents County-wide. All South Federal Credit Union presented information on personal financial planning and a representative from Cooperative Ministry offered a Power Point presentation entitled "Money Lies", where myths about money were used to demonstrate how personal finances are impacted.

2. Fair Housing Advocacy and Outreach: There is a need for on-going education, awareness and outreach, especially among lower income households and minorities.

Action Taken – Richland County hosted a COMET Bus Tour of CDBG and HOME funded projects as well as to the area hardest hit by the storm of 2015. Housing developers, policy makers and County staff from the Planning Department participated.

Action Taken – Richland County hosted an Annual Post Homeownership Workshop where seventeen (17) new homeowners attended. This event was held at The Home Depot.

3. Bias in Lending: Although inconclusive at the time of the AI study that discrimination in lending practices exists, market conditions in an unstable economy and lending practices during a period of time were proven to be predatory in Richland County.

Action Taken – Richland County was invited to participate in NeighborhoodLIFT, a 2 day Workshop sponsored by Wells Fargo Bank and Origin. The public was invited to attend this event and learn how to access this lending program. Program advertisements were printed in both English and Spanish. Over 260 persons participated.

Action Taken: Richland County Hosted the Annual Realtors and Lenders Workshop for its Housing Rehabilitation Projects that benefit elderly and/or disabled. This workshop is where area professionals in the industry came to receive program updates and, new program requirements.

Action Taken – Richland County continued its Homeownership Assistance Program (RCHAP) for first time homebuyers. An average of 400 people attended the RCHAP orientation during the year and each person in attendance received a Fair Housing (FH) brochure, FH contact information and learned how to access down payment and closing cost to become homeowners. This program also invited professionals in banking, real estate and housing development to present industry information to orientation participants. In FY 2015-2016, 22 households received assistance to purchase a home of their choice and a total of 52 LMI persons benefitted from these first time purchases.

4. Limited Supply of Affordable Housing: while LMI is not a protected class, affordability is one aspect of housing discrimination where action is necessary to increase the supply and availability of affordable housing.

Action Taken - Two separate CHDO activities funded the previous year were completed resulting in 4 single family affordable rental units and resulting in a total of 14 occupants. Two properties are located in Lower Richland and two are located in Greater Woodfield Park; both are targeted areas and are mixed income neighborhoods countering development in racially and ethnically concentrated areas..

Action Taken – This year Richland County continued to offer the Housing Rehabilitation program and proposed to benefit approximately 8-10 households this year. Three units were completed this year benefiting a total of 6 LMI persons. Of

those 3 households assisted this year, 4 of the 9 persons were disabled and elderly. This program helps to strengthen a small but positive stabilizing force for the housing stock in Richland County.

5. Government Policies: This impediment deals with issues relating to the development of land and housing that is available to a wide range of people and income levels in disparate locations. County ordinances and code enforcement greatly influence property maintenance and neighborhood conditions play a significant role in the locations of choice housing in desirable neighborhoods.

Action Taken - This year the Director of Richland County Planning Department participated as a panelist in Civil Rights: It Still Matters – panel discussion II: Solutions to Eradicate Barriers that Prohibit Housing Choice. By doing so, people in attendance heard firsthand about the County’s housing agenda as outlined in the Comprehensive Plan. Also the director was on hand to address hard pressed issues such as density, accessibility and inclusionary housing, which is not an option in the County.

More directly the Comprehensive Plan’s recommendations mirror those listed in the AI. The strategies found in the section “Housing Elements” include focus on revitalization area in neighborhoods with reduced housing value; offering incentives to attract more private housing developers to revitalization areas and to target prime areas for infill development to include the compilation of a comprehensive list of all vacant lots within the County suitable for housing.

Action Taken - The County Transportation Penny infrastructure projects continued through 2016. Two primary goals of the Penny Sales Tax will greatly impact affirmatively furthering fair housing choice: 1) to expand the operation of the existing bus system and 2) to make street improvements for pedestrians throughout the County to insure ADA compliance. To date approximately \$69 million has been spent and this year the program confirmed that there has been a 35% increase in bus ridership (doubled since 2012) and the Richland County Department of Social Services have significantly increased the number of bus passes purchased. Limited public transportation threatens access to affordable decent housing for members of the protected classes and people in general. Improvements in both transportation and housing location and availability are a breakthrough for addressing impediments found in the AI.

6. Local Opposition (NIMBY): the proposed location for the development of affordable housing, public housing or Section 8 housing often draws criticism and opposition from neighborhood residents.

Action Taken - The County invested both HOME and CDBG in programs and services for low-and-moderate income households where fair housing education is incorporated. RCHAP and Homeowner Rehabilitation support the fair housing education offered through CHDO housing development, and it provides an opportunity to emphasize the fair housing law in some way. CHDO’s that received CHDO Reserve funds are required to increase housing choice alternatives for the disabled and families with children when and where possible n both new construction

and existing. Program participants receive information and or benefit from the work of these activities.

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 This resource discontinued its service in early 2016.

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);

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.*

- 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
- 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 Community Development 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,

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

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.

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, as drawn from decennial Census, the American Community Survey, and HUD's affect databases. These 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 a variety of 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

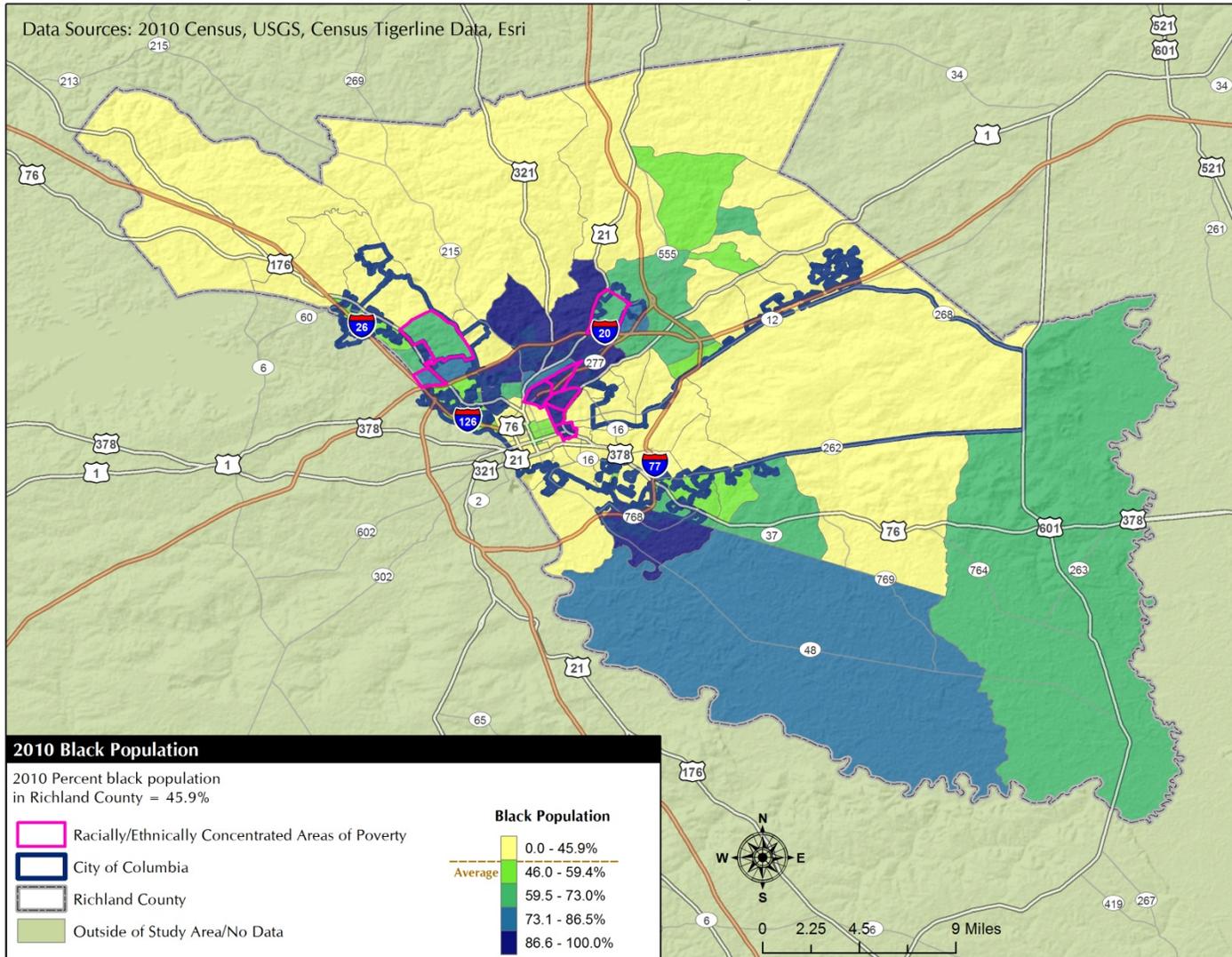
Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	161,276	50.3%	181,974	47.3%	12.8%
Black	144,809	45.2%	176,538	45.9%	21.9%
American Indian	782	.2%	1,230	.3%	57.3%
Asian	5,501	1.7%	8,548	2.2%	55.4%
Native Hawaiian/ Pacific Islander	263	.1%	425	.1%	61.6%
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 V.1 and V.2, on the following pages.

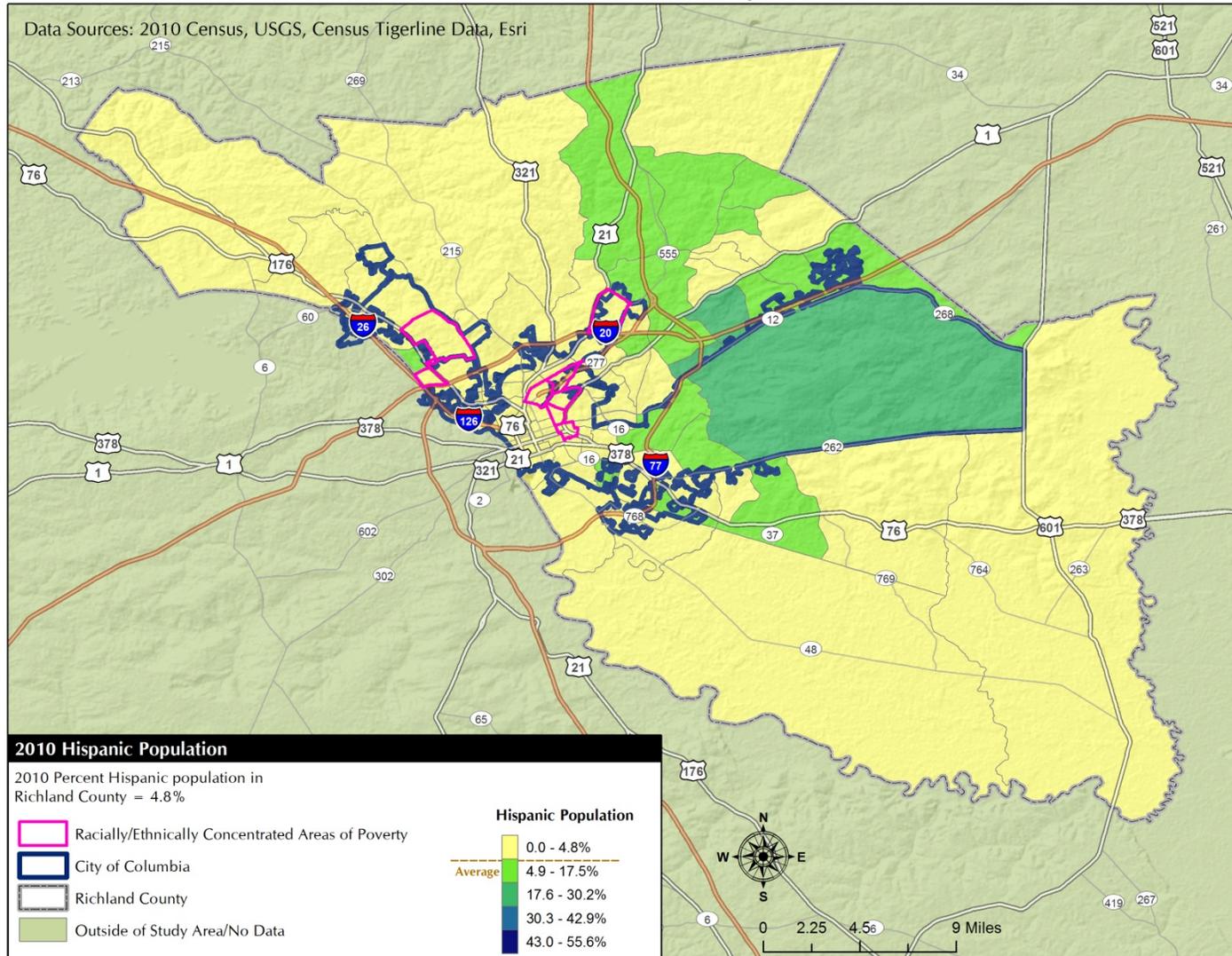
In Map IV.1, on the following page, several Census tracts have concentrations of Black residents that exceed 86 percent, as seen in the central portion of the County, just north of the City of Columbia, as well as the southern tip of the City, a Census tract that extends beyond the City and into the 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. As seen in Table IV.4, this group encompasses several races with white-Hispanics comprising 51 percent of the Hispanic population in 2014, with blacks a far smaller group, having just 7.8 percent of the Hispanic population.

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 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, although they also tended to live longer and have a higher disability rate in their elder years.

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. In 1990, 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, as seen in Table IV.6, below.

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

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 HUDs AFFH data indicate that 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.

Income and Poverty

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 all households.

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 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. 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.

RACIALLY OR ETHNICALLY CONCENTRATED AREAS OF POVERTY

Thus far, we have seen concentrations of poverty, as well as concentrations of racial and ethnic minorities. These two concerns tend to be highly correlated. Racially or ethnically concentrated areas of poverty (R/ECAPs) are Census tracts with relatively high concentrations of non-white residents with 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 RCAP/ECAP in 2014, as seen in Map IV.3; 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.¹⁰ 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. For the sake of illustrations, these RCAP/ECAP areas are presented in several of the maps contained in this report.

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.9. 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.

¹⁰ One of these two R/ECAPs is located just outside of the city limits, in or around the St. Andrews neighborhood.

Table IV. 9
R/ECAP Demographics
 County of Richland, South Carolina
 2016 HUD AFFH Database–Table 4

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	0.5
#2 country of origin	Colombia	32	0.1
#3 country of origin	Nigeria	32	0.1
#4 country of origin	Kenya	30	0.1
#5 country of origin	Bahamas	17	0.1
#6 country of origin	China excluding Hong Kong and Taiwan	15	0.1
#7 country of origin	Eritrea	14	0.1
#8 country of origin	Syria	14	0.1
#9 country of origin	Germany	11	0.1
#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.

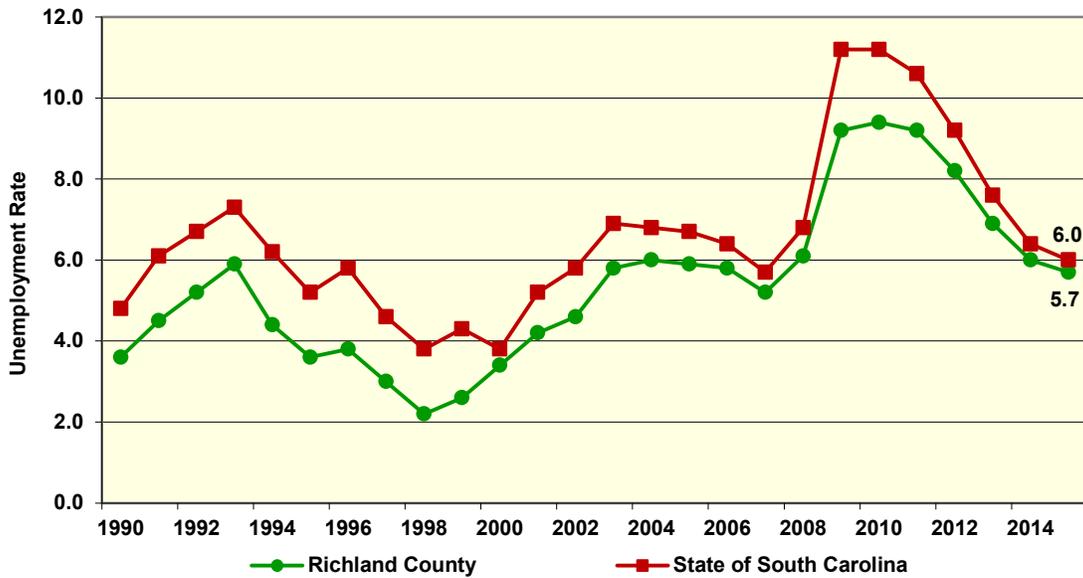
Residents born outside of the United States accounted for relatively small shares of the R/ECAP population (as they did of the county population as a whole). However, the share of R/ECAP residents who were born in Mexico was, at 1.9 percent, about twice as large as Mexican-born residents' share of the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

R/ECAPs Over Time

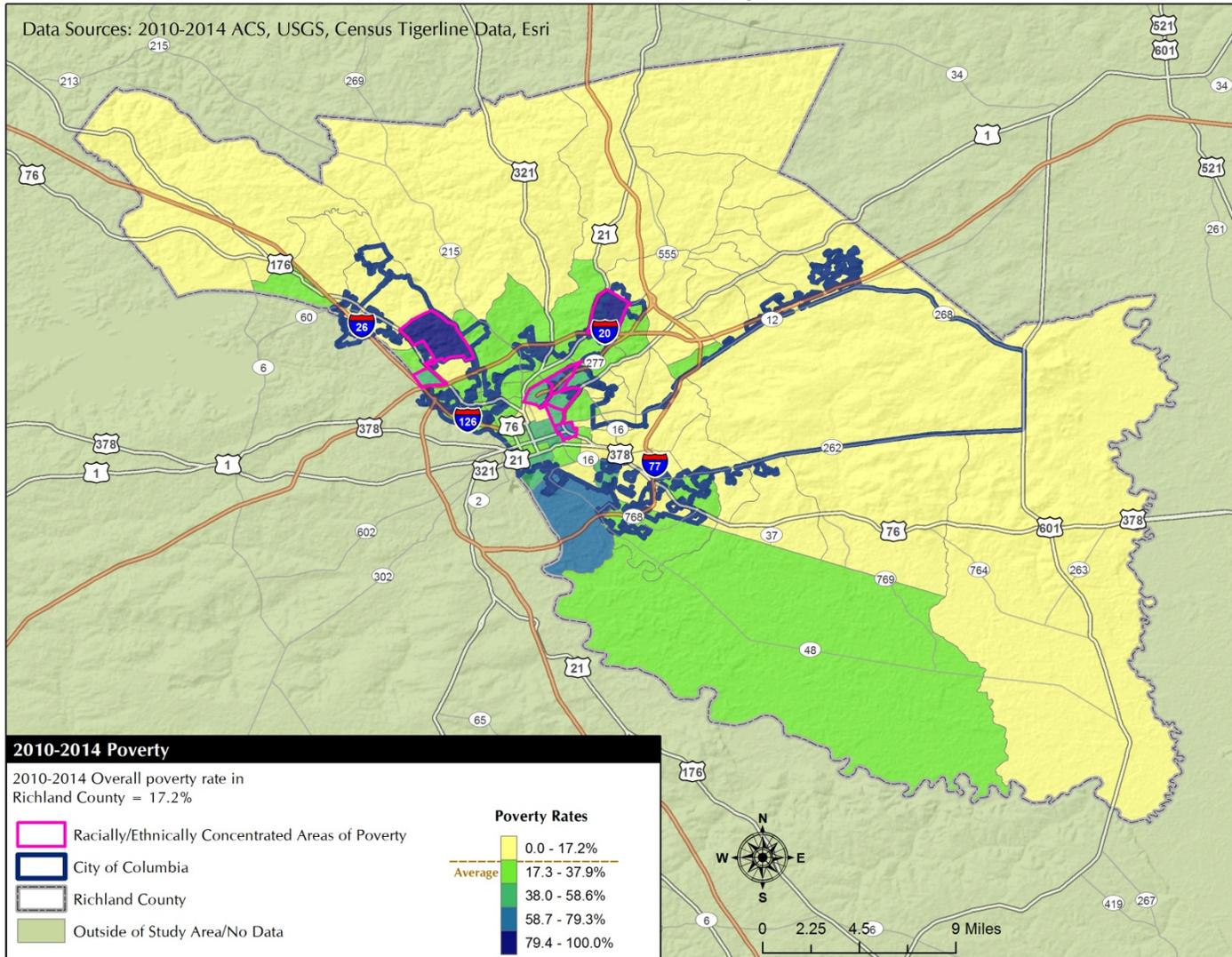
A cluster of R/ECAPs in the center of Columbia has existed since at least 1990. Over the years, this cluster has expanded and contracted according to changing demographic trends. For example, between 1990 and 2000, the Census tract encompassing Watkins-Nance Elementary School and Perry Middle School was eliminated from the list of R/ECAPs in the county, only to be added once again in 2014. By contrast, the area to the immediate north of the University and Statehouse was considered an R/ECAP until after 2000. By 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 2014.

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

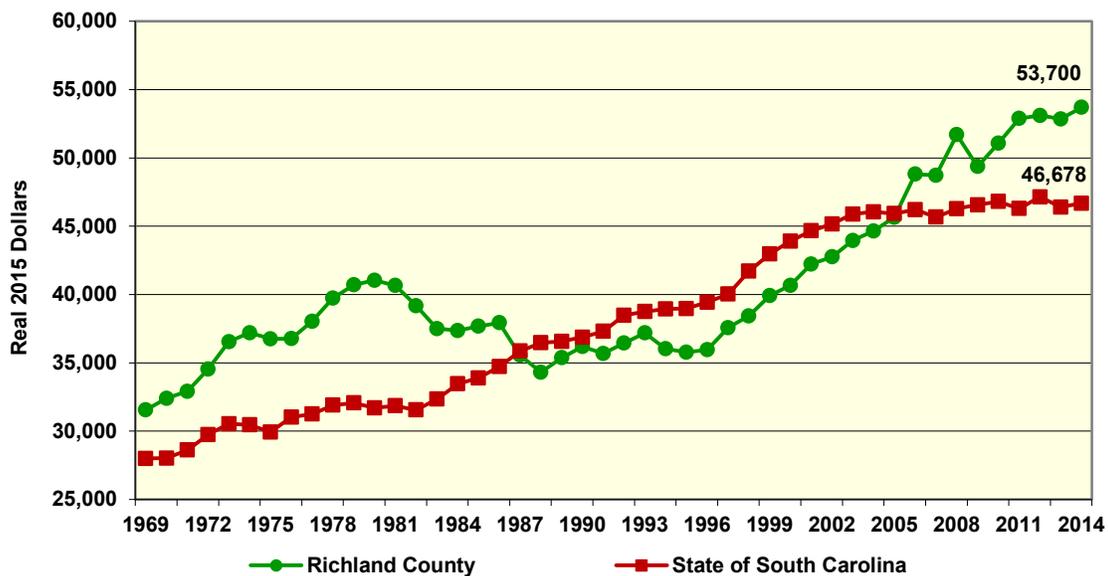


Economics

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.2, 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.

From 1969 to 1987, real average earnings per job¹¹ in Richland County exceeded statewide figures, as shown in Diagram IV.3. 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

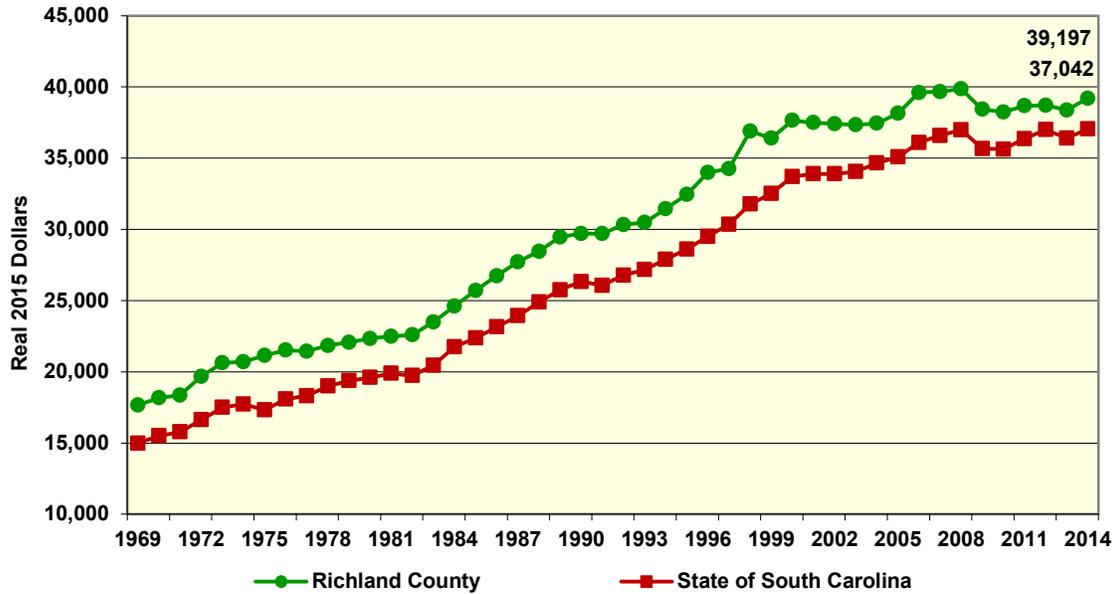


Unlike real earnings, the real per capita income (PCI) in the County has been consistently above statewide PCI since 1969¹². Both State and County PCI have grown steadily since 1969, but experienced a drop during the recent recession. Per capita income has only risen slightly since 2008, ending at \$39,197 for the County in 2015. The State's PCI was \$37,042 in 2015.

¹¹ 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.

¹² 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

Historic flooding in 2015 had a major impact on the housing inventory in the County. Much of this impact is not represented by the data presented below, but it made dramatic impacts on the availability of housing. Nevertheless the following narrative is important to provide an understanding of the housing in the County.

An estimated 67.1 percent of housing units were single family units in 2014, as seen in Table IV.10, below. Apartments accounted for 20.9 percent in 2014, and mobile homes accounted for 5.0 percent of units.

Table IV.10
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.11 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.11
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.12. 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. 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.12
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.13, on the following page.

Table IV.13
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.14, below.

Table IV.14
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.15.

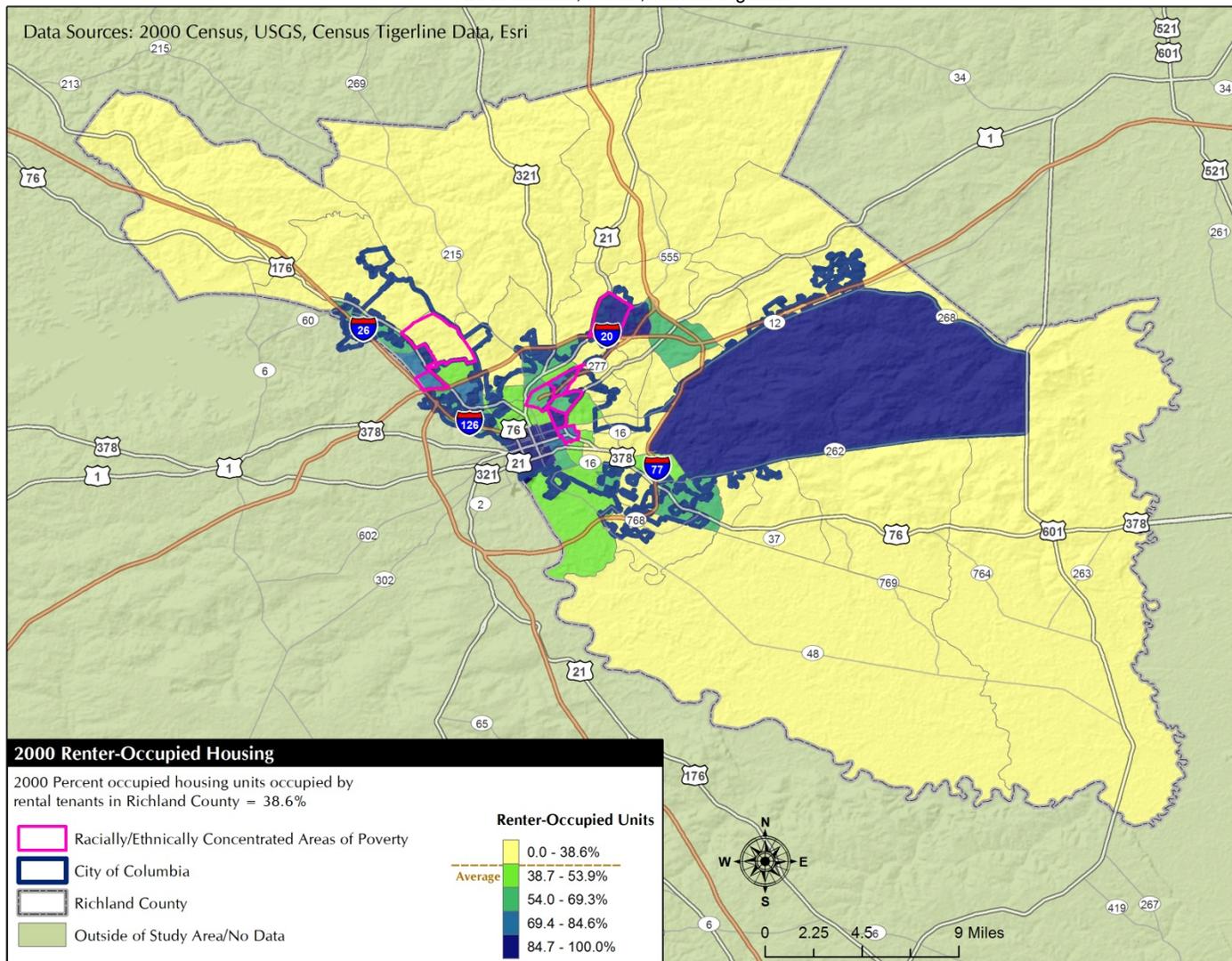
Table IV.15
Households by Household Size

Richland County
2000 & 2010 Census SF1 Data

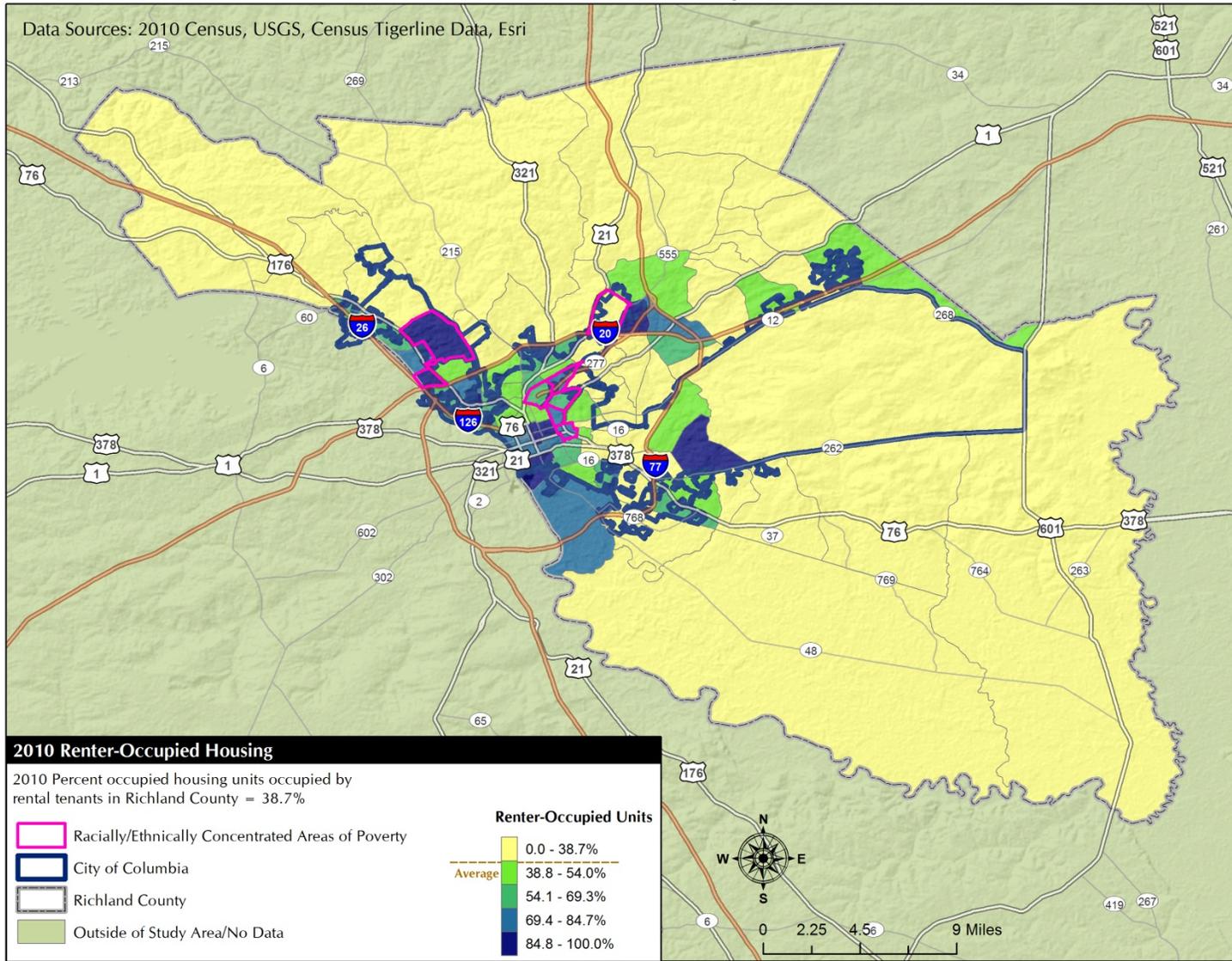
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	34,990	29.1%	43,828	30.2%	25.3%
Two Persons	38,643	32.2%	46,245	31.9%	19.7%
Three Persons	20,762	17.3%	24,454	16.8%	17.8%
Four Persons	15,877	13.2%	18,152	12.5%	14.3%
Five Persons	6,491	5.4%	7,931	5.5%	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 V.6 and V.7. As was the case with renter-occupied housing, the overall distribution of owner-occupied units changed very little from 2000 through 2010.

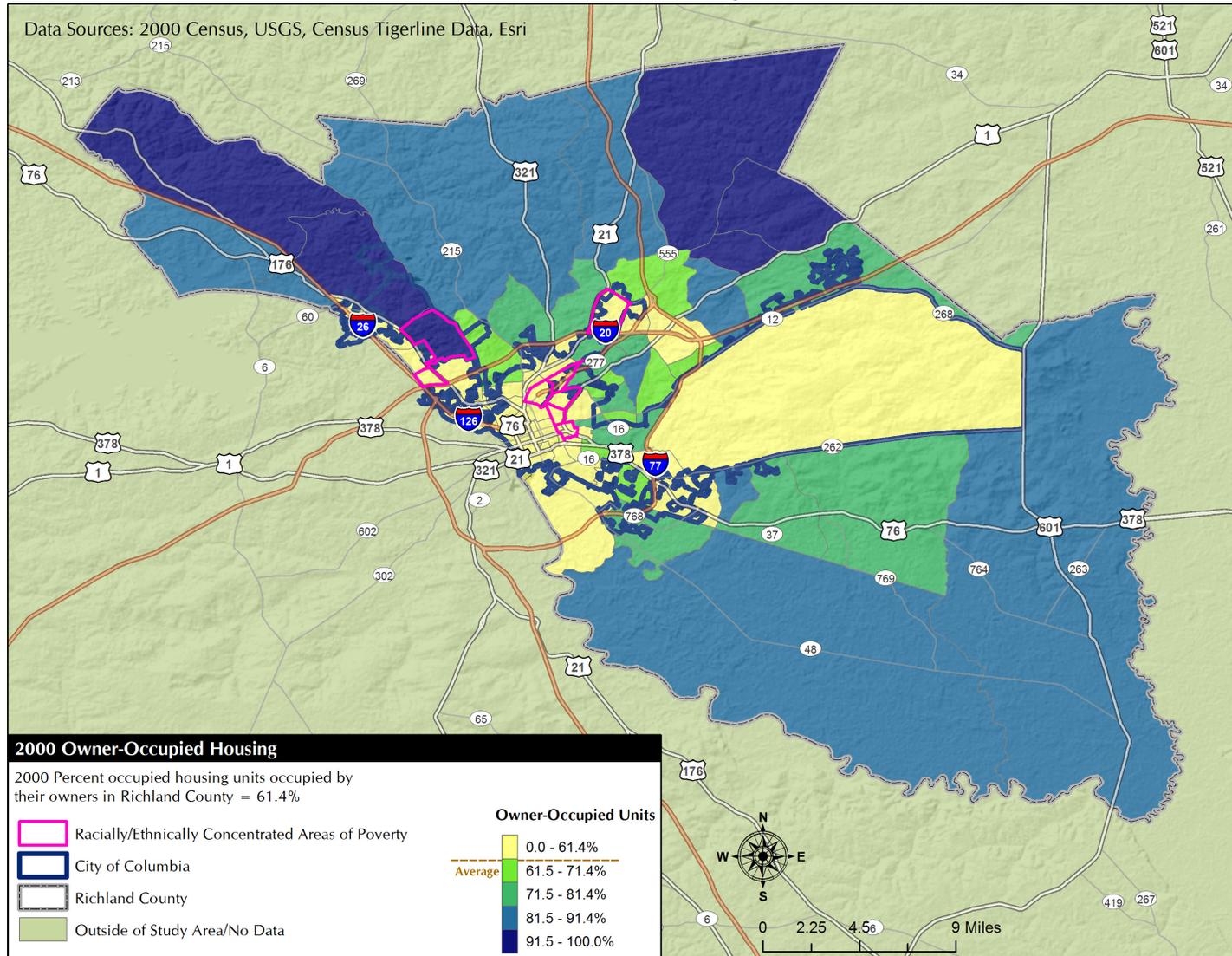
Map IV.4
2000 Renter Occupied Housing
 Richland County, South Carolina
 2010 Census, USGS, Census Tigerline Data, Esri



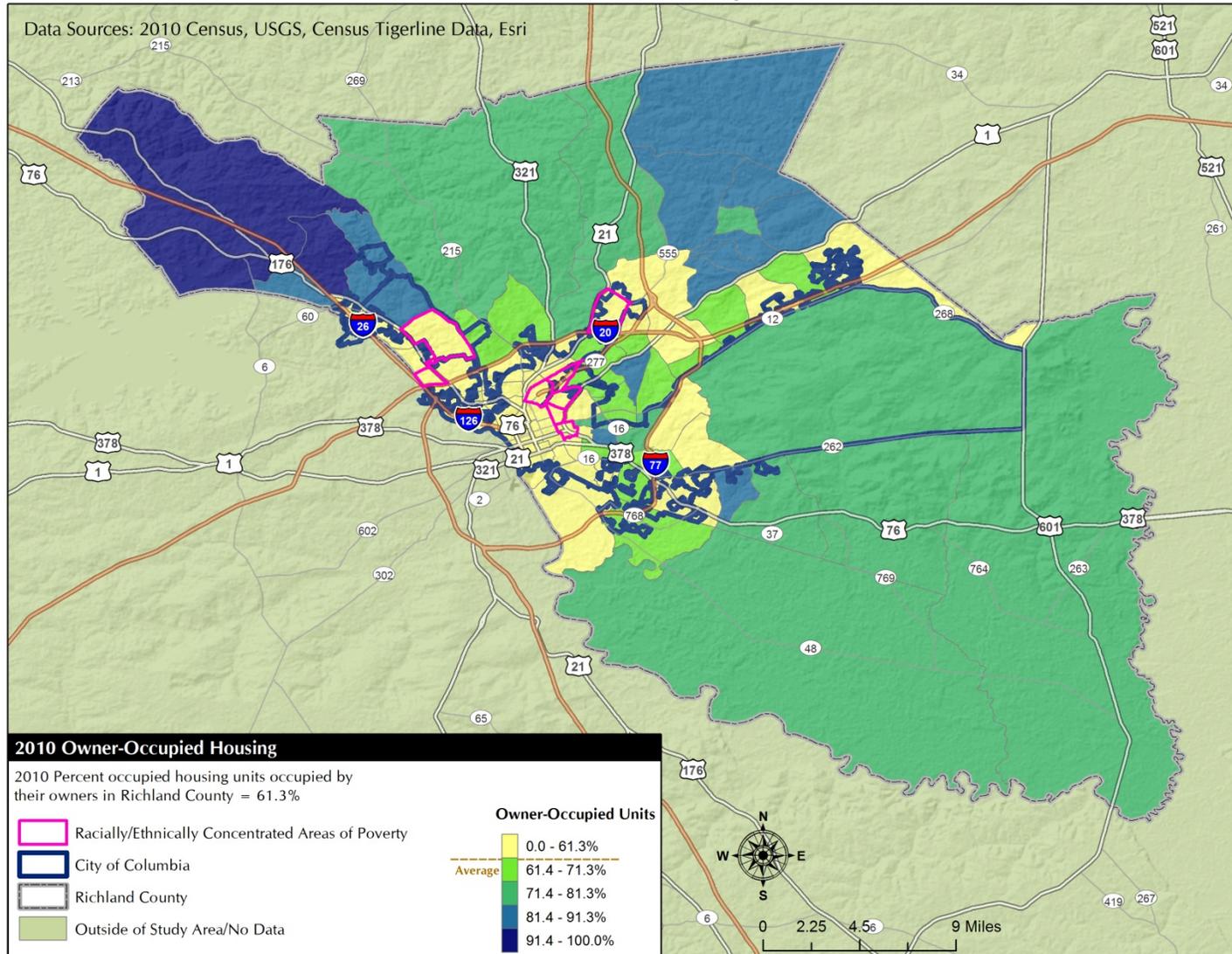
Map IV.5
2010 Renter Occupied Housing
 Richland County, South Carolina
 2010 Census, USGS, Census Tigerline



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 INTEGRATION

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.

Segregation levels in Richland County were identified by using the Brown Longitudinal Tract Database for 1990 and 2000 and the 2010 SF1 Decennial Census. Unlike HUD's provided data, this incorporated the entire County, including the City of Columbia and other incorporated communities in the County, as well as all unincorporated areas of the County. Furthermore, these segregation levels were computed by Census Tract for all three Decennial Census periods, not the Census Tracts for 1990 and 2000 and the block groups in 2010, as was done in HUD's provided data.¹³

All things considered, the segregation levels in the County have been slowly slipping over the years, Black/White falling from 50.1 in 1990 to 45.2 in 2010. Hispanics fell from 35.9 in 1990, to 34.0 in 2000, but rose again to 37.6 in 2010.

Table IV.16
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 nonwhite residents, and between white and black residents, as measured by the index of dissimilarity. As shown in Table IV.17, 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.

¹³ 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.

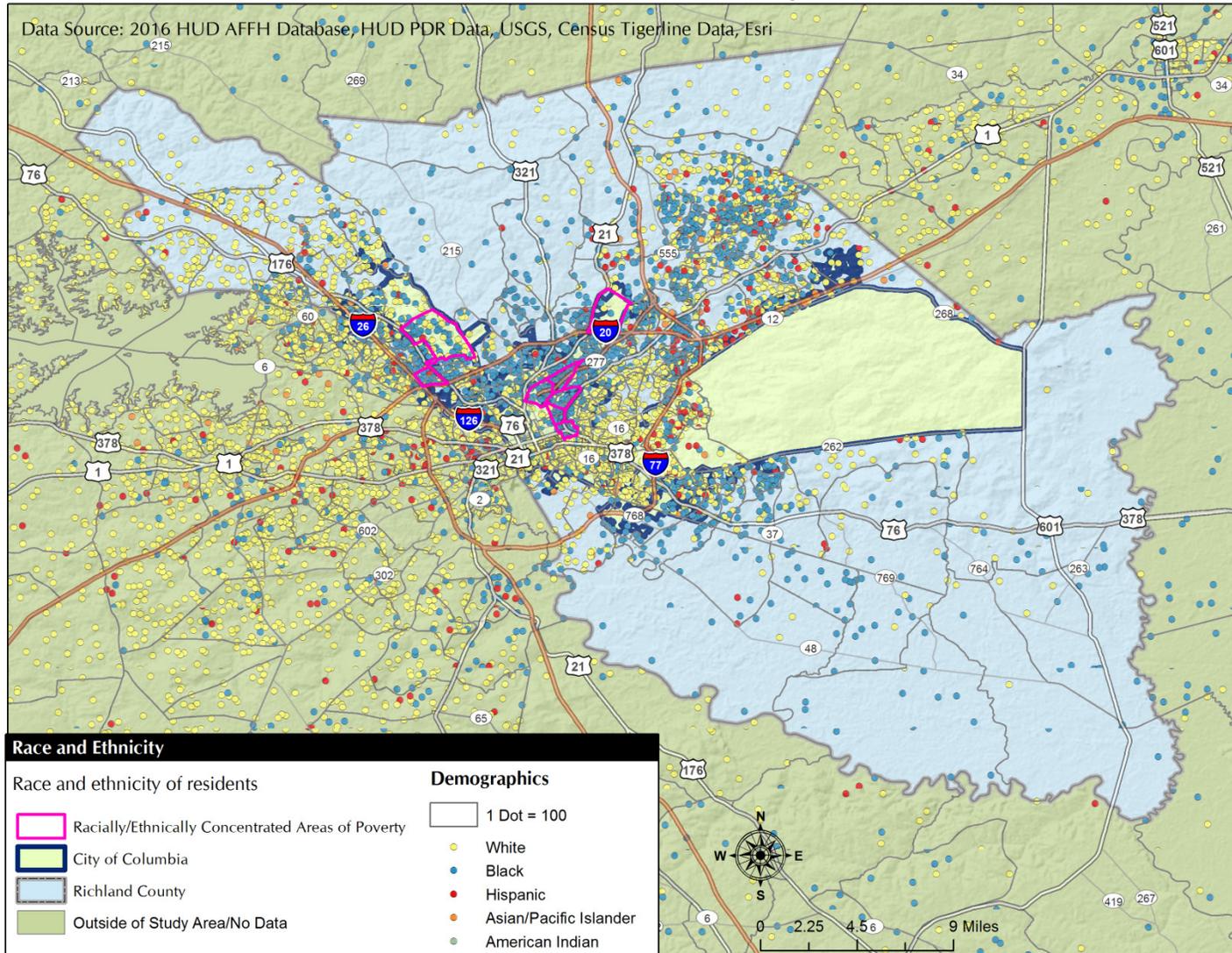
Table IV.17
Racial/Ethnic Dissimilarity Trends
 Richland County, South Carolina
 2016 HUD AFFH Data–Table 3

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

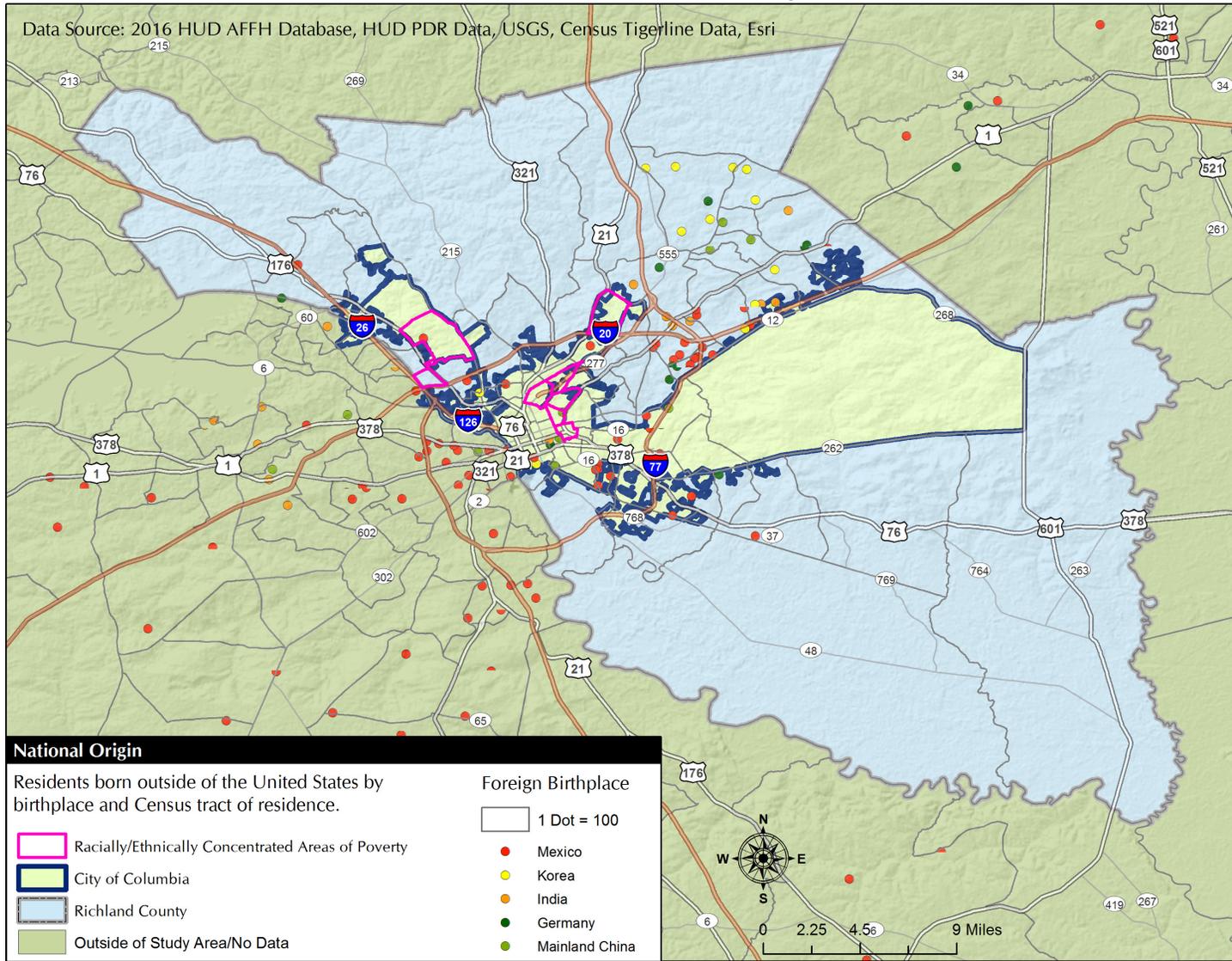
Observed levels of segregation between white residents and other racial/ethnic groups fell between 1990 and 2000, without exception. However, between 2000 and 2010 dissimilarity index values indicated a slightly increased degree of segregation between white and Hispanic residents, white and Asian/Pacific Islander residents, and white and American Indian residents. At 37.6 percent, the dissimilarity index value for Hispanic and white residents suggest 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.

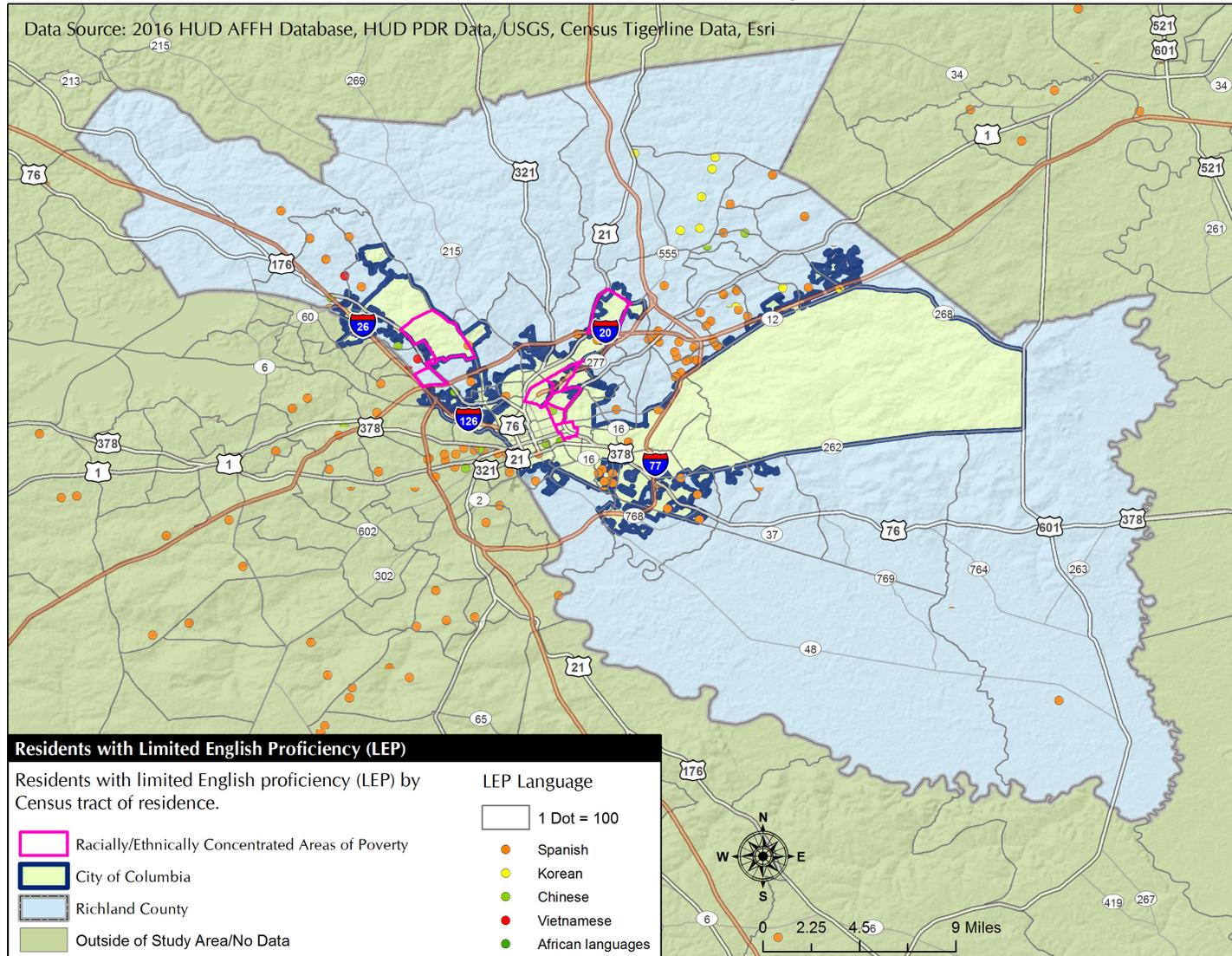
Map IV.8
AFFH Map 1 – Race and Ethnicity
 Richland County, South Carolina
 2016 HUD AFFH Database, USGS, Census Tigerline



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 county. 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 2010.¹⁴ 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.

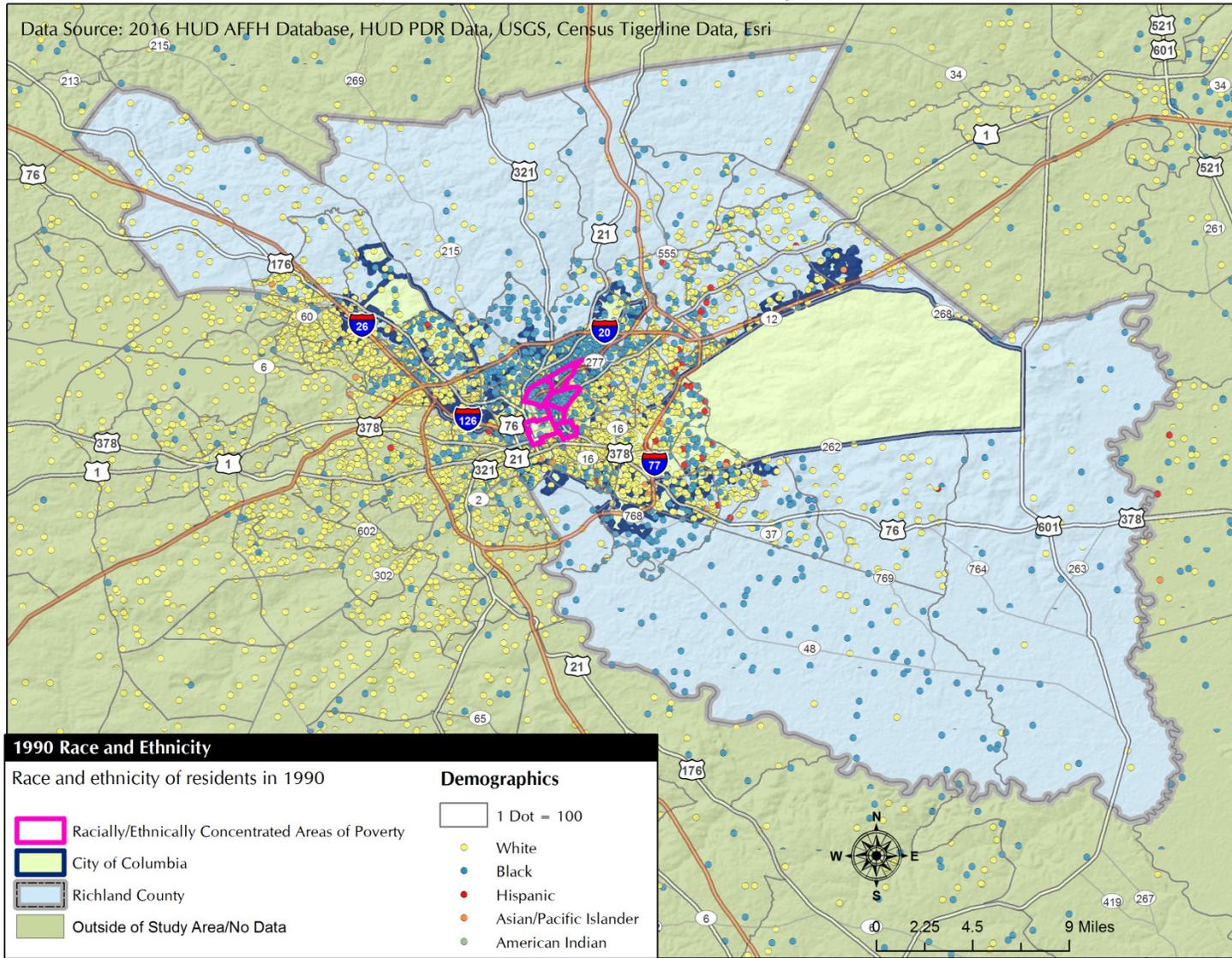
Generally speaking, owner-occupied housing units accounted for relatively large shares of occupied units in Census tracts outside of the city. Accordingly, the percentage of owner-occupied units in the county's R/ECAPs was uniformly at, or more commonly below, the countywide average.

Patterns of Segregation over Time

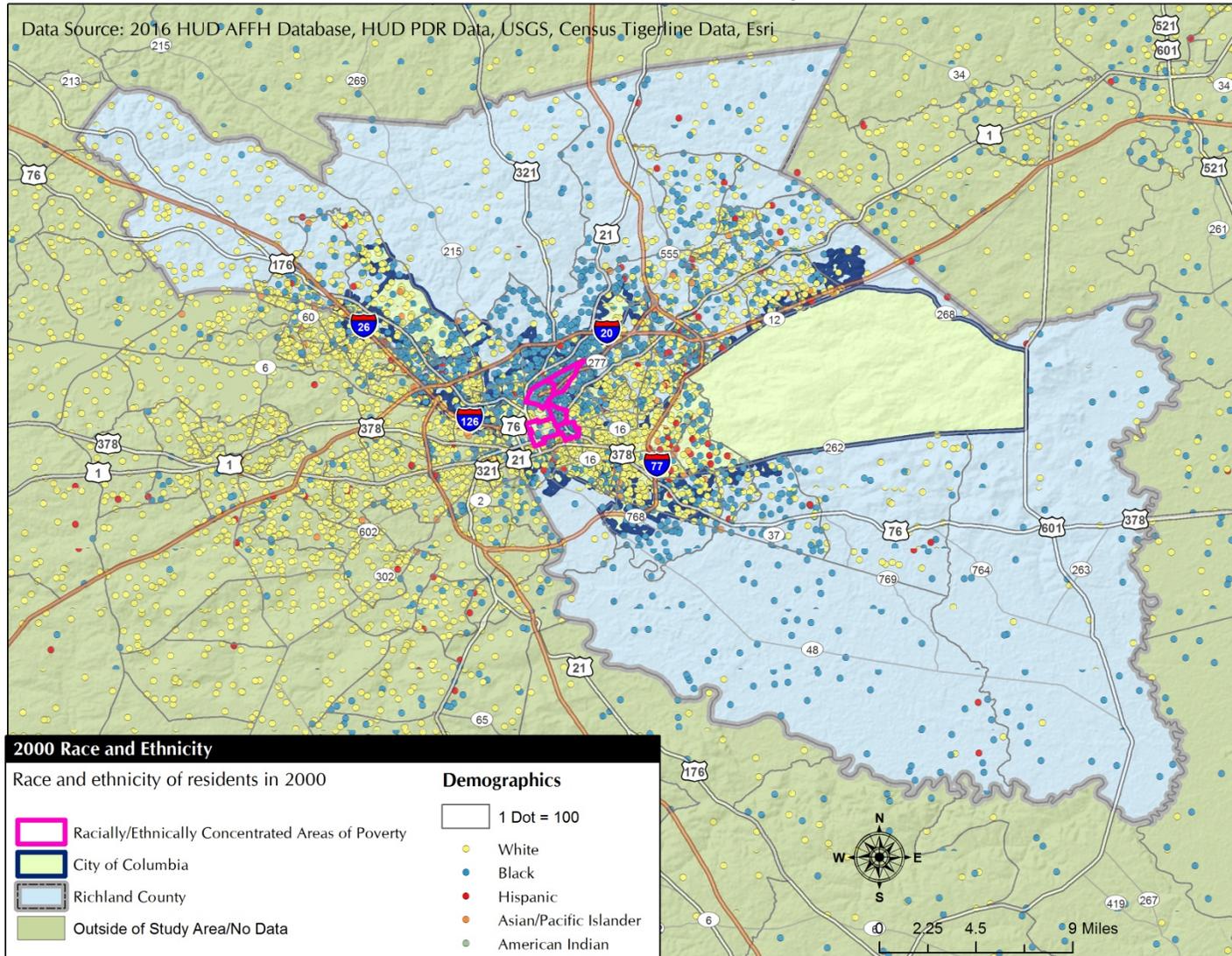
The distribution of residents in the county by race and ethnicity reflects demographic patterns that were well-established by 1990. As shown in Map IV.11, the county also saw relatively high concentrations of black residents to the north of central Columbia in that year, and relatively high concentrations 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 V.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.

¹⁴ Census tracts are designated racially/ethnically concentrated areas of poverty (R/ECAPs) if two conditions are satisfied: First, the nonwhite 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.¹⁵ The analysis presented herein is from the HMDA data system.

Data collected under the Home Mortgage Disclosure Act in 1975 (HMDA) provide a comprehensive portrait of home loan activity, including information pertaining to home purchase loans, home improvement loans, and refinancing. These data allow us to analyze patterns in home lending, and discover whether and how much lending patterns differ according to residents' genders, levels of income, and race or ethnicity. While white applicants are denied at an average rate of 11.8 percent, minority 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 in Table IV.17, as well as illustrated in Diagram IV .1.

If loans are unavailable to minority households, then the outcome of these private sector practices and discriminatory activities, and resulting segregation, in the jurisdiction may continue, especially in areas with high concentrations of owner-occupied housing. This is particularly true for Black householders, whose population continues to grow, gaining a greater share of the overall population, expanding to 46 percent of the population versus 47 percent for whites in the 2014 ACS.

¹⁵ *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>

Congress enacted the Home Mortgage Disclosure Act in 1975, permanently authorizing the law in 1988¹⁶. 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;¹⁷
3. The institution must have had a home or branch office in a Metropolitan Statistical Area (MSA);
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

¹⁶ Prior to that year, Congress had to periodically reauthorize the law.

¹⁷ 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.

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 in Table IV.18, 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.

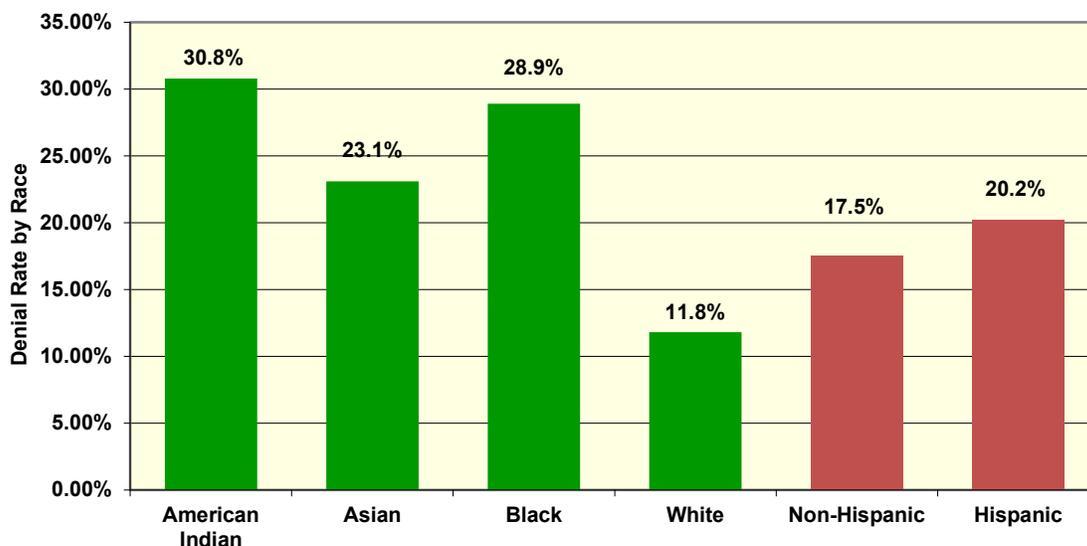
Table IV.18
Denial Rates by Race/Ethnicity of Applicant

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, as seen in Table IV.19. 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.19
Denial Rates of Loans by Race/Ethnicity and Income of Applicant

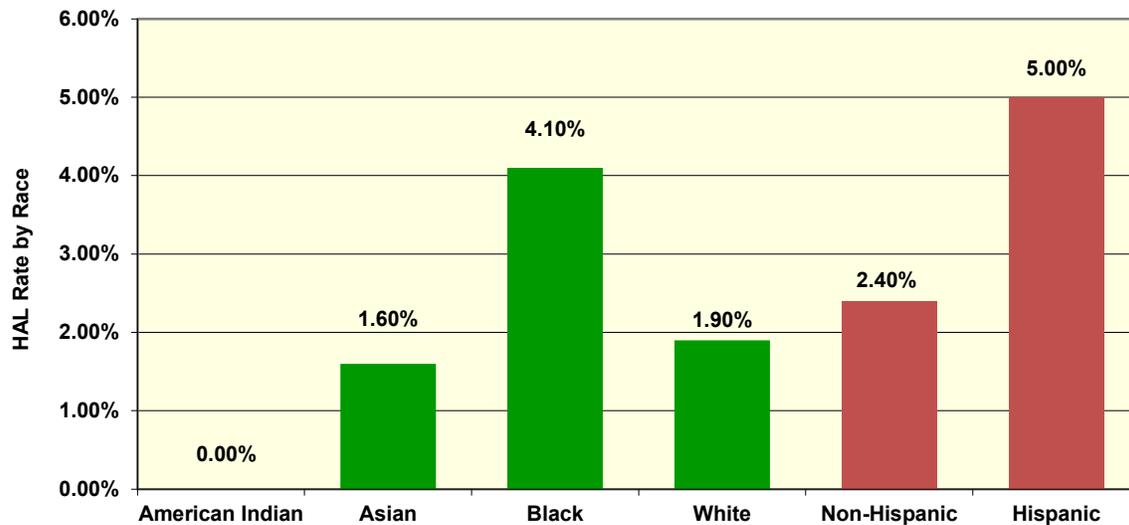
Richland County
2008–2014 HMDA Data

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. HUD maintains records of complaints that represent potential and actual violations of federal housing law. Over the 2008 through 2016 study period, 81 complaints were received alleging discrimination in Richland County. 71 of the complainants were investigated by SCHAC. Some 38 of these complaints cited perceived discrimination based on disability, as shown in Table IV.20a below. In addition, between 2009 and 2016, some 30 fair housing complaints were received on the basis of race. Some 38 of these complaints cited perceived discrimination based on disability, as shown in Table IV.20a, below. In addition, between 2009 and 2016, some 30 fair housing complaints were received on the basis of race.

Table IV.20a
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.21b, below.

Table IV.21b
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

In addition, the public input received from the focus groups indicated that a lack of public transportation increased the amount of segregation in the County.

RACIALLY OR ETHNICALLY CONCENTRATED AREAS OF POVERTY

Thus far, we have seen concentrations of poverty, as well as concentrations of racial and ethnic minorities. These two concerns tend to be highly correlated. Racially or ethnically concentrated areas of poverty (R/ECAPs) are Census tracts with relatively high concentrations of non-white residents with 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 RCAP/ECAP in 2014, as seen in Map IV.3; 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.¹⁸ 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. For the sake of illustrations, these RCAP/ECAP areas are presented in several of the maps contained in this report.

The total population living in the county's nine R/ECAPs, as reported in HUDs 2016 Assessment Tool was 23,490. As noted in Table IV.26A, not more than one percent of any foreign born population existed in the County in 2010. However, Black non-Hispanic householders comprise the largest group in the County, comprising some 45.4 percent of the population. Hispanic households comprise less than 5 percent of all households.

¹⁸ One of these two R/ECAPs is located just outside of the city limits, in or around the St. Andrews neighborhood.

Table IV. 22
Demographics by Race and National Origin
 County of Richland, South Carolina
 2016 HUD AFFH Database–Table 1

Richland County			
Race/Ethnicity		#	%
White, Non-Hispanic		174,267	45.3
Black, Non-Hispanic		174,549	45.4
Hispanic		18,637	4.8
Asian or Pacific Islander, Non- Hispanic		8,805	2.3
Native American, Non-Hispanic		987	0.3
Other, Non-Hispanic		562	0.1
National Origin	Country		
#1 country of origin	Mexico	3,678	0.9
#2 country of origin	Korea	1,816	0.5
#3 country of origin	India	1,590	0.4
#4 country of origin	Germany	1,448	0.4
#5 country of origin	China excluding Hong Kong and Taiwan	944	0.2
#6 country of origin	Nigeria	844	0.2
#7 country of origin	Philippines	620	0.2
#8 country of origin	Canada	511	0.1
#9 country of origin	Guatemala	491	0.1
#10 country of origin	Jamaica	476	0.1

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 2014. By contrast, the area to the immediate north of the University and Statehouse was considered an R/ECAP until after 2000. By 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.

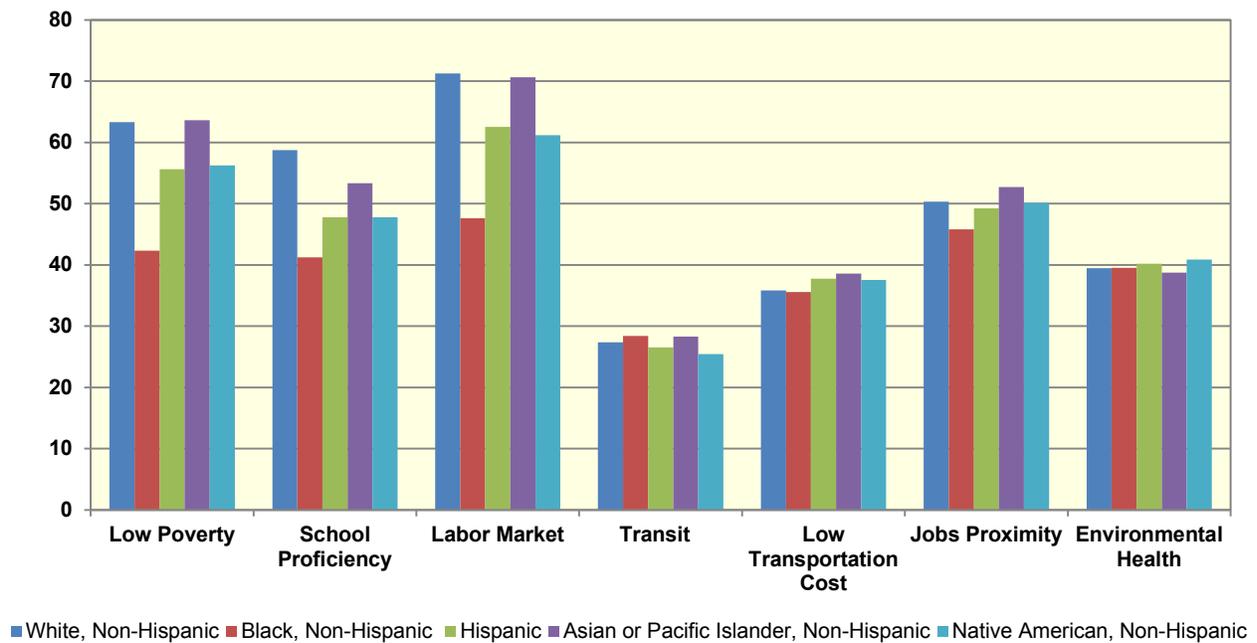
None of the R/ECAPs in these peripheral areas (discussed in more detail above) were present prior to 2014.

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.23, 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.23
Opportunity Indicators by Race/Ethnicity

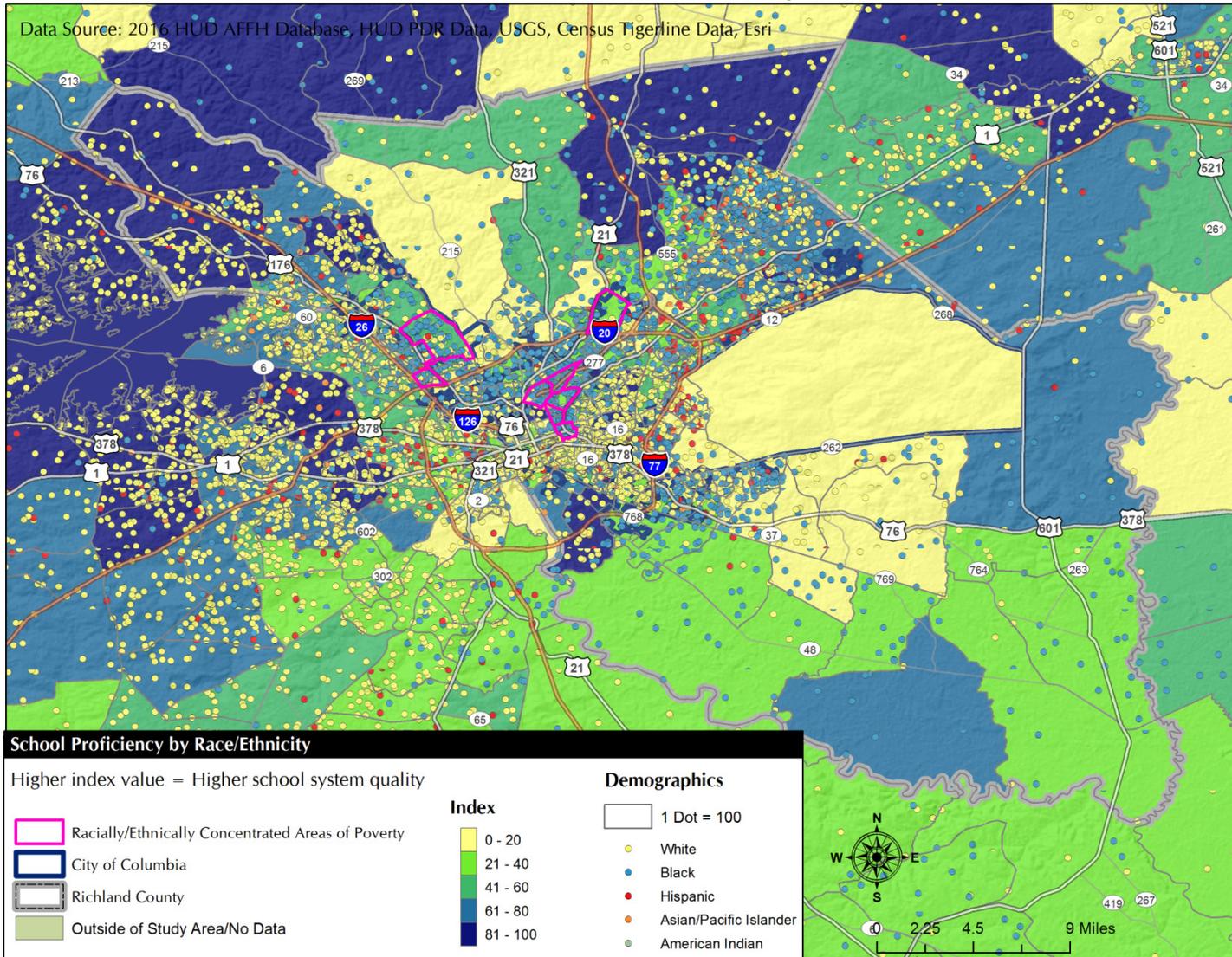
Richland County, South Carolina
2016 HUD AFFH Database–Table 12

Richland County	School Proficiency Index
Total Population	
White, Non-Hispanic	58.76
Black, Non-Hispanic	41.22
Hispanic	47.81
Asian or Pacific Islander, Non-Hispanic	53.37
Native American, Non-Hispanic	47.79

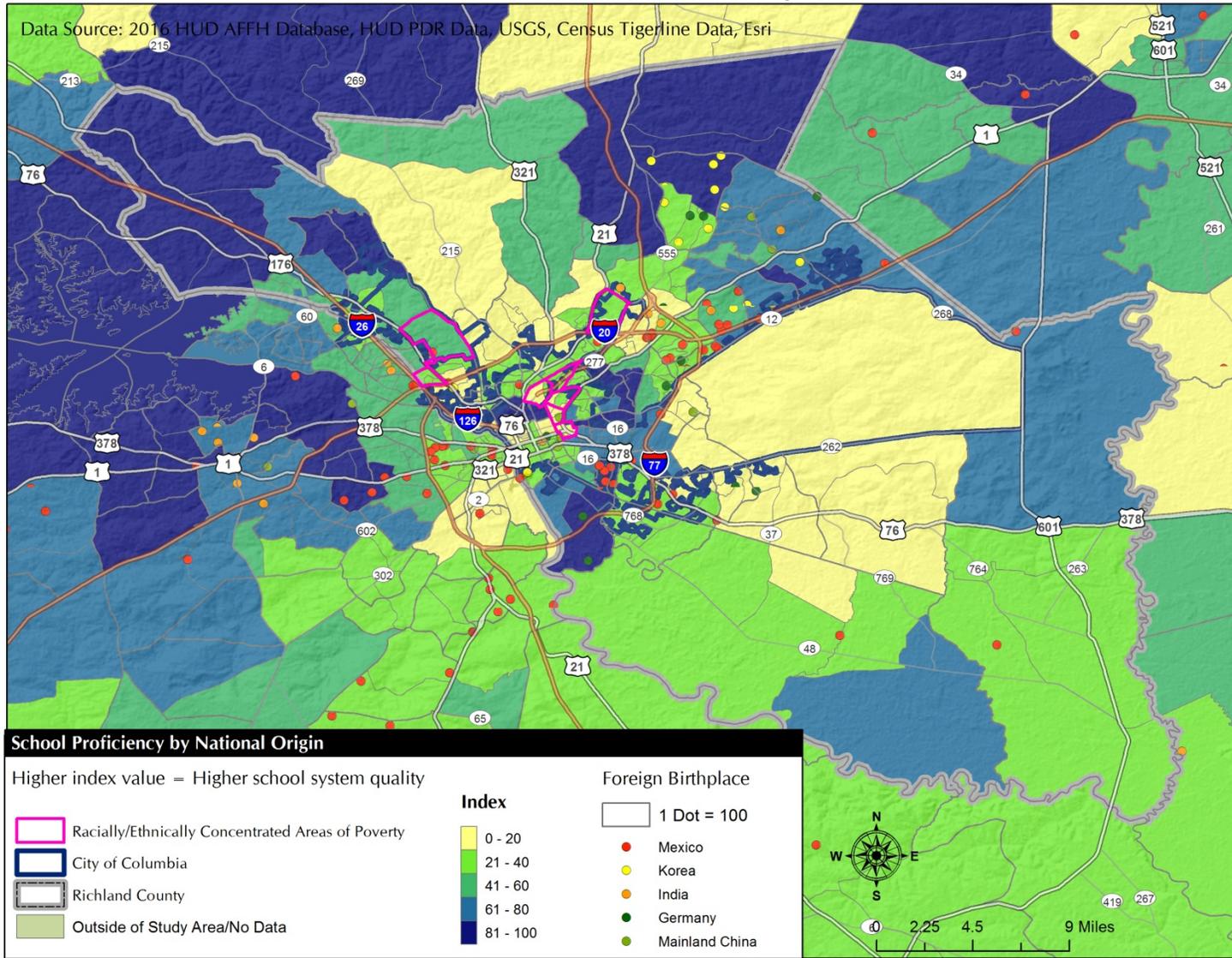
Note 1: Data Sources: Decennial Census; ACS; Great Schools; Common Core of Data; SABINS; LAI; LEHD; NATA

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

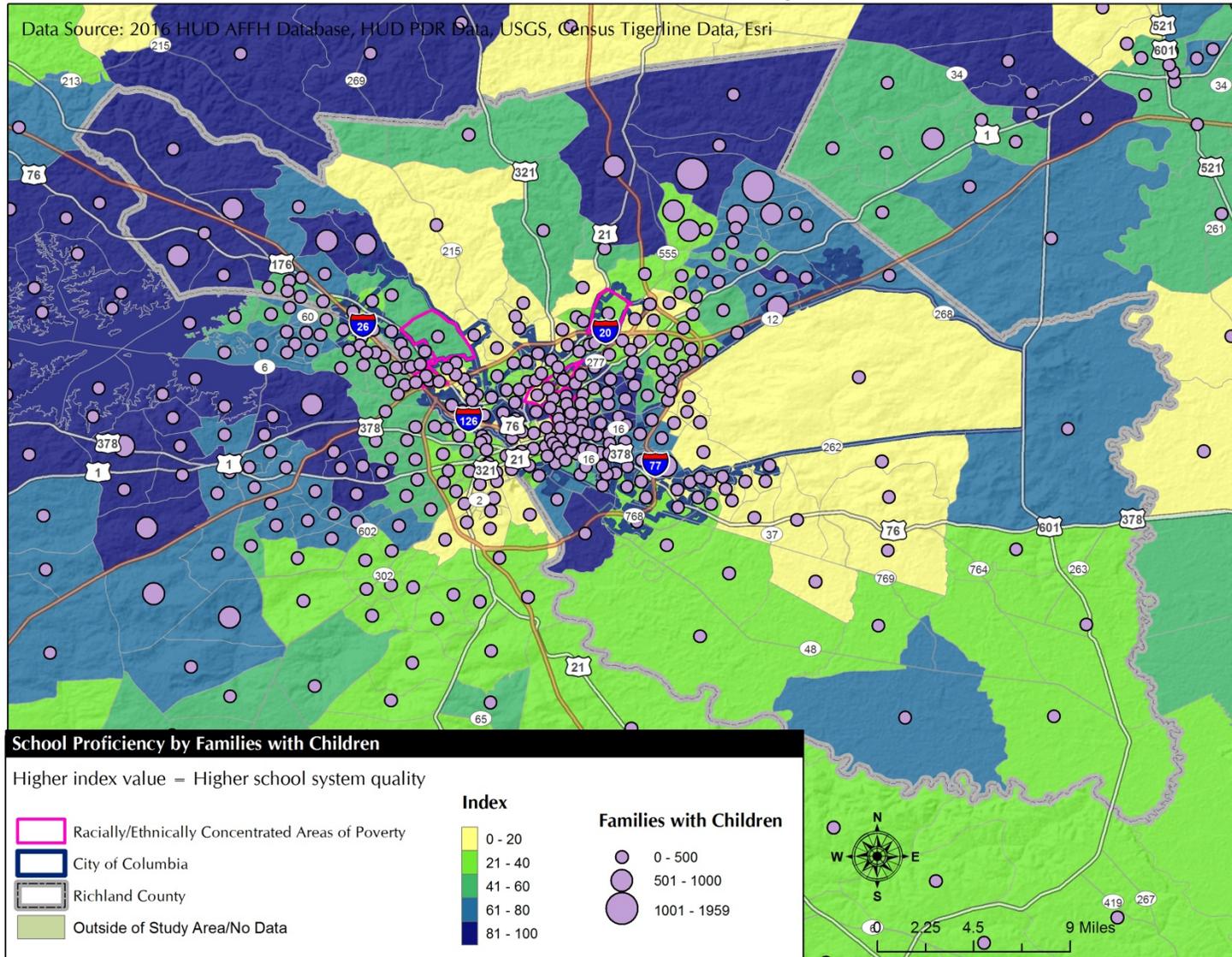
Map IV.13
AFFH Map 9 – School Proficiency by Race
 Richland County, South Carolina
 2016 HUD AFFH Database, USGS, Census Tigerline



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 5.¹⁹ In District 1, students are required to enroll in the schools by their residence, except for the availability of two charter schools.²⁰ In District 2, students are required to attend the school in which they are zoned by residence.²¹ 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. These two indexes are presented in Table IV.24.

Table IV.24
Opportunity Indicators by Race/Ethnicity
Richland County, South Carolina
2016 HUD AFFH Database—Table 12

Richland County	Labor Market Engagement Index	Jobs Proximity Index
Total Population		
White, Non-Hispanic	71.26	50.34
Black, Non-Hispanic	47.65	45.81
Hispanic	62.54	49.25
Asian or Pacific Islander, Non-Hispanic	70.64	52.73
Native American, Non-Hispanic	61.17	50.14

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).

¹⁹ <http://www.richlandonline.com/Residents/NewResidents/Schools.aspx>

²⁰

²¹ <https://www.richland2.org/Departments/administration/EnrollmentandRegistration/Pages/Enrollment-Registration.aspx>

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.²² 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 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

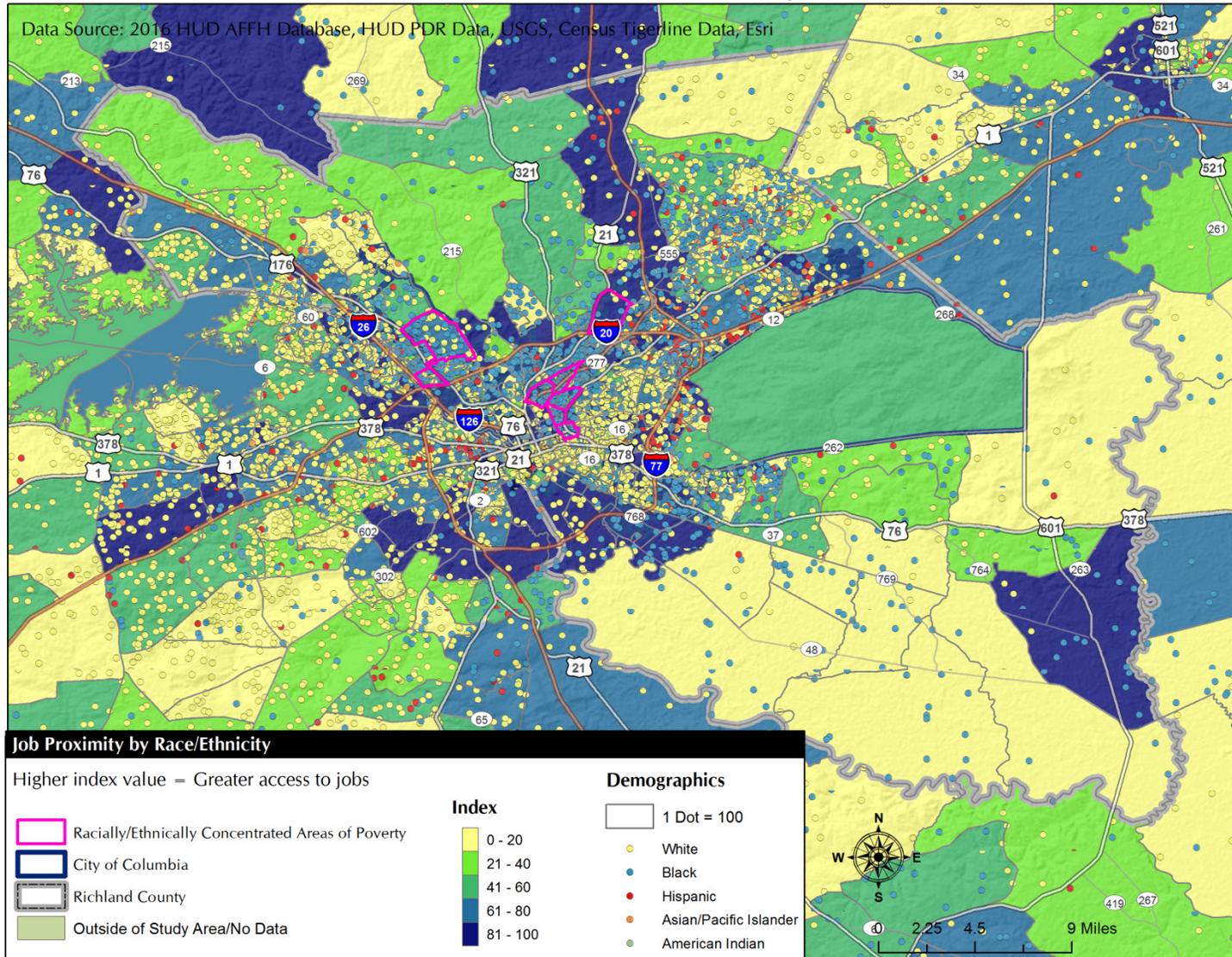
As noted previously, the job proximity index suggests that job opportunities in the county, like the population as a whole, were generally concentrated in and around the City of Columbia and major transportation corridors. Accordingly, residents of those areas had greater access to employment opportunities 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

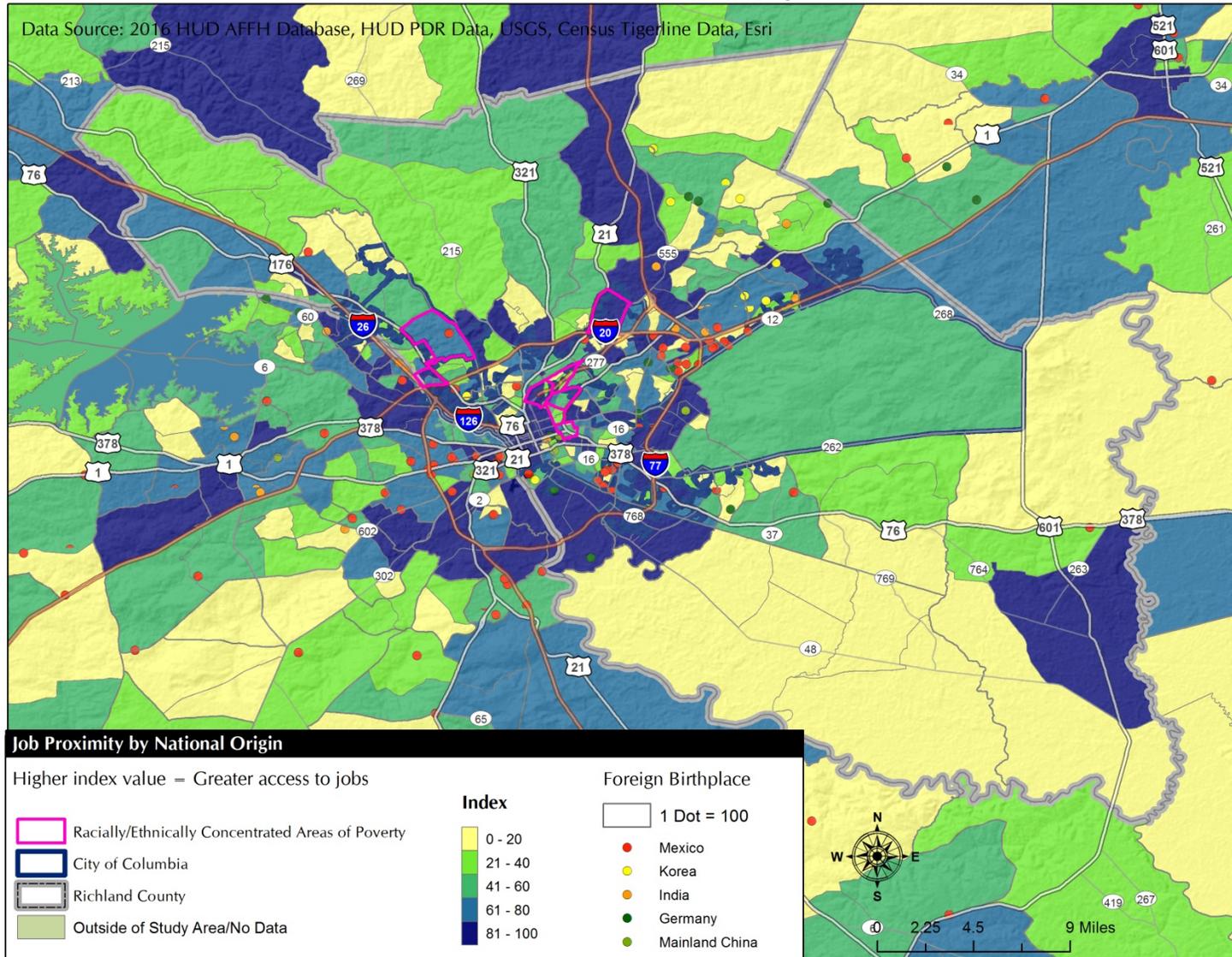
As discussed above, physical location had little impact on access to employment opportunities by race and ethnicity or national origin. In addition, family status did not seem to impact access to employment opportunities.

²² 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.

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

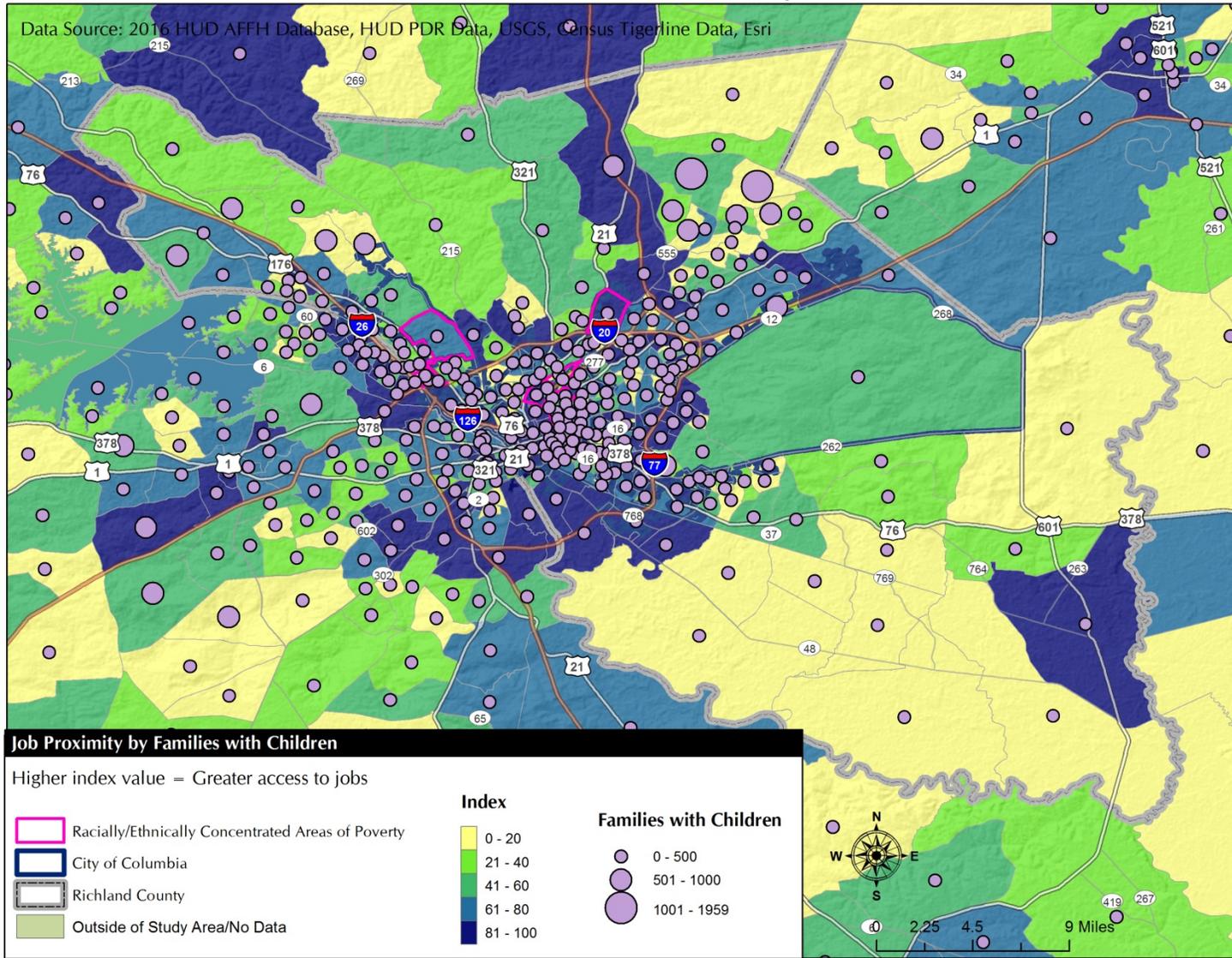


Map IV.17
AFFH Map 10 – Job Proximity by National Origin
 Richland County, South Carolina
 2016 HUD AFFH Database, USGS, Census Tigerline



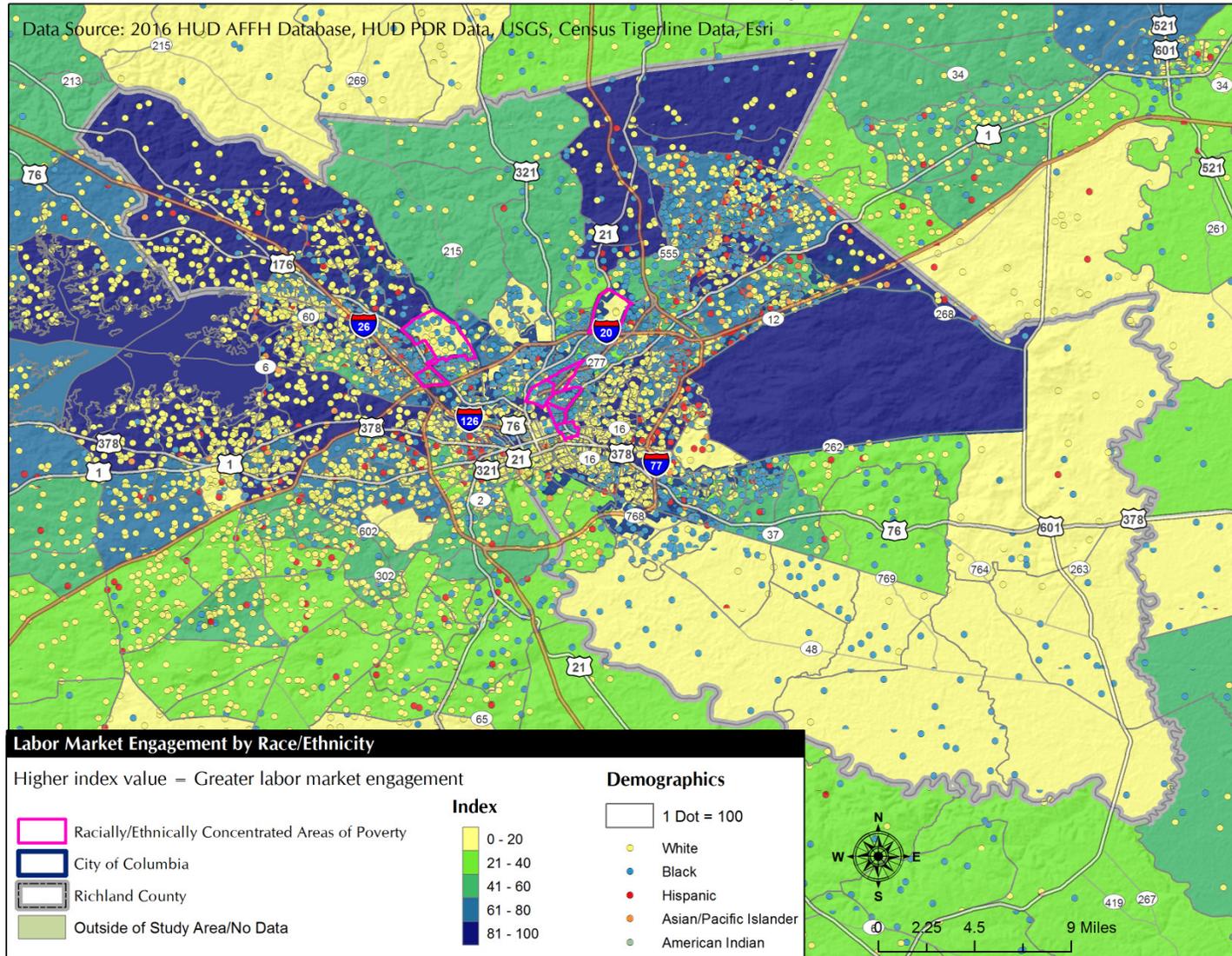
Map IV.18 AFFH Map 10 – Job Proximity by Families with Children

Richland County, South Carolina
2016 HUD AFFH Database, USGS, Census Tigerline



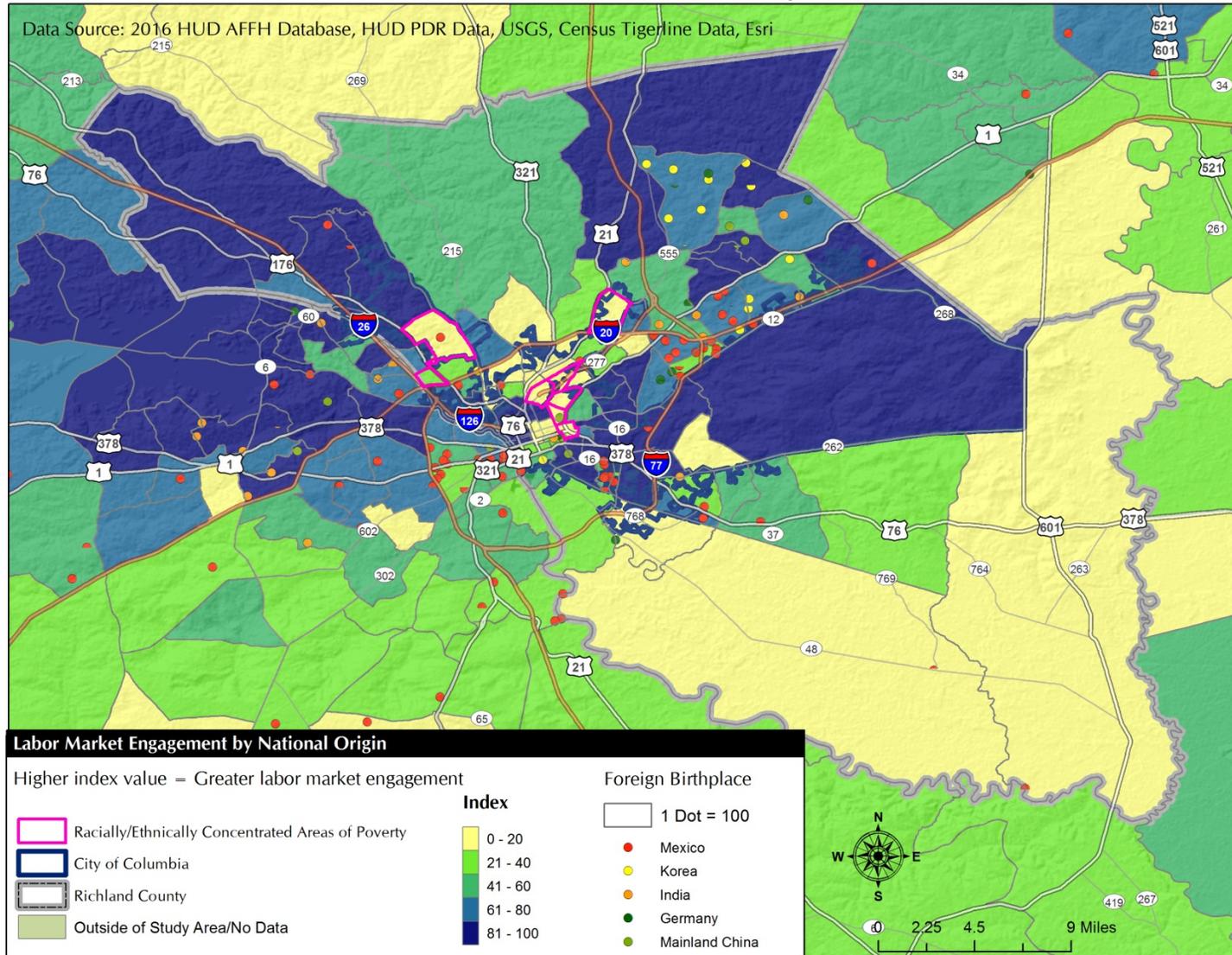
Map IV.19 AFFH Map 11 – Labor Market Engagement by Race/Ethnicity

Richland County, South Carolina
2016 HUD AFFH Database, USGS, Census Tigerline

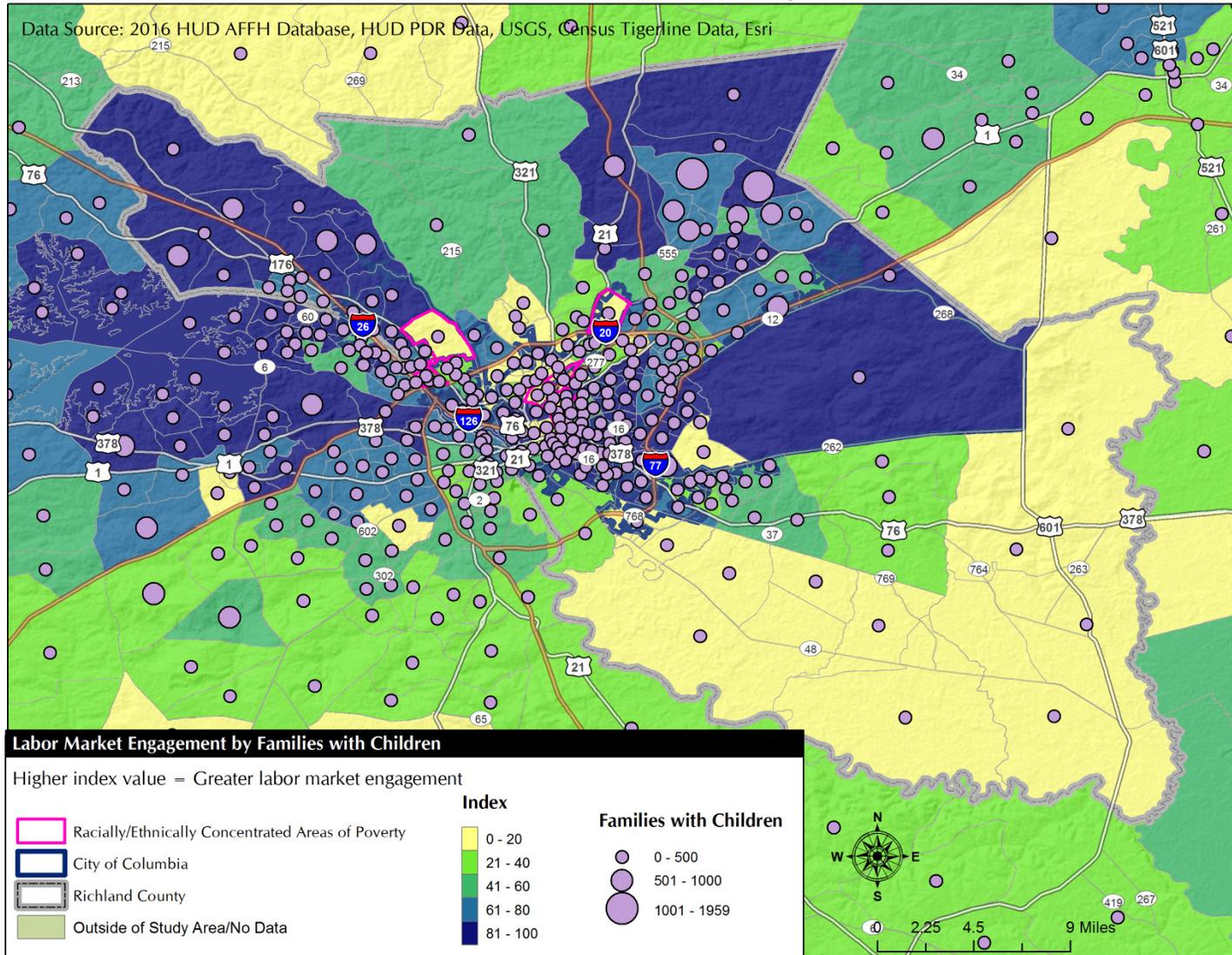


Map IV.20 AFFH Map 11 – Labor Market by National Origin

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. These values are presented in Table IV.25, below

Table IV.25
Opportunity Indicators by Race/Ethnicity

Richland County, South Carolina
2016 HUD AFFH Database–Table 12

Richland County	Transit Index	Low Transportation Cost Index
Total Population		
White, Non-Hispanic	27.35	35.82
Black, Non-Hispanic	28.41	35.59
Hispanic	26.56	37.76
Asian or Pacific Islander, Non-Hispanic	28.32	38.59
Native American, Non-Hispanic	25.46	37.57

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).

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 Index²³. 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,

²³ Note that higher transportation cost index values indicate lower transportation costs.

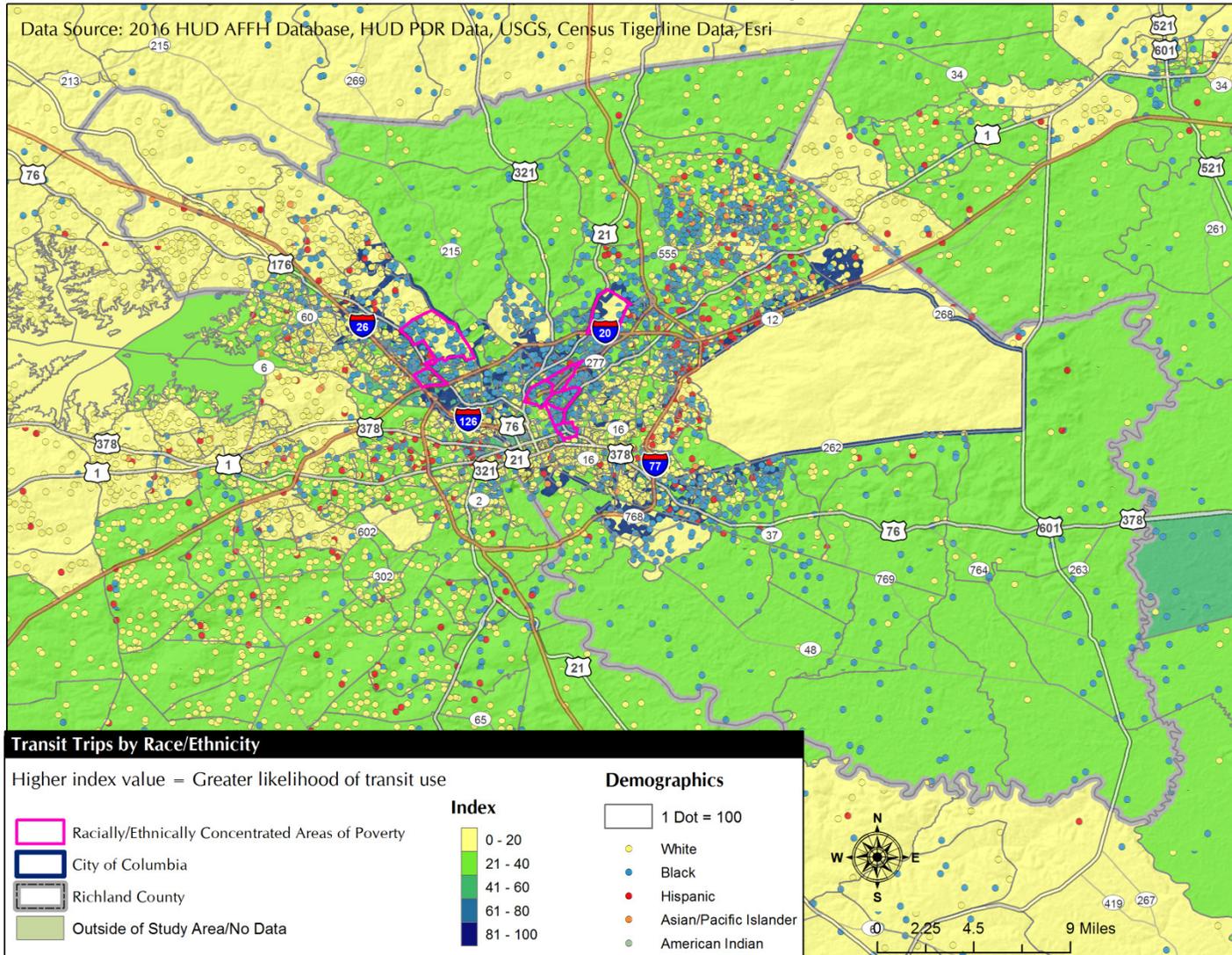
there was a moderate tendency for families with children to be concentrated in areas with relatively high transportation costs, as shown in Map IV.27.

Ability to Access Transportation Systems

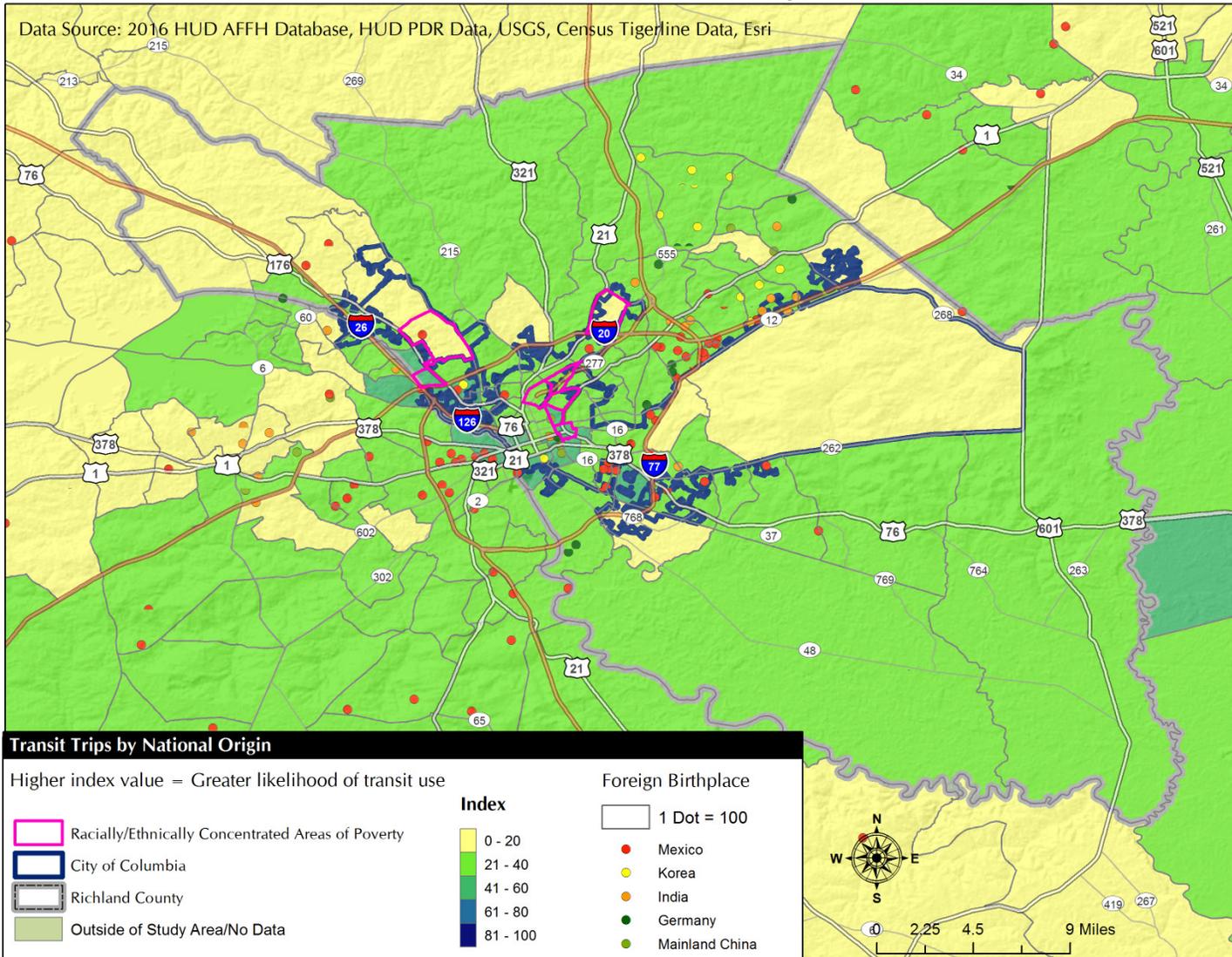
The availability of transit is concentrated within the City of Columbia. As such, these areas also have higher concentrations of racial/ethnic minorities, as well as persons with disabilities. This enables the availability of transportation to these protected classes.

Map IV.22 AFFH Map 12 – Transit Trips by Race/Ethnicity

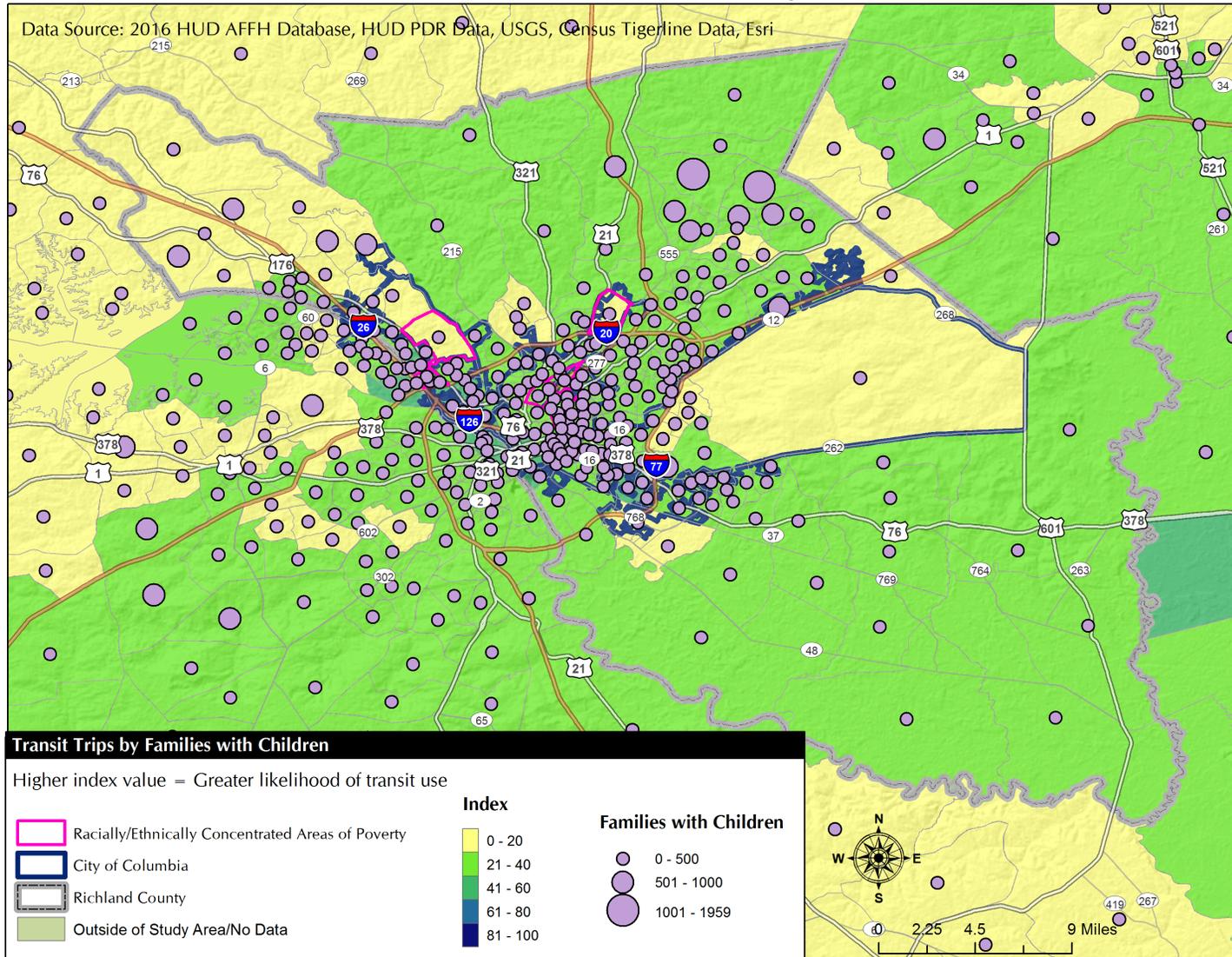
Richland County, South Carolina
2016 HUD AFFH Database, USGS, Census Tigerline



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

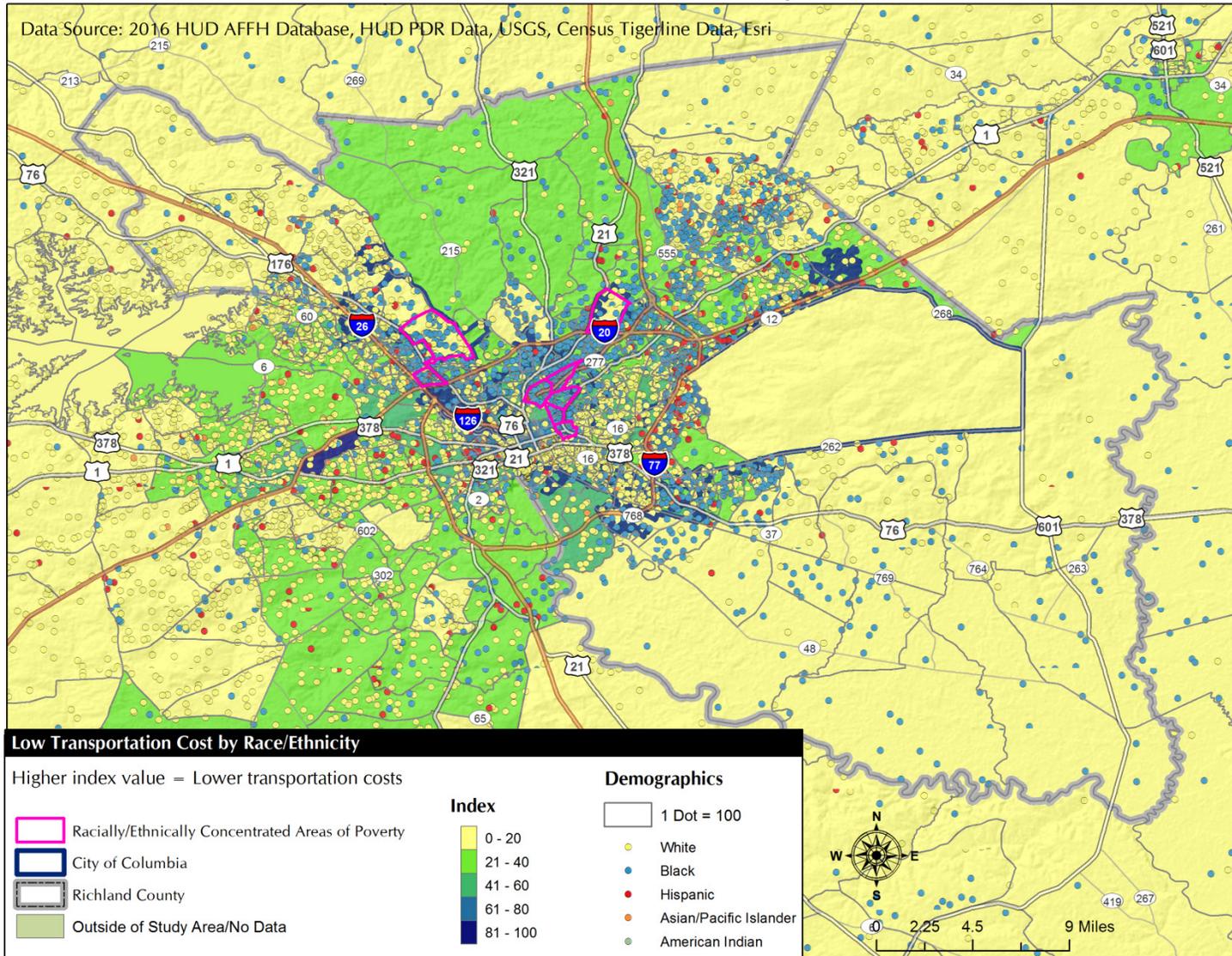


Map IV.24
AFFH Map 12 – Transit Trips by Families with Children
 Richland County, South Carolina
 2016 HUD AFFH Database, USGS, Census Tigerline



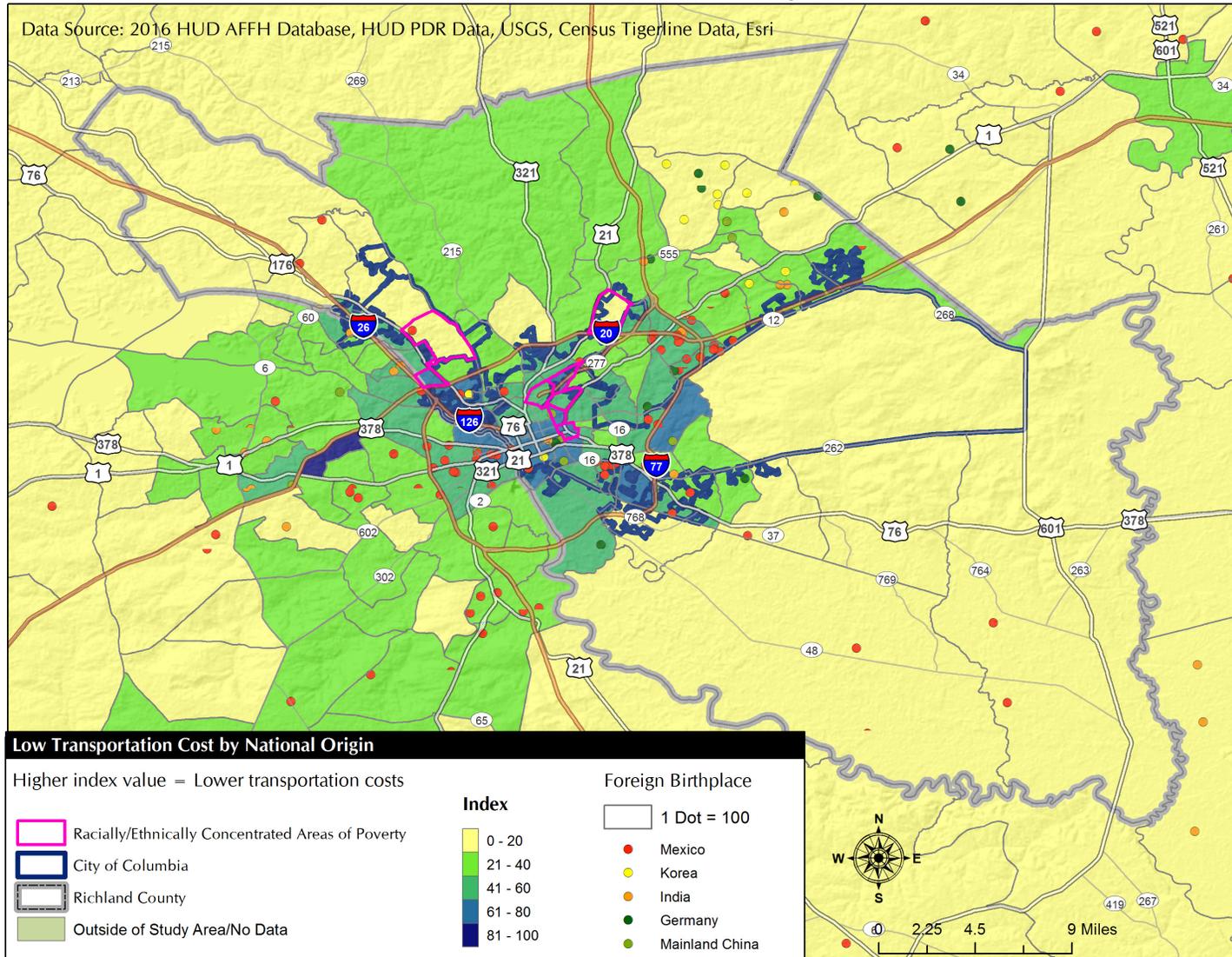
Map IV.25 AFFH Map 13 – Low Transportation Cost by Race/Ethnicity

Richland County, South Carolina
2016 HUD AFFH Database, USGS, Census Tigerline



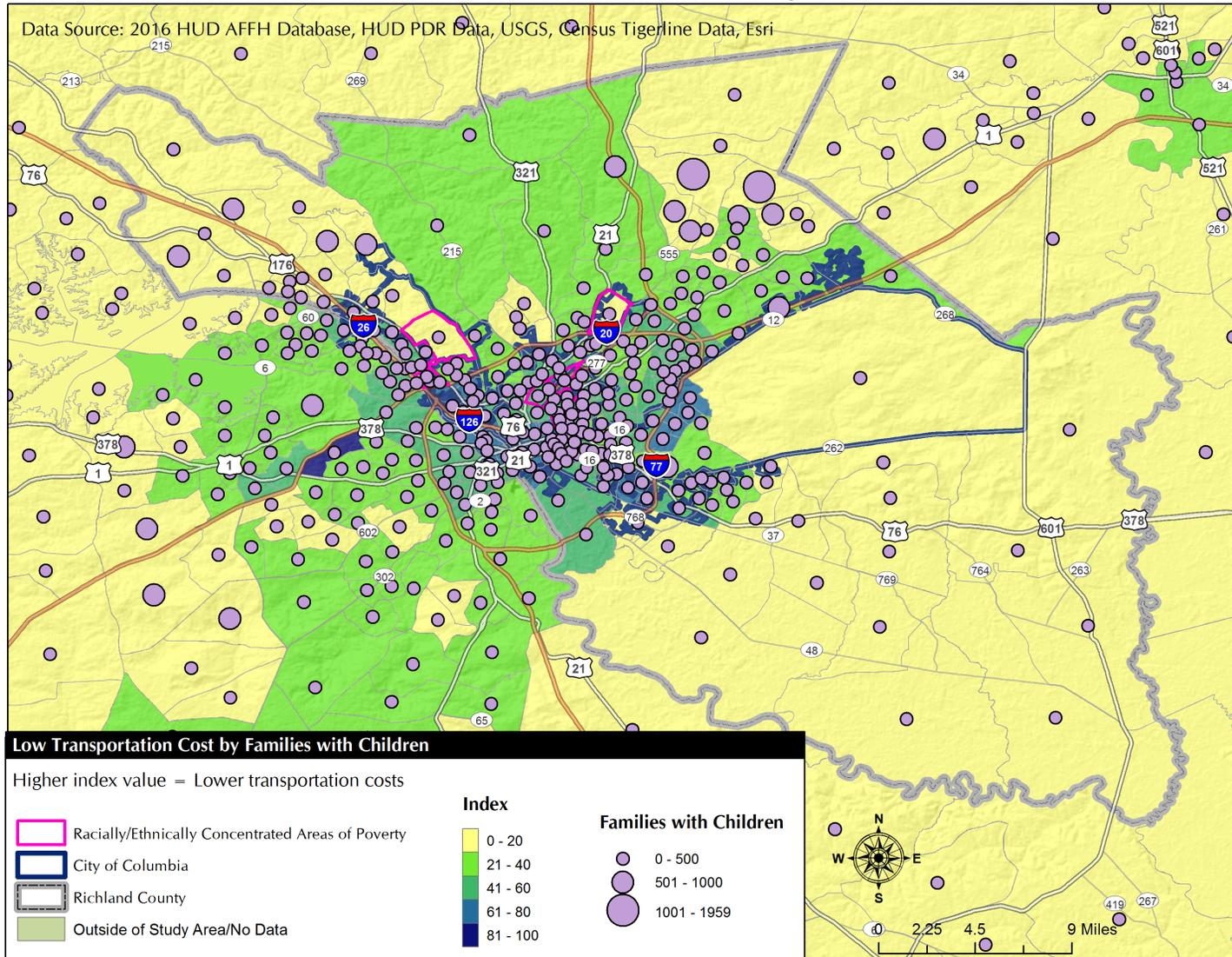
Map IV.26 AFFH Map 13 – Low Transportation Cost by National Origin

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.

Table IV.26
Opportunity Indicators by Race/Ethnicity
 Richland County, South Carolina
 2016 HUD AFFH Database–Table 12

Richland County	Low Poverty Index
Total Population	
White, Non-Hispanic	63.32
Black, Non-Hispanic	42.33
Hispanic	55.61
Asian or Pacific Islander, Non-Hispanic	63.62
Native American, Non-Hispanic	56.27

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).

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.26, 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.

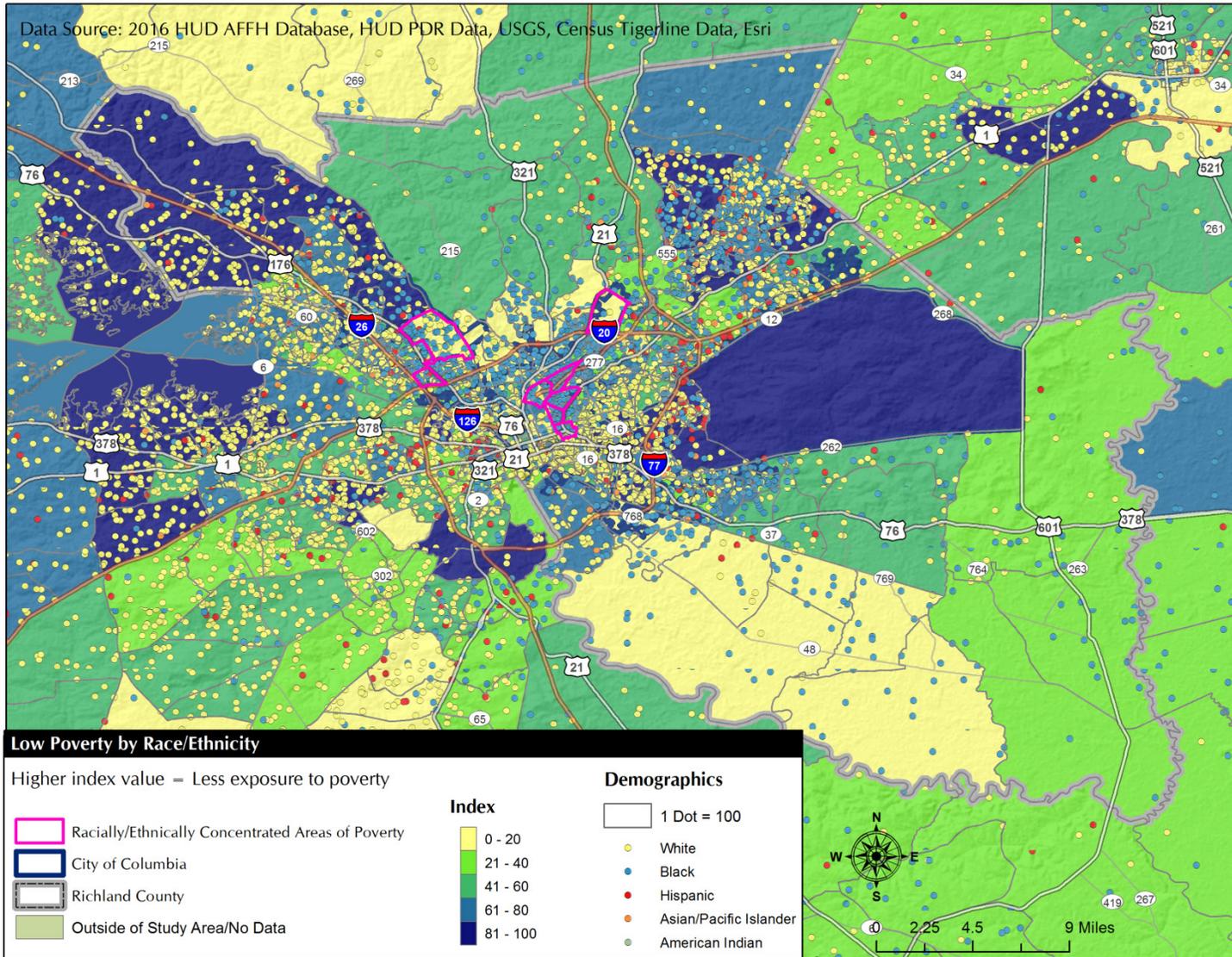
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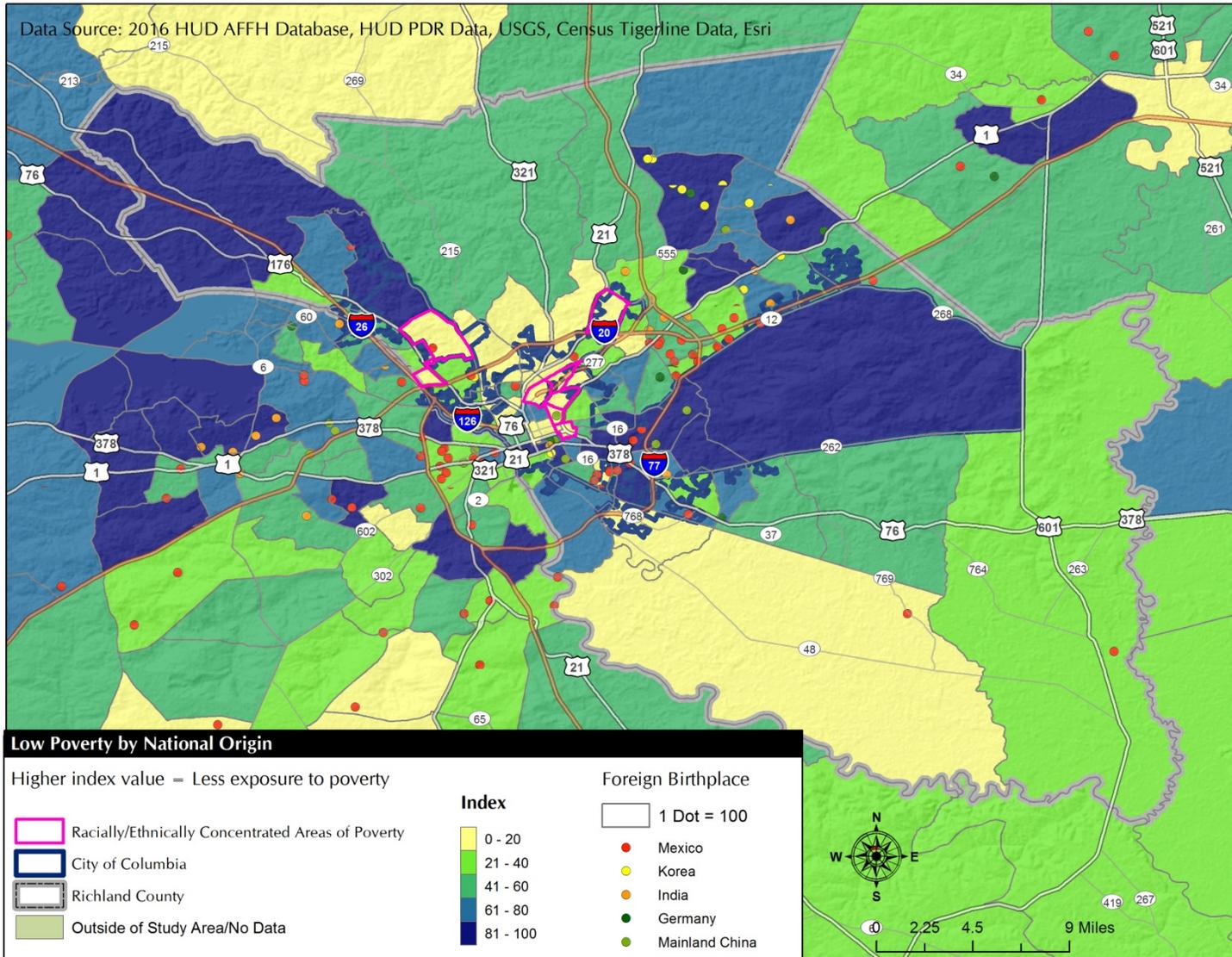
Jurisdiction's and region's policies effect on protected class groups' access low poverty areas

Access to low poverty is somewhat constrained for several of the racial or ethnic groups, as noted in Maps V.28 through V.30. In particular, Map IV.29 shows the low poverty access for Hispanics, represented by the red dots. Here, the run east of Columbia out along Highway 12, scattered west of Columbia beyond highway 768, and more in the very far southeastern section of the County. The map demonstrates that there is no real concentration by National Origin, for access to low poverty areas.

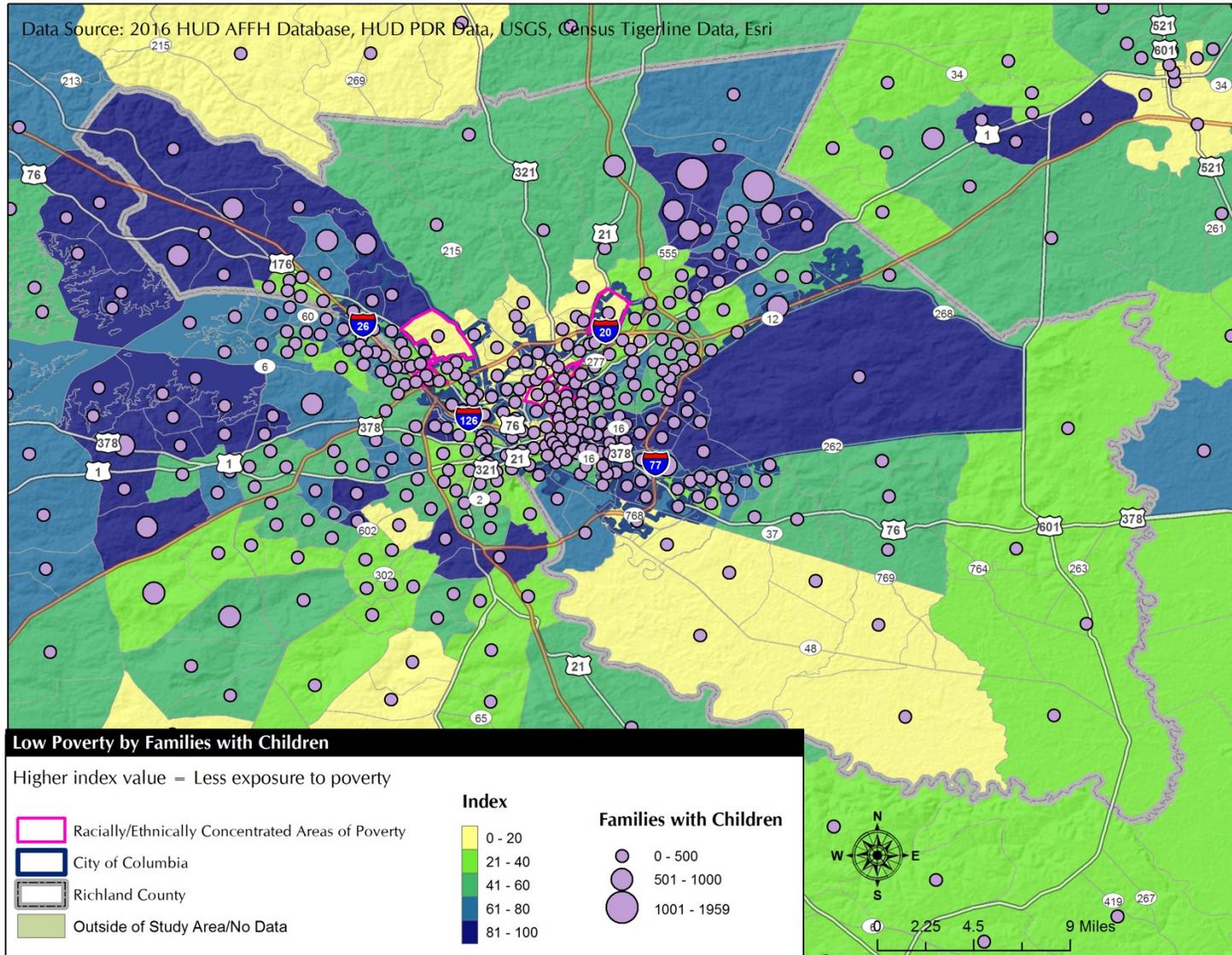
Map IV.28
AFFH Map 14 – Low Poverty by Race/Ethnicity
 Richland County, South Carolina
 2016 HUD AFFH Database, USGS, Census Tigerline



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, as presented in Table IV.27.

Table IV.27
Opportunity Indicators by Race/Ethnicity

Richland County, South Carolina
2016 HUD AFFH Database–Table 12

Richland County	Environmental Health Index
Total Population	
White, Non-Hispanic	39.48
Black, Non-Hispanic	39.53
Hispanic	40.18
Asian or Pacific Islander, Non-Hispanic	38.76
Native American, Non-Hispanic	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).

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.

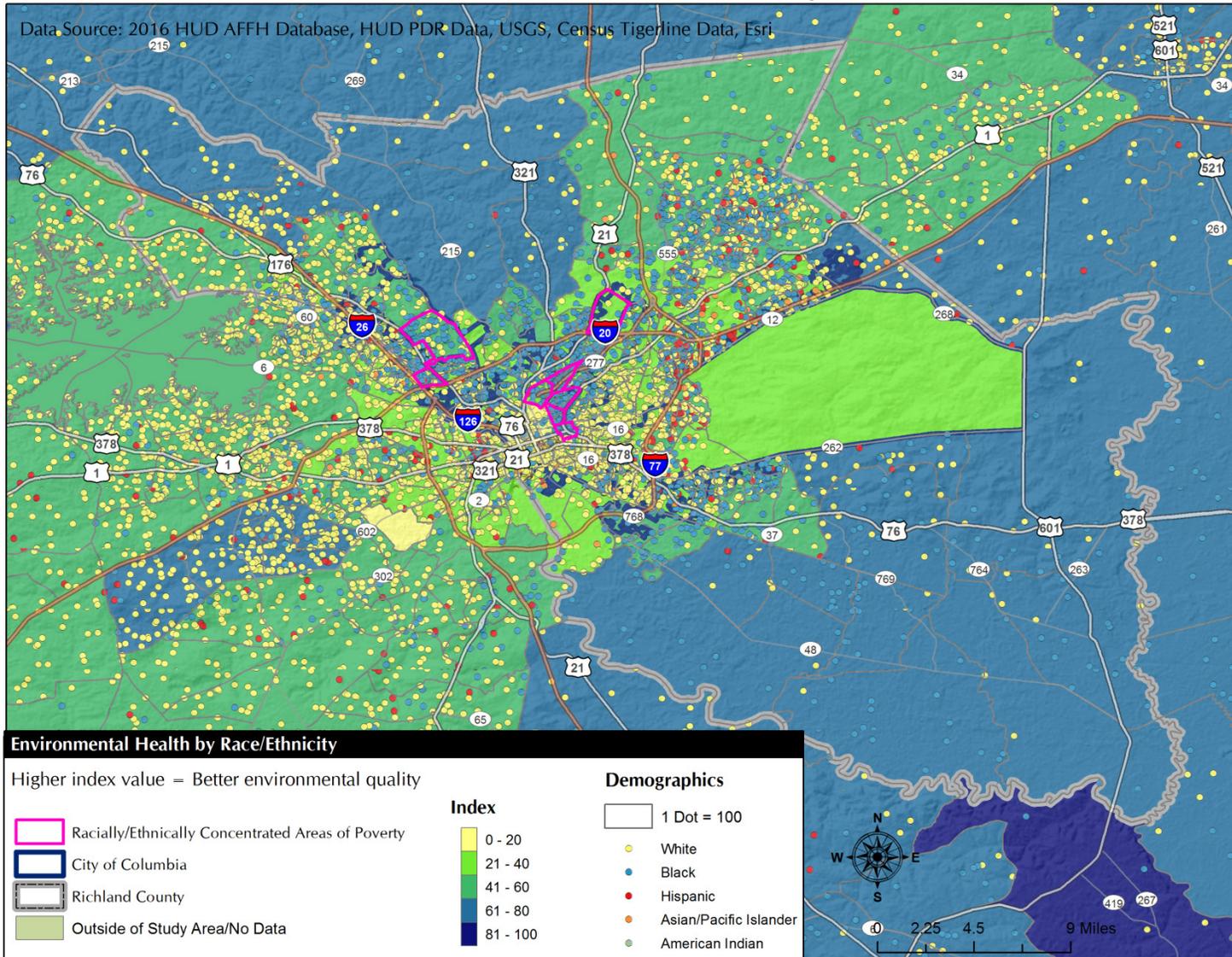
PATTERNS IN DISPARITIES IN ACCESS TO OPPORTUNITY

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 several forms of 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.

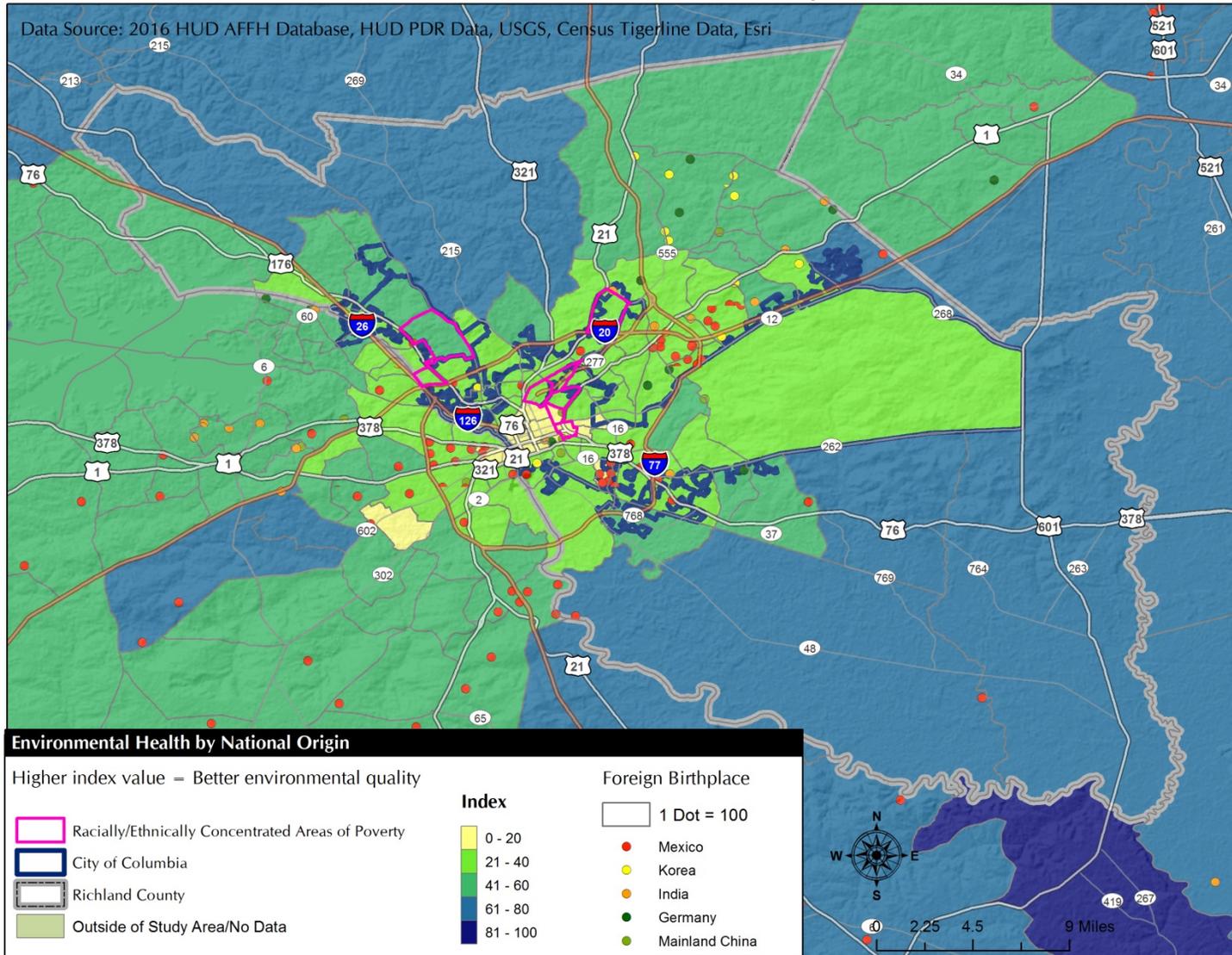
Analysis of access to opportunity by national origin or family size did not reveal such marked variations as was observed between racial/ethnic groups.

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

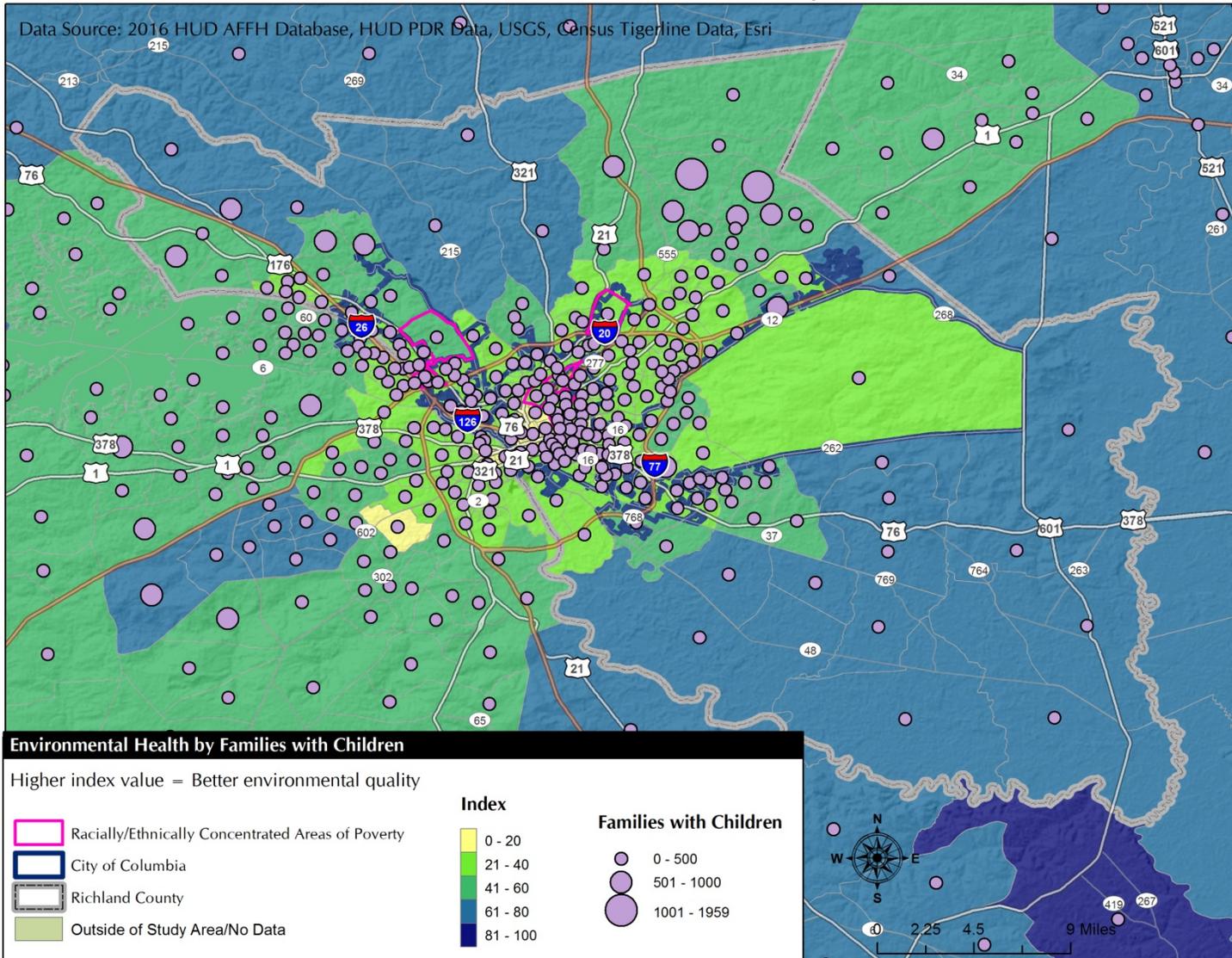


Map IV.32
AFFH Map 15 – Environmental Health by National Origin
 Richland County, South Carolina
 2016 HUD AFFH Database, USGS, Census Tigerline



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, as seen below in Table IV.28.

Table IV.28
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.29 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.29
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.30, these features were missing from less than one percent of households in the County.

Table IV.30
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.31. 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.31
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.32, 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.32
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.33, on the following page. 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.33
Disproportionate Housing Needs

Richland County, South Carolina
 2016 HUD AFFH Database--Table 9

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 or around 34.1 percent of those households were burdened by one or more housing problems to include availability by size and location and /or accessibility. By this measure, households 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..²⁴

One of the issues in looking at data that says "there were approximately 9,700 households in the county with five or more members" does not mean that families can qualify for larger unit sizes under HUD regulations. The CHA uses 2 children of the same sex as a basic guideline for housing size. The CHA has just provided public announcement (February 20, 2017) that it will open its waiting lists (4 sections of it) on March 21 to March 24, 2017. The areas that are opening are: 1. Select Public Housing - 2,3, and 4 bedroom sizes: this is housing that is targeted for low-income persons who work more than 30 hours a week or who receive a disability check. 2) The Public Housing 4 and 5 bedroom waiting lists: The CHA is currently down to 8 applications on these waiting lists. Although this mainly applies to houses in the Richland County area (and also applies to the Latimer Manor complex that is within the City), the CHA has determined, based on waiting lists and requests, that large bedroom sizes are not as necessary as they were in the 1980s and 1990s. That is one of the reasons for the low numbers on the large bedroom sizes; families do not qualify for that bedroom size. 3) The Cayce Waiting List (this is in Lexington County and under management of the CHA; it does not apply to Richland County); and 4) The Eastover Complex: Eastover is in Richland County and is not included in this Assessment of Fair Housing because it is in an incorporated area.

Another action that the CHA started taking in the 1990s was to not build housing but to buy existing housing. The end result is that the CHA has 272 single family homes scattered throughout the unincorporated County; they are not in one location. These units are not in the RECAPS or in the downtown City Core. They are not in concentrated low-income neighborhoods.

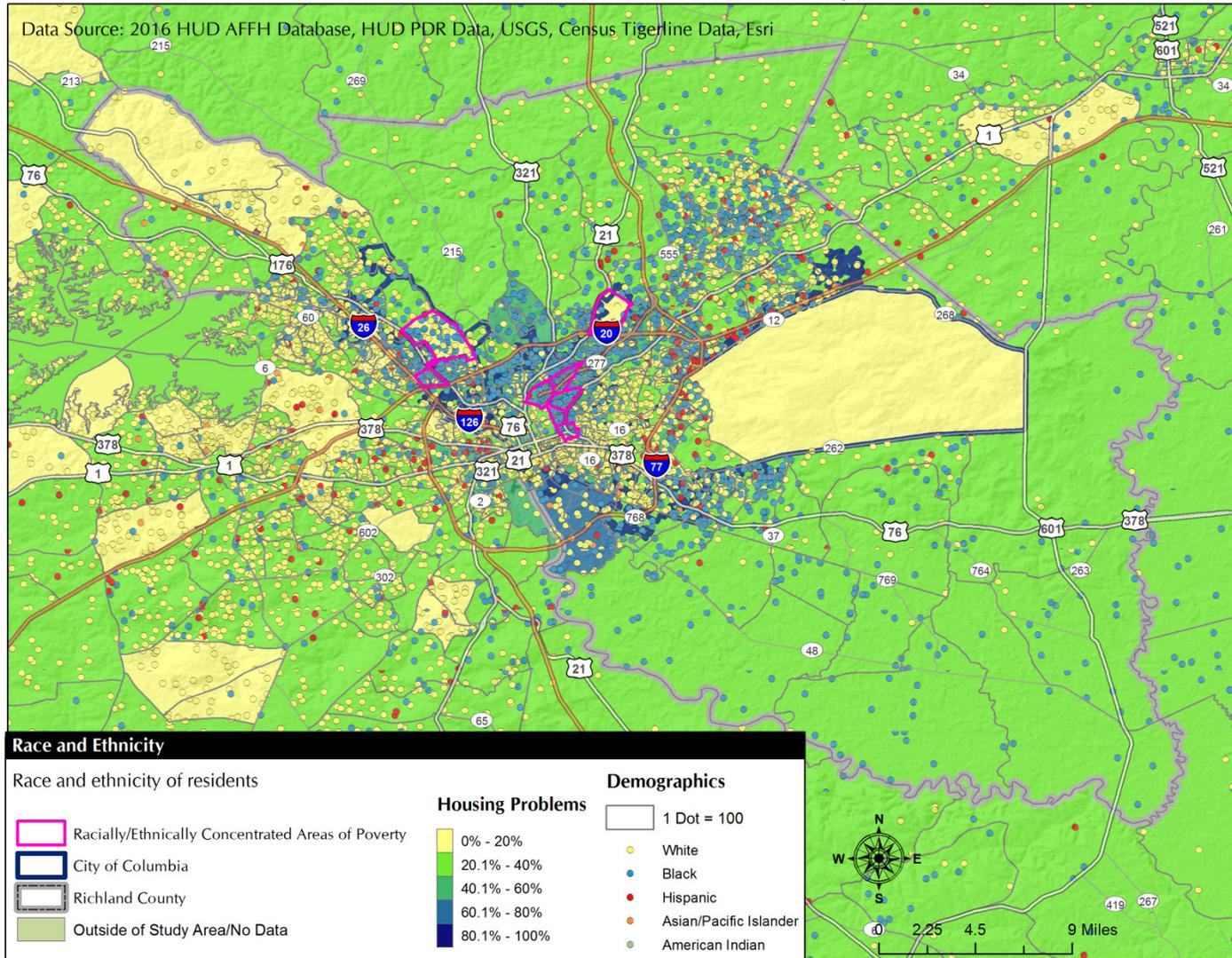
Also worth noting, the CHA plans, when it receives final HUD approval, to demolish Gonzales Gardens, a 280 unit public housing community, it has received 274 incremental housing choice vouchers. These numbers are not reflected in the Current HUD data; the CHA has 3,800 vouchers in its inventory. The CHA also has 414 HUD VASH (Veterans Affairs Supportive Housing) in its inventory, which can accommodate families as well.

²⁴ The information cited here is based on data gathered from HUD's AFFH Raw Database, which does not include recent development of the Columbia Housing Authority or the towns of Blythewood, Arcadia Lakes, Forest Acres, Irmo, and Eastover.

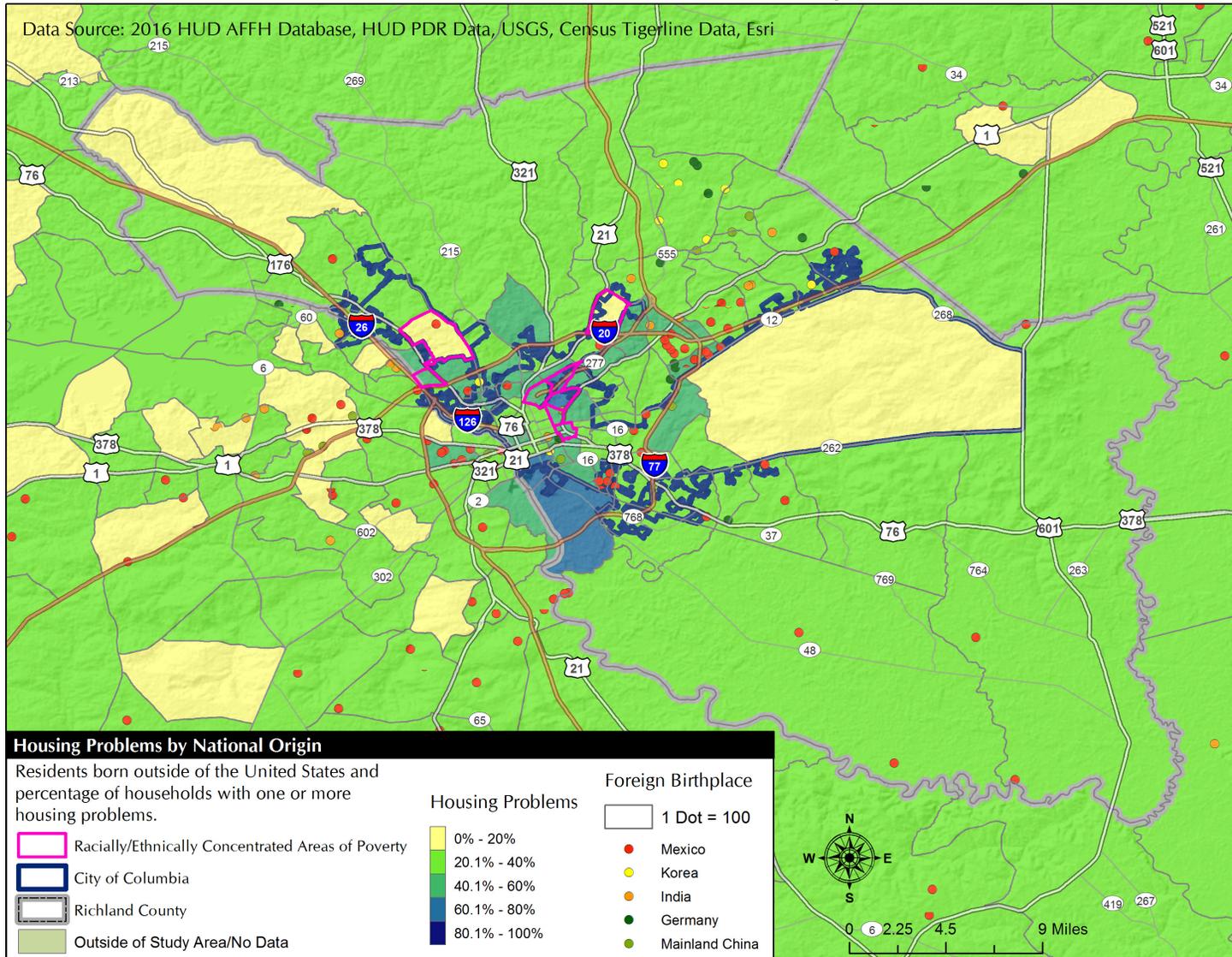
Race and Ethnicity by Tenure

White households were more likely than residents of other races and ethnicities to live in owner-occupied housing. 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.

Map IV.34
AFFH Map 7 – Housing Problems by Race/Ethnicity
 Richland County, South Carolina
 2016 HUD AFFH Database, HUD PDR, USGS, 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, as seen in Table IV.34. 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.

To indicate the need for affordable housing, the Columbia Housing Authority opened its Section 8/Housing Choice Voucher Waiting List on July 21 and 22, 2016 for 27 hours; during that time, 32,166 individual applications were accepted. 95% of those applications were from the 2 county regional area. In accordance with the advance public notice that was given, only one application was accepted per person (based on social security number) and only 3,000 were selected in accordance with a Lottery System. The CHA only has 4,000 Housing Choice Vouchers in its inventory. Prior to 2016, the CHA had not opened its waiting list since September 15-19, 2014. The CHA closed its public housing waiting list in 2013. Currently, the CHA is not accepting any applications for any of its housing programs.

In response to this demand for housing, and in particular for the needs of individuals and families with disabilities, the CHA created a non-profit organization, Columbia Housing Authority Developments, Inc. (CHAD), to develop affordable housing in Richland County. CHAD has purchased and renovated 600 units of housing in the last 6 years. Using its tax exempt status, CHAD can create affordable housing and can maintain the units at an affordable rate. It is through its non-profit that the Authority can hedge against some of the significant rising costs for rental housing. CHAD has also developed some homeownership housing and is currently building 12 new single family homes which will be targeted to all incomes and will outreach to a diversity of homeowners.

Table IV. 34
Publicly Supported Housing Residents by Race/Ethnicity

Richland County, South Carolina
2016 HUD AFFH Database, 2010 Census–Table 6

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

The Columbia Housing Authority is the third oldest housing authority in the country and was created in 1934 as the public housing authority serving the citizens in the City of Columbia, SC. It did not receive legislation authorization to create affordable housing in Richland County until 1981. At that time, the Columbia Housing Authority (CHA) decided to create a future housing policy, approved by its Board of Commissioners, regarding size and location of complexes. In that year, the CHA received a HUD allocation for public housing for 100 units. Instead of building housing in one location (a 100 unit complex), the CHA decided to build four complexes of 25 units each. It further decided that the four complexes would be "spread out" across the county: North West, South East, North East, and East. As was intended by the Authority, this housing was outside of the RECAPs. That policy has set the tone for the development of new housing for the last thirty years for the CHA. If possible, create housing that consists of complexes with less than 35 units on a site.

In the seventies, the Authority was sued in a class action suit regarding the high concentration of public housing near the center city. These housing complexes, built in the 1950s, comprised almost half of the Authority's inventory at the time (1975). There were 849 units of public housing in ten city blocks located in close proximity to the historically black high school, C.A. Johnson High School.

As a result of that lawsuit and to compensate for the high concentration of publicly supported housing within the City of Columbia, as seen in Map IV. 36, the CHA created a future concept that simply said our goal over the next twenty-five years would be to eliminate all of the large community, barracks style housing at the CHA. These communities would be replaced with a diversity of housing styles for different sizes of families and a diversity of incomes.

The first effort by the Authority was to eliminate 400 units of low-income public housing at Saxon Homes. In 1999, the CHA received a \$26.2 million HOPE VI grant, demolished Saxon Homes, and built back 435 units of public housing. (Note: this is in the City limits.) The new community consisted of 95 homeownership units, 10 Elderly Cottages, private market housing, tax credits, and public housing. In 2002, the CHA replicated this project by demolishing 300 units of housing at Hendley Homes and created a 156 unit complex of diverse housing called Rosewood Hills.

In 2016, the CHA received permission to demolish Gonzales Gardens, the oldest public housing complex in the State of South Carolina. Within 9 months, all 280 families were relocated. The CHA has created a similar plan for replacing these 280 units of housing.

In total, the CHA now owns 32 public housing complexes which are spread across the entire county in the County and outside areas of R/ECAPs. Additionally, the CHA has purchased 6 complexes in the last five years that are not under the umbrella of BUD's public housing, but have been purchased with the purpose of developing affordable housing outside of the R/ECAPs.

Because of HUD guidelines regarding the waiting list, we cannot deviate from the date and time of application. Our waiting list is comprised of predominately black households (98%).

Therefore, the end result is that our public housing communities are 98% black families as indicated in Map IV.5.

A different pattern (high concentration of black families in large complexes) is found with the Housing Choice Voucher Program which is illustrated in Map IV.37. The R/ECAPs in the city center (outside of the jurisdiction of Richland County's Community Development Department) are areas with low 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.

This map further indicates that Housing Choice Voucher holders tend to locate housing along established bus lines. It should be noted that the City of Columbia did not have a publicly owned transportation system until 2006. Since that time, there have been numerous changes to the bus routes. An example of this is that Lexington County (the county across the river from Columbia) refused to contribute to the finances of the bus system (COMET) and so the Board for the COMET no longer provides public transportation in that county. This results in poorer families relocating to Richland County and obtaining housing in proximity to the limited route system

It should also be noted that before a family receives a Voucher, the CHA requires that the family attend an HCV Orientation Program where they are provided information on how to look for affordable housing in areas all across the county. But again, the waiting list for the HCV Program represents a higher concentration of black households and translates into the data included in Map IV.5.

Subsidized and project based housing in the Richland County area is administered, developed and managed by numerous entities. One of the largest complexes, the Colony Apartments, located in County Council District 3 was originally a 400 unit mod rehab project and 100 units were demolished during renovation. Although originally under the jurisdiction of the Columbia Housing Authority, HUD transferred the project to the State Housing Authority in 2005 and the CHA has no control of the complex. Other project based units are under the jurisdiction of churches (Episcopalian, Roman Catholic, Greek, City owned) or private developers. Not having an accurate inventory is a contributing factor to disparities in housing.

The CHA has not had any Project Based Vouchers in its inventory until 2016. The Village at Rivers Edge located in County Council District 4 and in a County master planned target area was a public housing project funded under the Stimulus program. During the pre-development phase the City annexed this property into the city. The CHA guaranteed a match of a minimum of 60 units. The end result was a match of 124 Project Based Units, the CHA's first Smoke Free Community. The CHA started moving residents into the PBV complex in July, 2016, and will finish moving all residents in by spring, 2017. These figures are not included in the HUD data. The CHA also started moving persons into Gable Oaks, the Authority's second PBV complex (located in City) in December, 2016 and will have that complex completely occupied by June, 2017. Again, these 100 units are not reflected in the HUD data. Both of these complexes replace housing that was extremely blighted and are an improvement to the community and the North Columbia area. But it should be noted that these complexes are within the city limits and there are no PBV complexes in the unincorporated area of the County. The 131 "other multifamily" units in the city/county are designated for elderly persons/families.

In addition, annually Richland County Community Development invest CDBG and HOME Investment Partnership funds to develop accessible home ownership and rental housing units in neighborhood revitalization target areas and in areas chosen by CHDOs. In recent years two CHDOs acquired 30 2 bedroom units at Sloan Place Apartments. These units are located in NE Richland County, Council District 9. Through this avenue, the number of newer housing units in unincorporated Richland is growing. These newer housing units will have the mandatory minimum accessibility features. Also local governments are taking steps by allocating funding for retrofitting existing units to meet the accessibility standards where possible. Over time this will impact the number of affordable units that are accessible. Currently the County has identified approximately 630 abandoned/blighted units. The preference of Community Development is to restore and retrofit where feasible rather than demolish the existing housing stock. These units tend to have more levels of segregation and to be located inside R/ECAPs.

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.

Contributing Factors of Publicly Supported Housing Location and Occupancy – Other

There are several contributing factors to the current location and occupancy for Publically Supportive Housing. Dating back to 1940, HUD required PHA to locate housing near transportation to provide residents access to employment opportunities, medical facilities, and grocery stores/retail. This preference had a significant impact for many years on the selection of building sites and property acquisitions, eliminating expansive land availability where development might have occurred had there been bus service in unincorporated Richland County. South Carolina Electric and Gas was the only authorized utility to provide bus service and the agency and it wasn't until State Legislature addressed the issue of SCEG not providing more regional service, did they expand service outside of the downtown area. Richland County did not have any government owned transportation system until after 2005. Once the bus lines started to expand slightly CHA has aggressively tried to create housing development in areas along these new bus lines and near shopping malls and large business centers for employment. Starting in 1991, the CHA began creating housing in the County (State Legislature expanded the CHA's jurisdiction to include the county) with four small complexes located in all corners of the County. This minimized the previous concentration of housing in the downtown area. The CHA has continued using this concept for development since that time.

Another issue is that all medical care is located in the downtown area. All three County Hospitals are located with a 2 mile radius downtown. So consequently, combined with limited public transportation, persons with disabilities who needed frequent medical attention are compelled to locate housing in the downtown city center.

A more recent situation is that Black Families are more interested in living in the Northeast Section of the county, outside of the city center. A primary reason for this is the high ranking of schools in the award winning Richland County School District Two; this district allows for school choice and that enables low-income families to select quality schools. Richland County School District One, serving the downtown area, does not allow for school choice. This is another reason why the CHA has acquired land in the Clemson Road area at two different

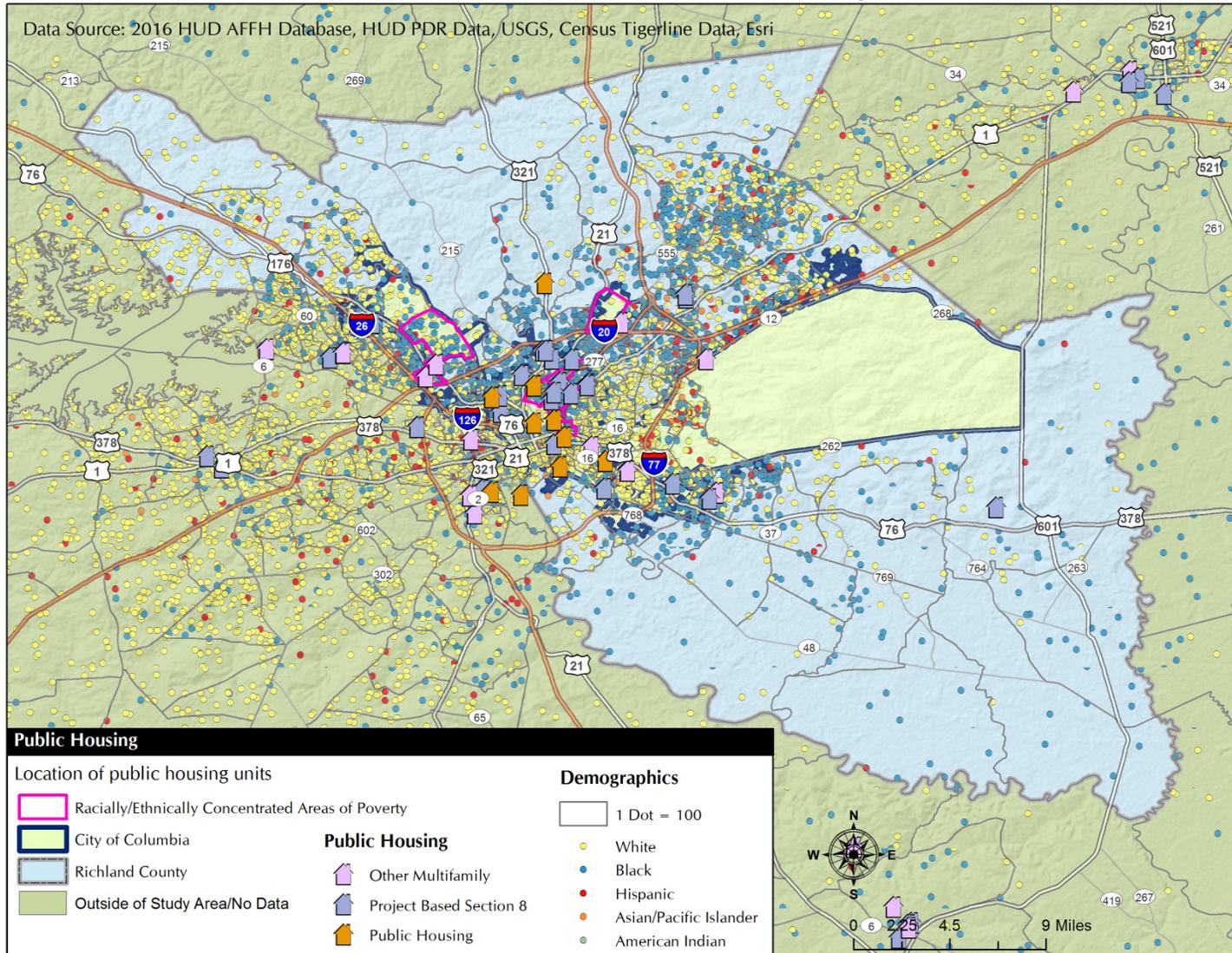
locations and is now trying to build a Tax Credit Project to satisfy the low-income housing needs of County residents.

In 2015, the CHA applied to HUD for a continuation of its Designation of elderly housing (age 50 and over) for its five complexes. Prior to that date, the CHA had seven complexes designates for elderly (over 50) for a total of 401 units. Based on the CHA's waiting list, HUD denied the CHA's request for continued designation of housing for those seven complexes and only approved 250 units of elderly housing (for age 62 and over). The CHA had no choice but to declare Oak-Read (111 units) and Marion Street (146) units as designated for elderly and placed the remain 5 complexes on the one bedroom waiting list. The end result of that decision is that there is a lack of affordable, accessible housing for seniors. The CHA currently has 2,200 applicants on its one bedroom waiting list.

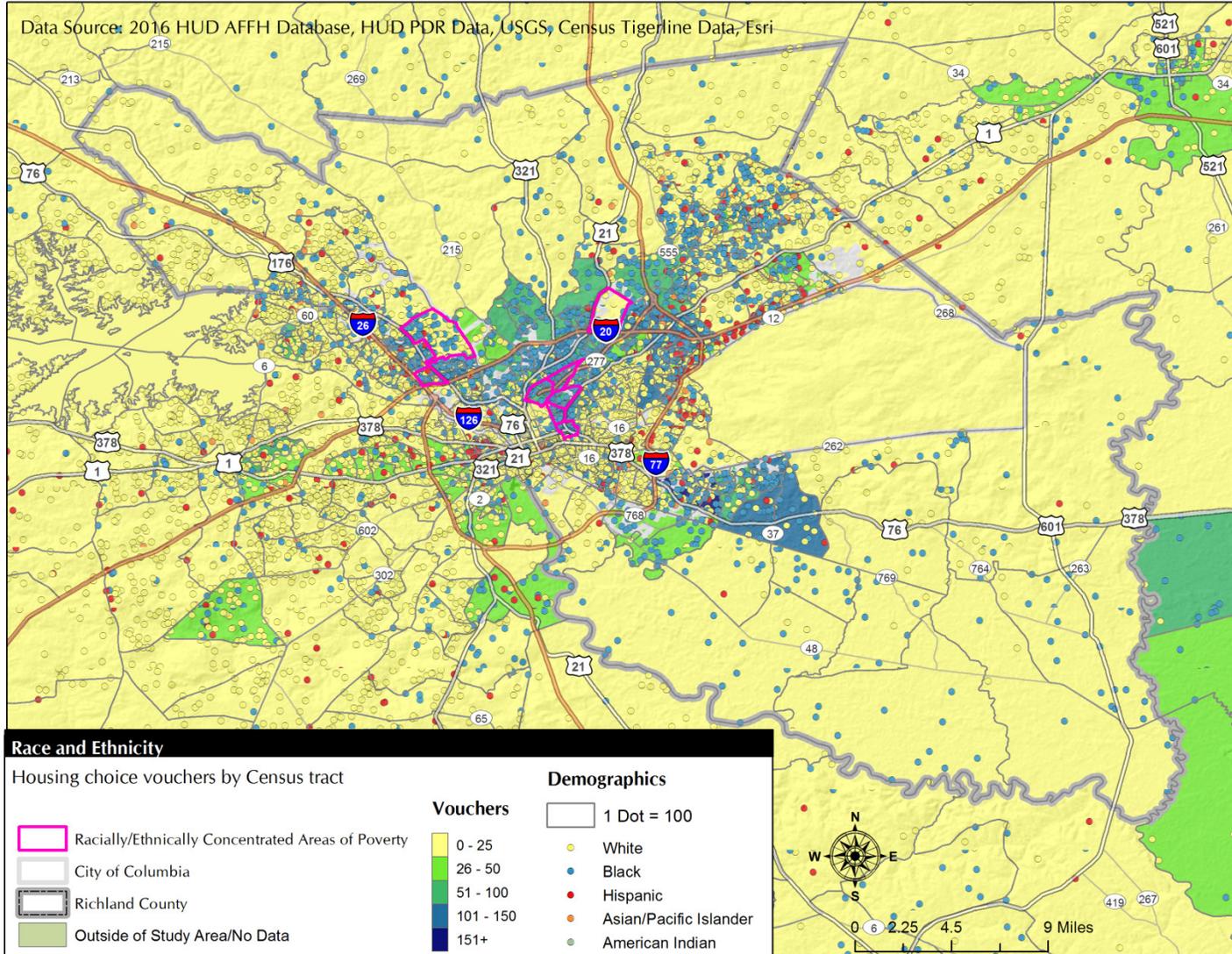
**Table IV.35
Fair Housing Contributing Factors and Discussion**

Contributing Factor	Discussion
Availability of Affordable Units in a Range of Sizes	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 publicly supported housing for persons with disabilities	Residents and stakeholders who provided commentary during the AFH process, whether through public input Residents and stakeholders who provided commentary during the AFH process, whether through public input factor to fair housing issues impacting residents with disabilities.
Resistance to affordable housing	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'.

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.36, 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.36
R/ECAP and Non-R/ECAP Demographics by PSH

Richland County, South Carolina
2016 HUD AFFH Database–Table 7

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.37 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.²⁵

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.36 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.

²⁵ "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.37
Demographics of Publicly Supported Housing Developments, by Program Category

Richland County, South Carolina
 2016 HUD AFFH Database—table 8

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 II	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.

- **Celia 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.38. 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 IV.36, as well as one R/ECAPs with a demonstrably higher level of disabled residents.

Table IV.38
Disability by Type

Richland, County, South Carolina
2016 HUD AFFH Database—table 13

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.

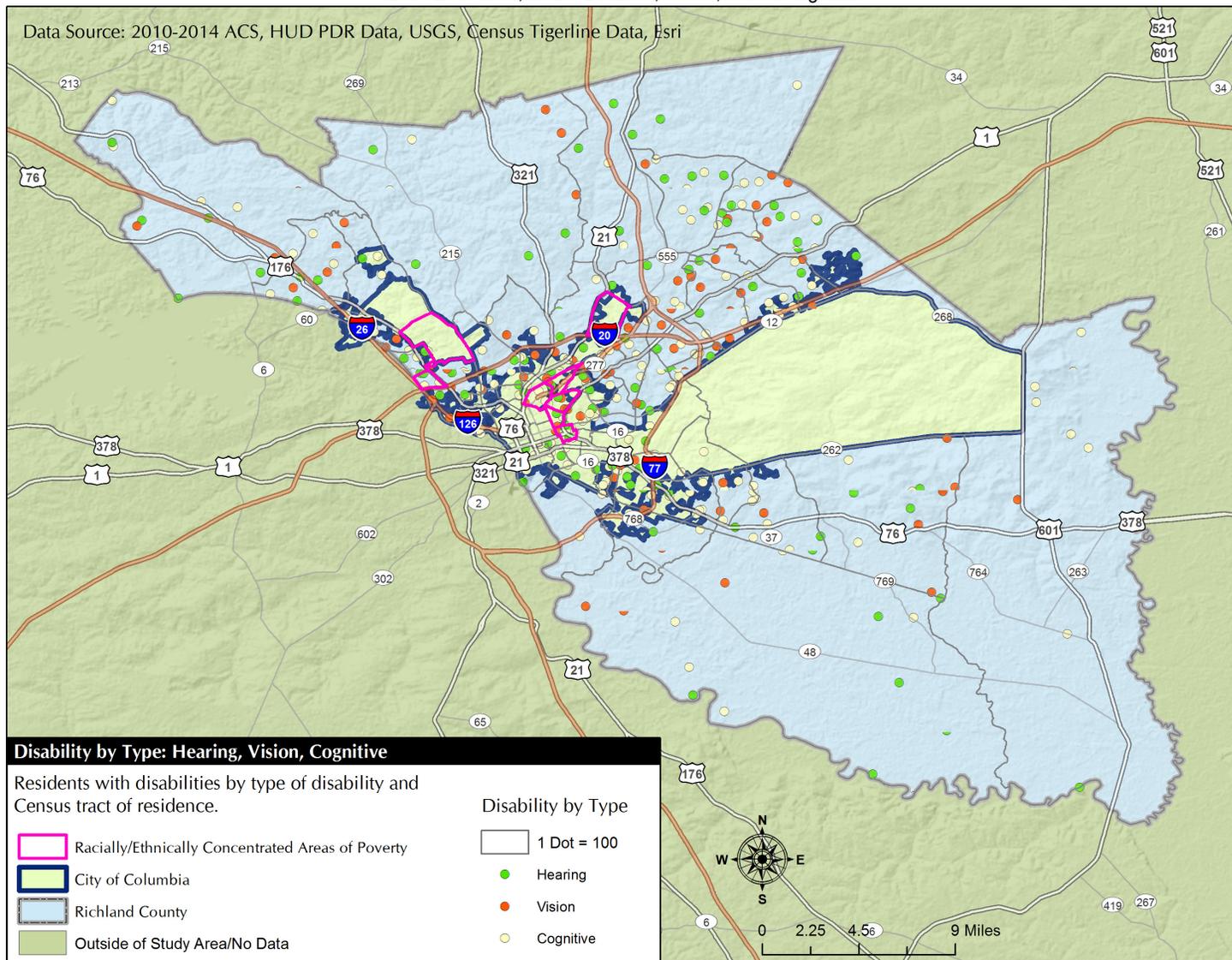
Note 2: Data Sources: ACS

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.41.

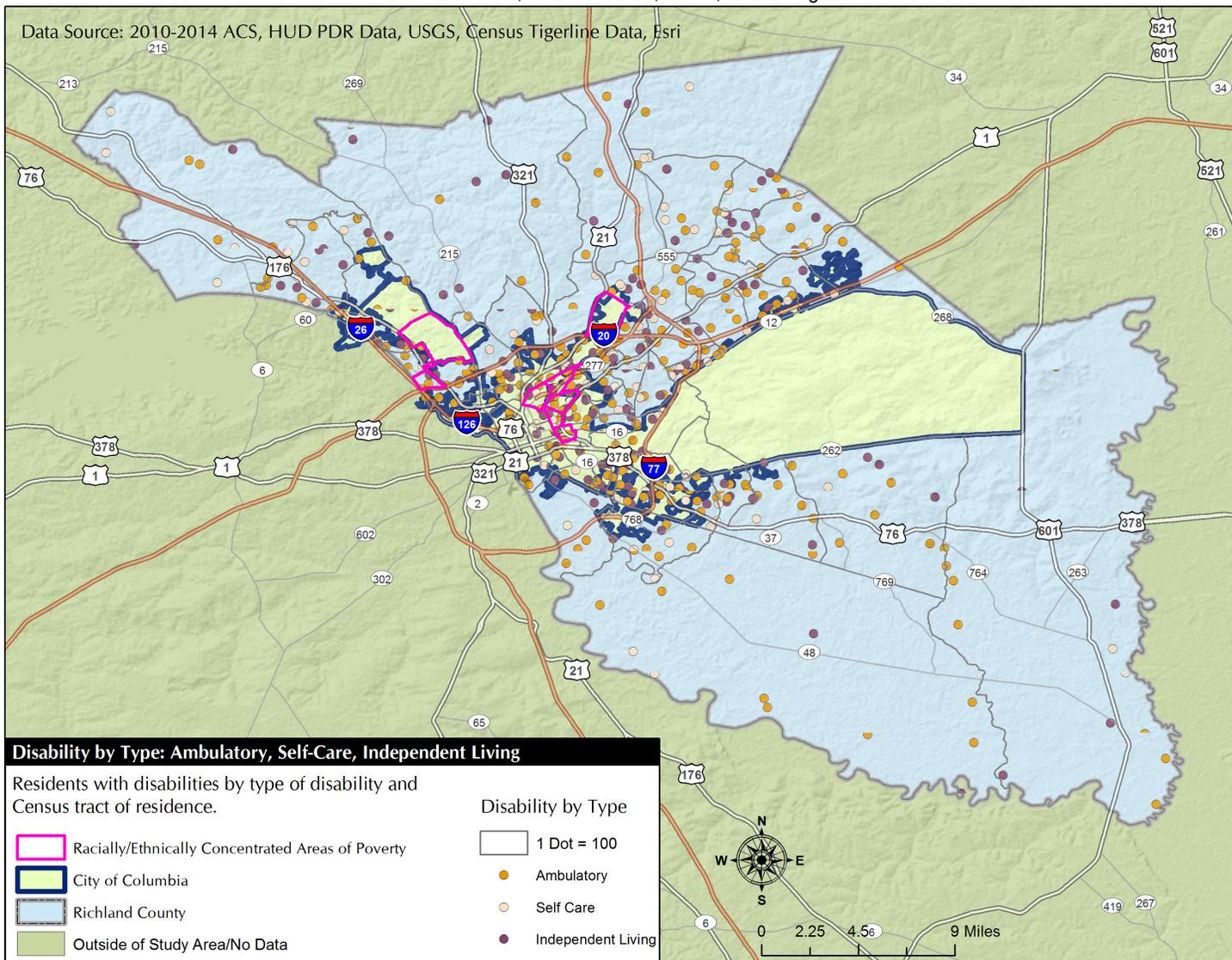
Map IV.38 HUD AFFH Map 16 - Disability by Type: Hearing, Vision, Cognitive

Richland County, South Carolina
2010-2014 ACS, HUD PDR Data, USGS, Census Tigerline

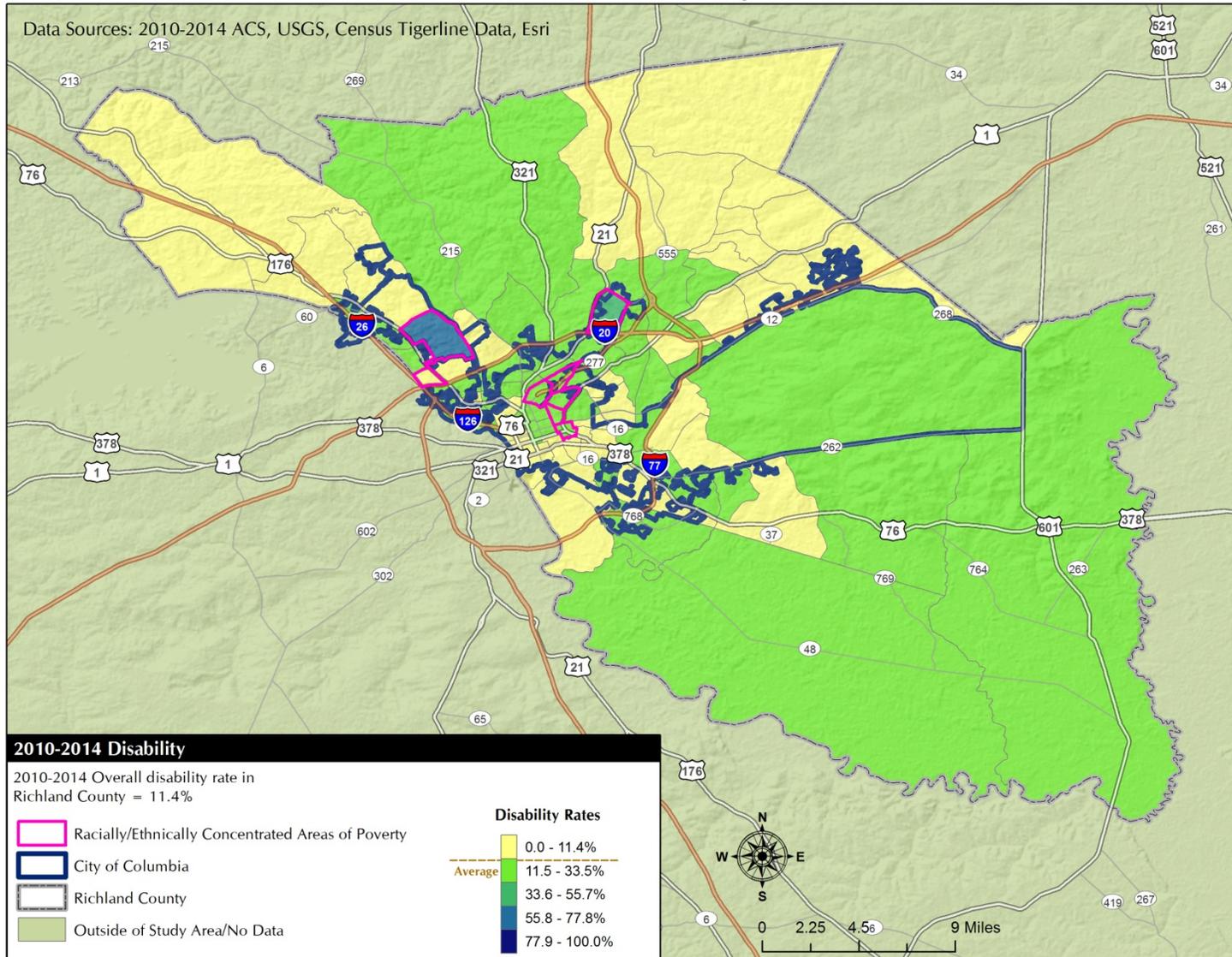


Map IV.39 HUD AFFH Map 16 - Disability by Type: Ambulatory, Self-Care, Independent Living

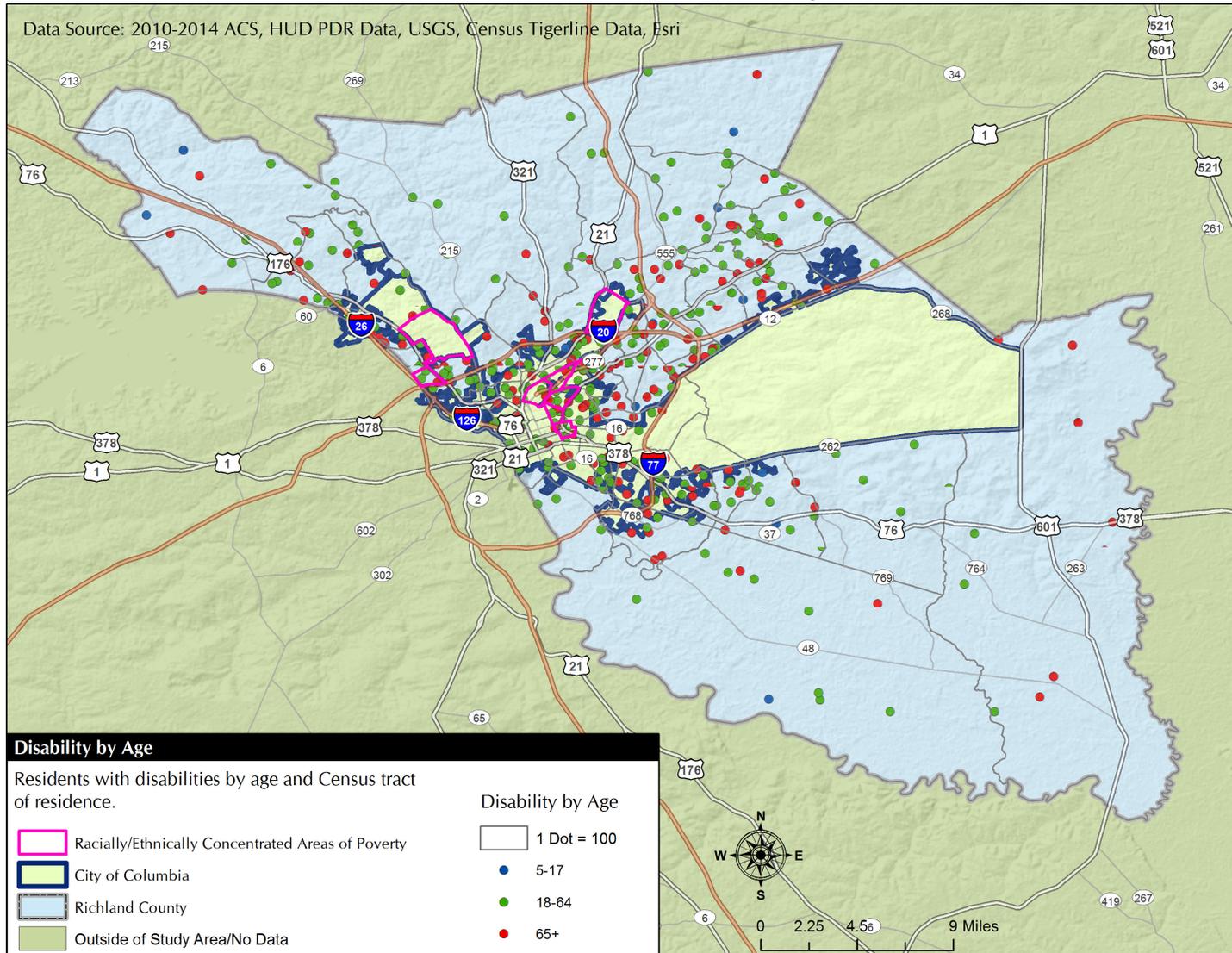
Richland County, South Carolina
 2010-2014 ACS, HUD PDR Data, USGS, Census Tigerline



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, as noted in Table IV.39, below.

Table IV.39
Disability by Publicly Supported Housing
 Richland County, South Carolina
 2016 HUD AFFH Database–Table 15

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.

As one person said during the public meetings, "the Columbia Housing Authority is the only game in town in regards to housing for the disabled." The private market is not building any affordable housing for persons with disabilities. The Columbia Housing Authority, because of its aging housing, only has a limited number of handicapped accessible units (in accordance with HUD designated Asset Management Project (AMP) as designed below:

AMP	1 BR	2 BR	3 BR	4 BR	5 BR	Total
1	7	2				
2	18	3	5			
3	3	9	3		4	
4		54	1			
5	35	3				
Total	63	71	9		4	147

But the CHA's total inventory at this time in its public housing portfolio is 2,200 units; so only 7% of its housing can accommodate those with disabilities.

One of the biggest issues for the Authority is that current residents become disabled and they get a priority for the handicapped units in the CHA's inventory. For example, the units in Allen-Benedict Court only have bathrooms on the second floor (complex was built in the 1950s). If someone has a stroke and a permanent disability, because they cannot access the bathroom, we must immediately locate them to the next unit that becomes available in the CHA's inventory. The end result is that the agency rarely can accept someone on the waiting list who has a disability because there is no handicapped housing available.

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.²⁶

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 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.40.

Table IV.40
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

²⁶ <http://richlandonline.com/informationforthe-disabled.aspx>

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.41.

Table IV.41
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.42
Demographics of Households with Disproportional Needs

Richland County, South Carolina
 2016 HUD AFFH Database--Table 9

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).²⁷

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, 1991.²⁸

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.

²⁷ "HUD Fair Housing Laws and Presidential Executive Orders."

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

²⁸ "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.²⁹

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.³⁰ 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.³¹

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.³² 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.

LOCAL AND REGIONAL AGENCIES AND ORGANIZATIONS

There are several agencies that provide fair housing services in Richland County. Each is a valuable resource that the County collaborates with as needed. Individually they have capacity to fulfill their mission and positively impact contributing factors to housing discrimination. Collectively services include enforcement of the laws as well as education and outreach for municipalities, housing advocates and for the general population. Each agency provides a specific service to the region. Specifically agencies that the County partners and make referrals to include:

The South Carolina Human Affairs Commission (SCHAC) which was created by the General Assembly in 1972 to encourage fair treatment, eliminate and prevent unlawful discrimination, and foster mutual understanding and respect among all people in this state. Based on the tenets of Title VII of the 1964 federal Civil Rights Act, the Age Discrimination in Employment Act, and the Americans with Disability Act, the South Carolina General Assembly declared that the practice of discrimination within the state because of a person's race, religion, color, sex, age,

²⁹ “HUD Fair Housing Laws and Presidential Executive Orders.”

³⁰ <http://www.schac.sc.gov/hd/Pages/SummaryofFairHousingLaw.aspx>

³¹ <http://comrelations.org/fair-housing-program/>

³² <http://www.schac.sc.gov/hd/Pages/default.aspx>

national origin, or disability to be unlawful, and in conflict with the ideals of the State of South Carolina and the nation. The South Carolina Human Affairs Commission has a Memorandum of Understanding (MOU) to be a Fair Housing Assistance Program (FHAP) with HUD, since 1995.

SCHAC strives to alleviate these problems of discrimination through the enforcement of the South Carolina Human Affairs Law, the South Carolina Fair Housing Law, and the South Carolina Equal Enjoyment and Privileges to Public Accommodations Law. Additionally, the General Assembly mandated that the Commission would be responsible with the monitoring of South Carolina state government agency Affirmative Action Plans. The Commission also seeks to establish Community Relations Councils throughout the state to foster more effective community relations, goodwill and mutual understanding, and respect among the residents of South Carolina.

The SCHAC's Fair Housing Division is a fully resourced, customer-friendly agency with a Fair Housing Outreach & Training Program that is essential to the state of South Carolina by achieving the goal of an educated populace with respect to fair housing issues. The Fair Housing Division's reason for the outreach & training effort is to reach out in a systematic manner in order to provide education and outreach through conferences, workshops, and fair housing trainings to the constituents of South Carolina. Within the past year SCHAC distributed over 2000 Fair Housing brochures in English and Spanish throughout the state.

The South Carolina Human Affairs Commission has active relationships with 19 Community Relation Councils and Fair Housing Initiatives Programs (FHIP) statewide that advocate for fair housing. The partner entity located in Richland County is the Greater Columbia Community Relations Council.

The Greater Columbia Community Relations Council (CRC) is a non-profit community based organization that has several initiatives to include a Fair Housing Program that partners with federal, state and local entities, to hold community meetings, forums and seminars to provide comprehensive fair housing education. Richland County along with other local jurisdictions grant CDBG funds to CRC expands their capacity to reach more citizens through the annual Fair Housing Poster Contest, reading programs in area schools to educate students about discrimination and translation of tools into various languages to reach limited English speaking population. Through its faith based initiative and community events the County gains other platforms to conduct public meetings, programs and for community participation.

Appleseed Legal Justice of South Carolina, also located in Richland County is an invaluable Fair housing resource. They serve the community well as an advocate at the local and state levels for legislation and policies that will ensure safe, adequate and affordable housing for South Carolinians. This agency of lawyers lobby for Fair Housing concerns by monitoring the enforcement of federal and state laws that can protect an individual's ability to maintain stable housing. Appleseed has demonstrated their capacity by publishing brochures and two manuals: "Housing Opportunities in South Carolina" and these tools are used to help housing advocates spot potential housing discrimination issues and know where else to go for more in-depth analysis.

South Carolina Legal Services is a non-profit organization that provides free legal aid specifically for low to moderate income people. With an office in Richland County they too have a library of information about housing issues and are known to assist people with language barriers to include those that speak Spanish, Vietnamese, Korean and Arabic. Services include legal assistance as well as provide educational materials and legal forms to help the low to moderate income population better understand their rights. Priority areas for 2017 is federally subsidized and other public housing, housing discrimination, mortgages/predatory lending and access to affordable housing.

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.³³

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, printed output is presented as a Technical appendix to this report.

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 reviews 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.

³³ <https://www.hudexchange.info/resources/documents/AFFH-Rule-Guidebook.pdf>

The contributing factors contributing to segregation, particularly the R/ECAPs consist of several factors, such as the availability of affordable units in a range of sizes, access to financial services, failure to make reasonable accommodation, access to publicly supported housing for persons with disabilities, resistance to affordable housing, discriminatory actions in the marketplace, and lack of understanding of fair housing law.

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

Contributing Factor	Discussion
Availability of Affordable Units in a Range of Sizes	There is a need for additional assisted housing throughout the County. Racial or ethnic minority 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	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)
Failure to make reasonable accommodation or modification	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	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	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.
Discriminatory actions in the market place	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.
Lack of understanding of fair housing law	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.

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 has concluded 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, has been submitted to HUD via the on-line portal in January, 2017.

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

	FH Issue	Contributing Factor	Priority	Discussion
1	Disproportionate Housing Needs for LMI households	Households are burdened by multiple housing needs. Limited supply of affordable housing	High	Overwhelmingly disabled population sited lack of income limited housing choice. But it was also stated that transportation, and size impacted choice. This is given a medium priority due to limited resources to address multiple housing burdens (affordability, accessibility, transportation)
		Availability of safe, decent, affordable/ accessible Units in a range of sizes	High	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. The County has identified 360 single family units that are abandoned.
		Failure to make reasonable accommodation or modification to existing property Landlords lack knowledge about the law	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.
		Access to publicly supported housing for persons with disabilities Discrimination in terms and conditions	High	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.
2	Access to financial opportunity	Lack of knowledge about funding for housing Discriminatory practices in Lending Lack of funding for investment property owners High denial rates in lending for African Americans and non-English speaking	Medium	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).
		Limited programs offered by lending institutions that support homeownership Limited understanding of banking process Not knowing where to file a complaint	Medium	It was said in several stakeholders meetings that LMI are intimidated by the banking process and have trust issues. The County currently has 360 active cases to address abandoned, deteriorating units throughout Richland County. Property owners don't have the resources to make needed repairs
		Limited private investment in specific neighborhoods	Medium	Limited private investment in master planned areas have made it impossible to address housing needs in target communities where transportation, employment and other community services are accessible.
3	Disparities in access to Opportunity	Inaccessible sidewalks and pedestrian crossing Limited access to PSH Site selection policy	High	It was noted in a focus group attended by realtors and developers that there are challenges for small developers to secure loans for low poverty areas.
		Stigma associated with using public Transportation Limited access to transportation in Lower Richland and NE Richland County	Low	Transportation was cited by the disabled population as an impediment to better jobs, housing and quality of life. There are areas where streets and sidewalks don't meet ADA requirements.
4	Segregation	Lack of knowledge about LMI and affordable housing Resistance to affordable housing (NIMBY) Lack of understanding about PSH	Medium	This factor, identified through the feedback of stakeholders during the public input portion of the AFH process, suggest opposition to affordable housing for lack of knowledge. Lack of affordable housing in all areas restricts the fair housing choice of County residents. Those who oppose affordable housing have political influence and developers are known to withdraw from specific locations.
		Discriminatory practices in the market place such as steering Landlords lack understanding refuse families with HCV Landlords don't want African American tenants	High	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. Even those that have support, African Americans are denied housing in higher rent areas
		Zoning ordinances and density requirements	Medium	The Planning Commission and the Planning and Community Development Services Department is cognizant of zoning

		impact selection of new housing locations CHA she selection policy		limitations and the impact of development of smaller more affordable units. Also affordable standard units are limited in desired rural areas because of density requirements.
		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.
5	R/ECAP	Site Selection Policies, Practices QAP	Medium	New housing created by Richland County has been concentrated in neighborhood revitalization areas that are traditionally high poverty and segregated areas. Funds from CDBG and HOME programs have been spent developing housing in these areas. This practice has been reevaluated and there will be more effort to expand to other areas.
	R/ECAP	Location and type of affordable Housing tend to be located in blighted areas where housing is in need of repair	High	The concentration of non-English speaking to 1-77 corridor also known as International Corridor was said to be attributed to the availability of affordable mobile home parks which over the last 10-15 years have been abandoned by African Americans and before them Whites. Affordable, safe and decent housing tend to be in R/ECAP. Affordable rentals are more prevalent in R/ECAPS
	R/ECAP	Cultural Lifestyle choice	Low	During public input meetings services providers stated that barriers to housing education and employment for Latina population are driven by the desire to live in a close knit community where housing is affordable. R/ECAP areas tend to have more units that are affordable.

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.b
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
Within 1-4 years educate 5,000 LMI of which 10% will be Non-English speaking individuals about the 1968 Civil Rights Act and Fair Housing law	Lack of understanding of where to turn Discriminatory terms and conditions Multiple housing burdens Steering in real estate Failure to make reasonable accommodation	Disproportionate Housing needs for LMI Segregation	Annually beginning year 2-Host Civil Rights Conference and recruit members of Alenzia to serve on the planning committee -Year 1-5 Host quarterly workshops I seminars/ training in multiple languages -Sponsor training opportunities for neighborhood leaders -Year 3 Identify language barriers and translate literature as needed Provide financial support to the efforts and initiatives of agencies that support housing choice, <i>each year with financial resources</i>	SC Human Affairs Commission Columbia HA Richland County
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.				
Create partnerships with public and private entities that will enable the development of accessible and affordable housing by expanding the number of units by 1,000 within 5 years	Limited access to affordable housing Access to publicly supported housing for persons with disabilities Lack of affordable, accessible housing for seniors Lack of knowledge Resistance to affordable housing	-Disproportionate Housing Needs for LMI -Segregation Access to Opportunity	-Year 2 Create an advisory committee of builders, realtors, developers and lenders to monitor progress and make recommendations. <i>Report progress annually</i> -Year 1-5 Increase leveraged amount with other funding sources and expand partnerships beyond CHDOs, <i>annually</i> -Year 2-5 Increase CDBG investment in affordable housing development -Provide education and training on affordable housing <i>quarterly</i>	Richland County, SC Columbia HA
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				
Within 4 years, provide financial literacy education to 2,500 residents of Richland County (men, women, and children)	Lending Discrimination Private discrimination Access to financial services High denial rates for racial and ethnic minorities	Access to Financial Opportunity	Year 1-5 a total of 1800 new potential home buyers will attend 12 hours of homebuyer education and credit counseling offered by CHA years -Year 3 Pursue accreditation of Homebuyer Education Program and offer continuing education credits to participants in year two Provide advanced financial literacy for all program participants	Richland County Columbia HA
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.				
County will Review and Revise Local Land use Policies every five years and will track development during that time	Siting selection policies Practices and decisions for publicly supported housing NIMBYism	Segregation R/ECAPS	Create a FH Advisory that will report to Community Planning and Development annually. (year 2) Community Development will make recommendation to Zoning annually Annually track housing development by type, size and location beginning (years 2 - 5)	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 units. Review of local land use policies may positively impact the placement and access of publicly supported and affordable housing.				
Create affordable housing opportunities in integrated and mixed income neighborhoods	-Discriminatory practices -Location and type of affordable housing -Access to publicly	Segregation R/ECAPS Disproportionate housing need	Year 1 Partner with the Forfeited Land Use Commission and target properties lost in tax sales for redevelopment in middle and upper income communities (year one) invest CDBG/HOME to develop 25 units in master planned areas that are 51%> AMI,	Richland County

<p>by developing 100 units of housing in census tracts that are above 80% AMI within 5 years</p>	<p>supported housing for persons with disabilities Lack of affordable housing near transit Limited Supply of Affordable Housing Lack of knowledge about LMI and Affordable housing</p>		<p>(years 1-5) -Strengthen partnerships with real estate community by inclusion in programs, on committees and in programing, annually -Educate 2,000 Housing Choice Voucher holders about asset development/fair housing (years 1-5) -Increase the number of Section 8 homeowners to 25 within 5 years Form an Alliance with developers, CHDOs and local government and execute an intergovernmental agreement (years 1-5)</p>	
<p>Discussion: Lack of available housing options in areas with high segregation, as well as segregation by income levels, limits households access to all areas in Richland County</p>				
<p>Promote equitable access to credit and home lending by marketing to 100% of the institutions in Richland County and promoting awareness regarding Fair Housing laws</p>	<p>Access to financial services. Discriminatory actions in the marketplace</p>	<p>Disparities in Access to Opportunity</p>	<p>-Strengthen partnerships with lending institutions (years 1-5) -Marketing to banks concerning Fair Housing and promoting Richland County's Fair Housing logo and corresponding programs. (years 2-5)</p>	<p>Richland County</p>
<p>Discussion: Incidences of high denial rates for selected minorities underscores limitations in access to key financial services, particularly lending.</p>				
<p>In a five-year period, increase complaint rate by 50% for the discrimination in rental housing towards protected class groups</p>	<p>Lack of understanding of fair housing law Discriminatory terms and conditions in Rental Discriminatory action in the marketplace Denial of available housing in the rental markets Discriminatory refusal to rent</p>	<p>Disproportionate housing needs</p>	<p>-Strengthen relationships with landlord advocacy groups (year 2) -Expand outreach to include marketing in diverse local, regional and statewide publications in a (years 2-5). -Support FH testing through partnership, training and advocacy (years 1-3) -Develop a Fair Housing Campaign (specific to Richland County; develop a slogan in year one and then market it in publications of County and CHA (years 1-2) -Conduct 6 Fair Housing Workshops in 1 year (partner CHA and RC)</p>	<p>Richland County SC Human Affairs Commission</p>
<p>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. Too few complaints have been received over the last 2-3 years.</p>				
<p>Reduce housing segregation and discrimination through aggressive education, enforcement, and collaboration with fair housing agencies and by being more selective in sites for development by year 5. Measured by number of units created in low poverty areas</p>	<p>Concentrations of housing problems Disproportionate housing problems NIMBYism</p>	<p>-Segregation -Disproportionate housing needs</p>	<p>-Expand fair housing education, outreach and training for young adults and work force by collaborating with housing advocates (year 2) -Provide financial support to housing advocates (year 1) advocates (year 1) Launch public awareness campaign to create broad based support (years 1-2) Provide Fair Housing training to area Ombudsman's offices to better address concerns and complaints from residents (year 2)</p>	<p>SC Human Affairs Commission Richland County</p>
<p>Discussion: Review of Census and ACS data and maps illustrate the 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.</p>				

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

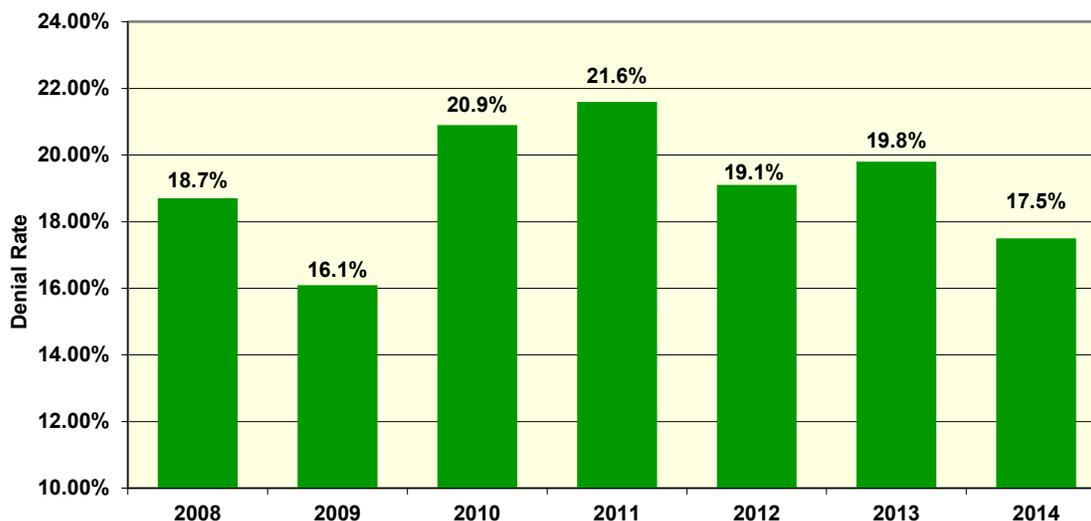


Table A.5
Loan Applications by Reason for Denial
 Richland County
 2008–2014 HMDA Data

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

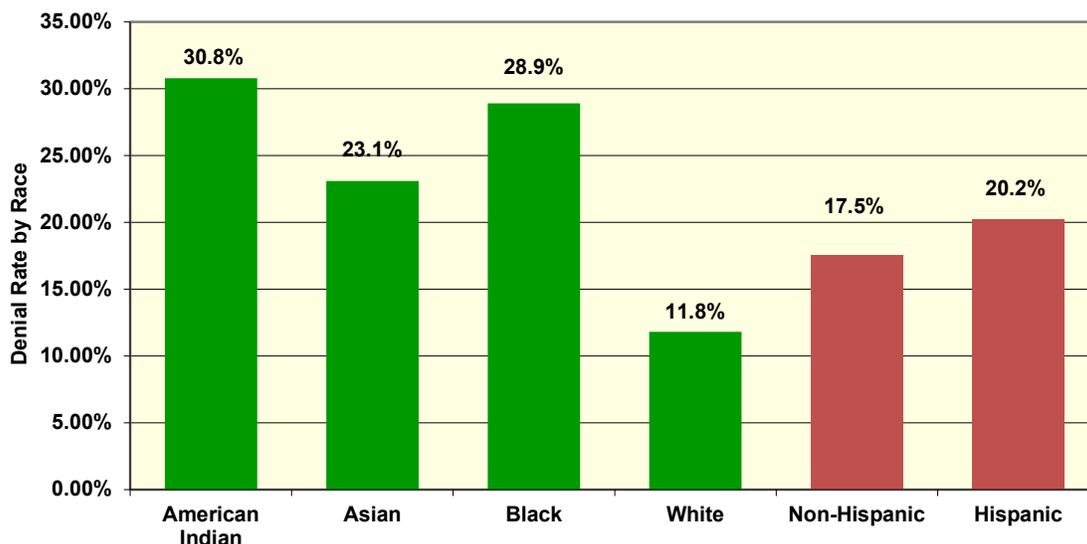


Table A.7
Loan Applications by Selected Action Taken by Race/Ethnicity of Applicant
 Richland County
 2008–2014 HMDA Data

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
2008–2014 HMDA Data

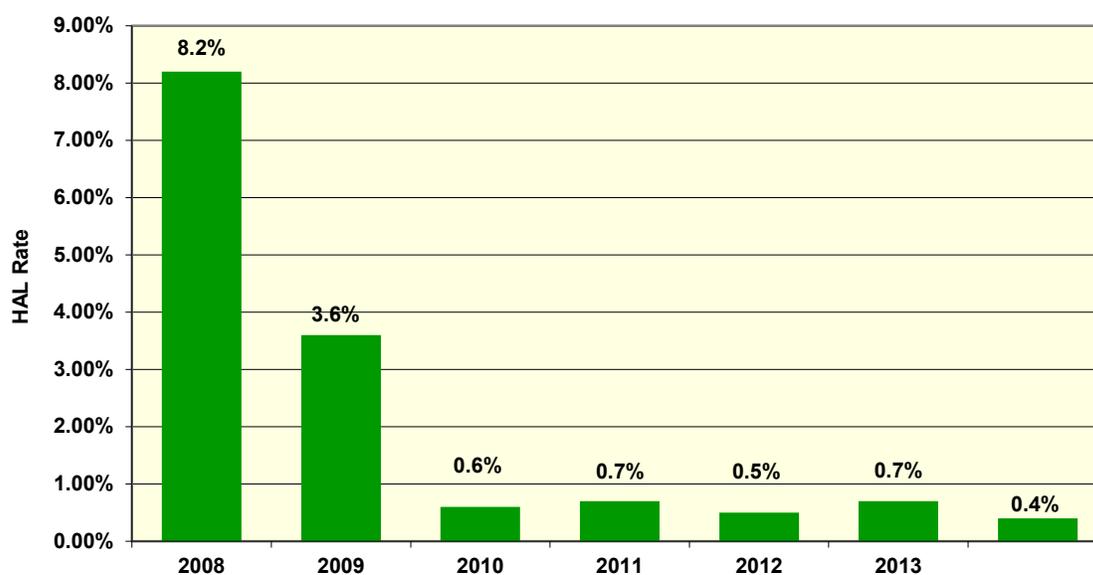


Table A.16
Loans by Loan Purpose by HAL Status

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

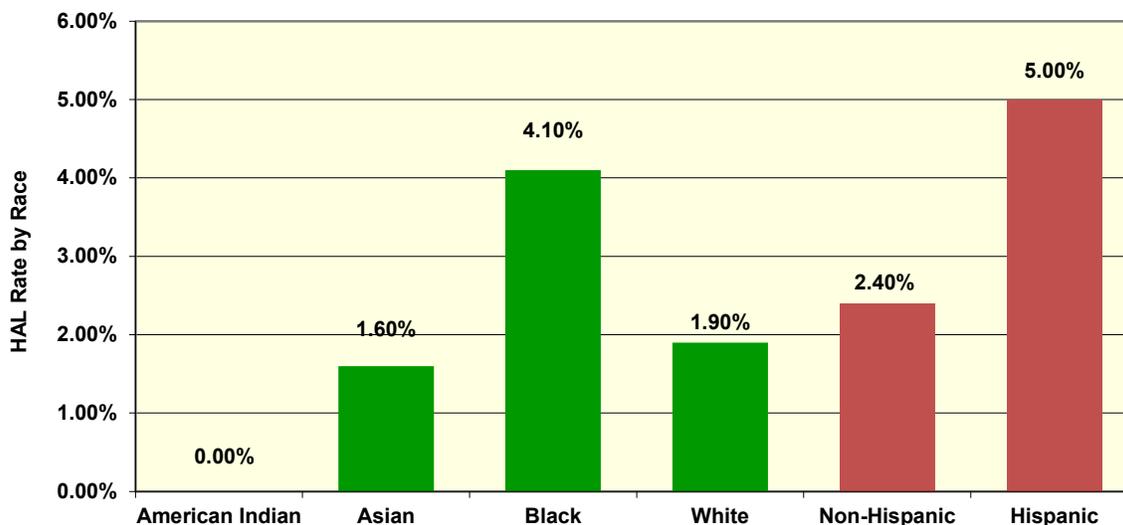


Table A.19
Loans by HAL Status by Race/Ethnicity of Borrower

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
Richland County,
Columbia Housing Authority, and the
South Carolina Human Affairs Commission

Welcome!

Richland County Fair Housing Forums 1 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

Richland County Fair Housing Forums 2 October 24-25, 2016



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

Richland County Fair Housing Forums 3 October 24-25, 2016



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

Richland County Fair Housing Forums 5 October 24-25, 2016



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 Forums 6 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

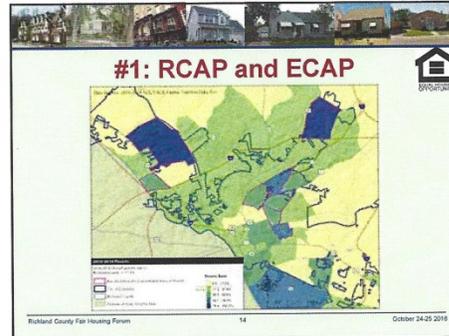
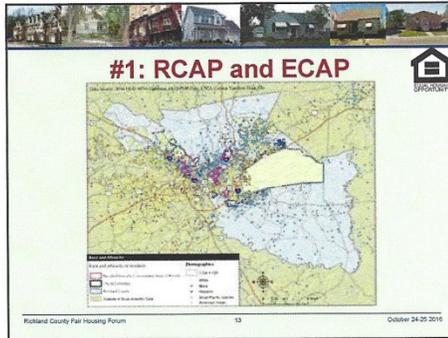
Race	2010 Census		2014 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	181,374	47.3%	185,545	47.1%
Black	176,538	45.9%	180,848	45.9%
American Indian	1,230	.3%	674	.2%
Asian	8,548	2.2%	10,106	2.6%
Native Hawaiian/ Pacific Islander	425	.1%	325	.1%
Other	7,358	1.9%	6,705	1.7%
Two or More Races	8,431	2.2%	9,504	2.4%
Total	384,504	100.0%	393,707	100.0%
Non-Hispanic	303,967	95.2%	374,399	95.1%
Hispanic	18,637	4.8%	19,412	4.9%

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



#2: Segregation Analysis: The Dissimilarity Index

Dissimilarity Trends
Richland County
Census Tracts

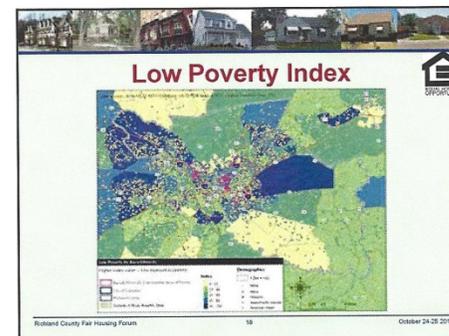
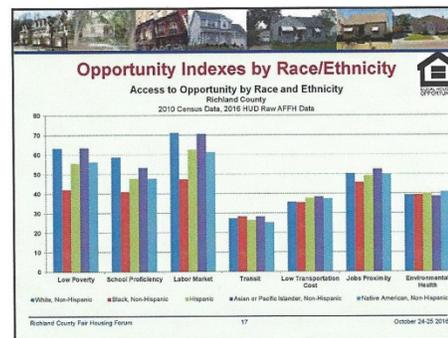
Racial/Ethnic Dissimilarity Index	1990	2000	2010
Non-White/White	47.6	42.7	41.1
Black/White	50.1	49.8	48.2
Hispanic/White	35.9	34.0	37.8
Asian or Pacific Islander/White	32.9	31.4	32.7
Native/White	40.2	30.1	30.4

Interpreting the dissimilarity index

Measure	1 District	Description
Dissimilarity Index	<40	Low Segregation
Range 0-100	40-54	Moderate Segregation
	>55	High Segregation

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- #3: Disparities in Access to Opportunity**
- Areas of Opportunity are physical places
 - Identified through quantitative means, such as an index by Census Tract
 - Seven indexes: low poverty, school proficiency, labor market engagement, transit trips, low transportation cost, job proximity, and environmental health
- Richland County Fair Housing Forum 16 October 24-25, 2016



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

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School Proficiency Index

Richland County Fair Housing Forum 20 October 24-25 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?

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Transit Trips Index

Richland County Fair Housing Forum 22 October 24-25 2016

Low Transportation Cost Index

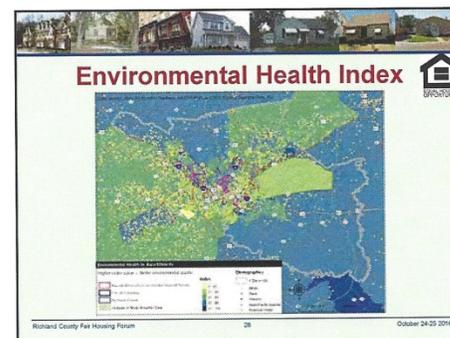
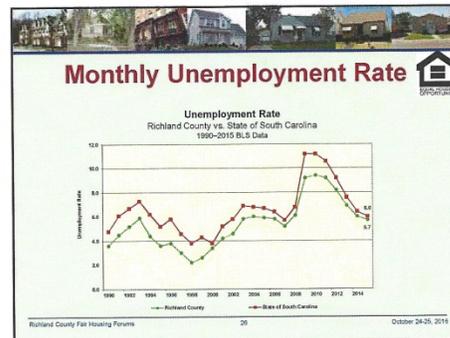
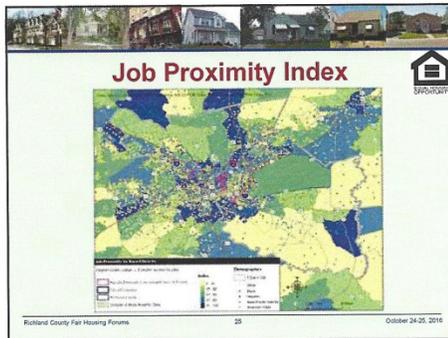
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Transportation Indexes

- 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

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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

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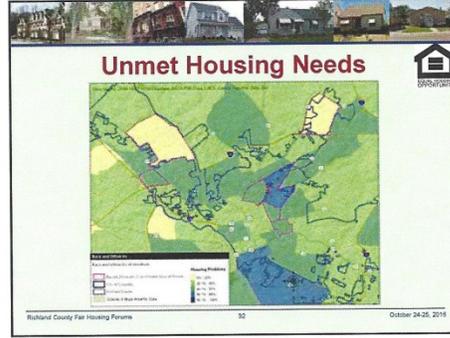
Unmet Housing Needs
Households with Problems

Housing Problems by Race, Ethnicity, and Household Type
Richland County
2008-2012 HUD CHAS Data

Disproportionate Housing Needs	Richland County	
	# with problems	% with problems
Households experiencing any of 4 housing problems*		
Race/Ethnicity		
White, Non-Hispanic	18,885	26.7
Black, Non-Hispanic	27,820	43.6
Hispanic	2,135	44.9
Asian or Pacific Islander, Non-Hispanic	1,025	33.6
Native American, Non-Hispanic	140	46.7
Other, Non-Hispanic	815	42.8
Total	50,820	35.2
Household Type and Size		
Family households, <5 people	19,520	31.4
Family households, 5+ people	3,305	24.1
Non-family households	18,120	43.6

Richland County Fair Housing Forums 30 October 24-25, 2016

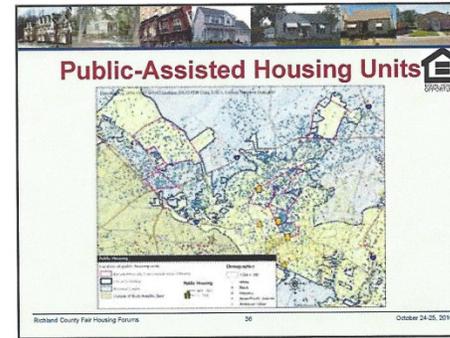
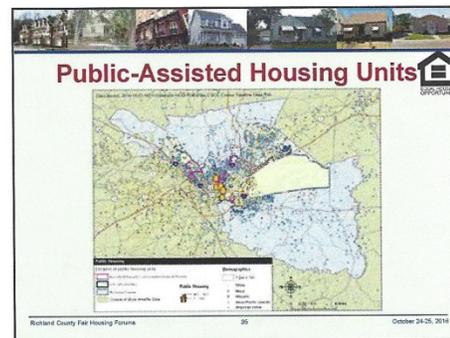
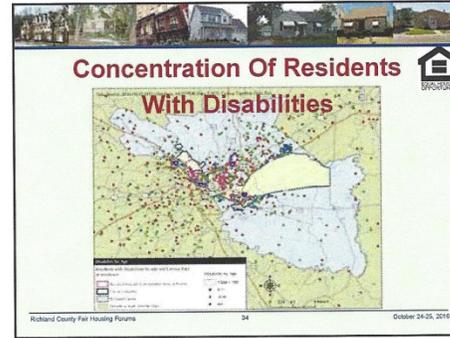
Richland County
2016 Assessment of Fair Housing



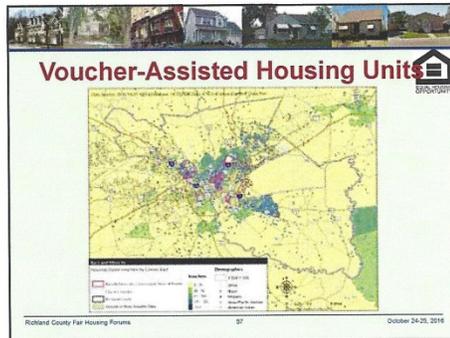
#5: Disability and Access

Persons with Disabilities in Richland County 2010-2014 ACS Data		
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

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Richland County
2016 Assessment of Fair Housing



Assisted Housing Units For Disabled

Public-Assisted Housing Residents with Disabilities by Program

Richland County	People with a Disability	
	#	%
Public Housing	382	18.1
Project-Based Section 8	256	13.5
Other Multifamily	73	47.1
HCV Program	321	11.2

*HUD AFPH data includes the City of Columbia and Unincorporated Areas of Richland County, but excludes the communities of Arcadia Lakes, Blythewood, Irmo, Eastover, and Forest Acres.

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#6: Fair Housing Enforcement Housing Complaints

Fair Housing Complaints by Basis

Basis	2004 - 2016 HUD Data							Total
	2009	2010	2011	2012	2013	2014	2015	
Disability	4	4	6	3	3	10	8	38
Race	2	1	2	0	3	2	0	3
Retaliation	2	1	2	3	5	4	17	47
Sex	1	3	2	1	1	3	1	12
National Origin	2	1	1	1	3	1	8	18
Family Status	1	2	1	1	2	1	4	11
Religion			1					1
Harassment								1
Total Bases	4	14	7	20	10	13	32	117
Total Complaints	2	9	5	15	8	8	17	75

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#6: Fair Housing Enforcement Housing Complaints

Fair Housing Complaints by Issue

Issue	2004 - 2016 HUD Data		Total
	#	%	
Discrimination in terms, conditions or privileges relating to rental	26		26
Failure to make reasonable accommodation	21		21
Discriminatory terms, conditions, privileges, or services and facilities	20		20
Discriminatory acts under Section 810 (coercion, etc.)	19		19
Observance deny or make housing available	18		18
Discriminatory refusal to negotiate for rental	11		11
Discriminatory refusal to rent	8		8
Discriminatory refusal to rent and negotiate for rental	5		5
Failure to permit reasonable modification	4		4
Discrimination in making of loans	3		3
Discriminatory advertising, statements and notices	2		2
Other discriminatory acts	2		2
Total Issues	160		160
Total Complaints	75		75

Richland County Fair Housing Forum 40 October 24-25, 2016

#6 Cont. FH Enforcement Home Lending

Purpose of Loan by Year

Purpose	2008 - 2014 HUD Data							Total
	2008	2009	2010	2011	2012	2013	2014	
Home Purchase	10,203	8,436	7,293	6,310	7,050	8,154	7,878	55,430
Home Improvement	1,201	584	537	534	815	766	627	5,300
Refinancing	17,450	17,274	13,295	11,894	15,323	12,848	6,752	89,675
Total	28,854	26,334	21,125	18,738	23,226	21,768	15,257	150,675

Occupancy Status for Home Purchase Loan Applications

Status	2008 - 2014 HUD Data							Total
	2008	2009	2010	2011	2012	2013	2014	
Owner-Occupied	8,843	7,842	6,962	6,652	6,626	7,834	7,378	61,168
Not Owner-Occupied	1,276	560	415	413	470	495	485	4,131
Not Applicable	45	25	16	13	12	25	15	191
Total	10,164	8,427	7,393	7,078	7,104	8,154	7,878	65,490

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Home Lending

Loan Applications by Action Taken

Action	2008 - 2014 HUD Data							Total
	2008	2009	2010	2011	2012	2013	2014	
Loan Originated	4,342	3,656	3,326	2,888	3,214	3,109	3,506	25,014
Application Approved but not Accepted	380	168	122	214	222	259	177	1,542
Application Denied	608	757	873	740	757	916	809	5,650
Application Withdrawn by Applicant	608	462	461	377	366	436	520	3,160
File Closed for Incompleteness	346	168	107	92	64	81	103	859
Loan Purchased by the Institution	2,205	2,342	1,974	1,833	1,962	2,231	1,963	14,500
Preapproval Request Denied	2	8	0	0	0	0	0	11
Preapproval Approved but not Accepted	4	0	0	0	0	0	0	4
Total	8,945	7,842	6,962	6,626	6,606	7,634	7,378	61,168
Denial Rate	18.7%	16.1%	20.9%	21.9%	19.1%	19.8%	17.8%	19.0%

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**Richland County
2016 Assessment of Fair Housing**

Home Lending

Denial Rates by Race/Ethnicity of Applicant
Richland County

Race/Ethnicity	2008-2014 HMDA Data							
	2008	2009	2010	2011	2012	2013	2014	Average
American Indian	25.0%	22.2%	20.0%	41.7%	35.3%	63.3%	19.0%	30.8%
Asian	22.0%	20.0%	30.0%	24.0%	27.1%	29.3%	14.0%	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%	13.6%	12.6%	12.2%	11.2%	11.9%
Not Available	22.1%	16.6%	30.1%	26.1%	21.8%	23.1%	23.8%	23.2%
Not Applicable	0%	0%	100.0%	0%	100.0%	0%	100.0%	60.0%
Average	19.3%	16.1%	20.9%	21.4%	19.1%	19.8%	17.6%	19.0%
Non-Hispanic	17.6%	15.9%	19.0%	19.6%	17.2%	18.4%	15.9%	17.5%
Hispanic	26.6%	13.3%	17.2%	17.0%	18.6%	26.2%	21.1%	20.2%

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Home Lending

Who Gets Denied?

Denial Rates by Race

Race	Denial Rate
American Indian	30.8%
Asian	23.1%
Black	28.9%
White	11.9%
Non-Hispanic	17.5%
Hispanic	20.2%

Richland County Fair Housing Forum 44 October 24-25, 2016

#6: Fair Housing Outreach

Citizen Involvement

2016 Fair Housing Survey

Role of Respondent
Richland County

2016 Fair Housing Survey Data	
Primary Role	Total
Local Government	
Property Management	
Service Provider	
Advocacy/Service Provider	
Construction/Development	
Lending/Services	
Real Estate	
Other Role	
Missing	
Total	

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

Richland County Fair Housing Forum 45 October 24-25, 2016

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

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2016 Richland County AFH

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Civic Member Meeting

Comment 1: I am confused by what you just said was that (Not Discernable) are not included with the data.

Presenter: That is correct.

Comment 2: If it is not included in the data (Not Discernable).

Presenter: I can't quite hear your question?

Comment 3: If they are not included in the data, how are they on the assessment? One one-third of our population lives that way?

Presenter: Well, let me answer it this way. Columbia is part of it. All the unincorporated areas of the county are included. These are included in the State's data, but you can't break them out separately. Technical analyst would be able to identify those problems. We still have to proceed through this. If you were the City of Columbia you would have no problem, but the Department wants to do the entire county including the non-entitled incorporated cities which are not part of the HUD data.

(Presentation)

Comment 4: So there is no data for Arcadia Lakes?

Comment 5: Or for City of Forrest Acres?

Presenter: In HUDs data base that is correct. Well, let me say that again. These are included in the State total for all of the geographic and because all of these communities can apply to the State for CDBG and HOME. I can't remember exactly why they are listed with the State, but they are not in HUDs data for the County, but they are included in the State, but we cannot break them out separate. So when I present and for example when I present data in this table this I have gone to the Census Bureau.

(Presentation)

Comment 6: I would like to interject for just a moment they may not understand that the reason that the other municipalities are not included in the data is because they are not eligible to receive our Federal dollars. So it is based on the unincorporated areas. When you speak of parts of Eastover, part of Eastover is unincorporated town and it does include all of lower Richland, but it is those small pockets that have their own governments that are not and though and in that case we have to refer to the State's data. Today we are looking at the HUD provided.

(Presentation)

Comment 7: I do have one question that goes back to the data. These have been the goals of the Fair Housing Act for years I guess. I guess when the County had to respond to what it was doing they had to have the data to answer those particular issues. How much different can the new data be from what the County has already had. I would think it would be somewhat similar if you are looking at the same issues.

Presenter: You had assumed that HUD releases good data. I am sorry, but in this they have created a table and you stick it in your document and they get to comment on that. I had my staff go and verify HUD data and the segregation analysis is very different at different levels. If you look at a block group it is one number and at the Census tract it is a different number or a state and they are extremely wildly different. The same year for everyone they did Census tract in 1990, Census tract in 2000 and block group in 2010. So that means just technically the data is low, low and high. So it looks like segregation is going up. I mean that is HUD's data and it must be right. It is incorrect. So, we had to go and correct that data and include the non-entitlement cities in it and average it across the entire county. So we couldn't get that data for Columbia and we could get it from HUDs database for the entire county.

(Presentation)

Comment 8: I have a question, number to disparities and access to opportunity. Could you elaborate, you mentioned education, but could you elaborate a little bit on what is the metric for measuring disparities and access.

Presenter: We have and there are seven and they are all indexes, a value between zero and one, like educational proficiency. It is only elementary school performance and then there is the job market and labor market engagement is also an index zero and one. They are characterized by Census tract and we are trying to identify physical places that have this index being a high value. The seven indexes for disparity of opportunity I do plan on trying to go through those as quickly as possible.

(Presentation)

(Introductions)

Comment 9: I am not sure that I understand what you are trying to say. You have a low poverty area; my thought would be those are the areas that you would want to target to say what do we need to do to raise the quality of life in those issues and what are the specific services, programs that need to be allocated there. Then maybe I am looking at all of this wrong. I come from the school of keep it simple and stupid. I am feeling pretty stupid right now because there is a lot of information being thrown out here and I am not sure yet what my role is going to be?

Presenter: I would like to thank you for that because each of these things are HUD data. This is not my approach. This is right up and you go inline this is in this number 3 section this is the first question; tell me about your houses.

Comment 10: Just adding to that keeping with and having ten years of experience doing this. A lot of this is hard to absorb, but I wouldn't say, but it is somewhat abstract in access to low poverty areas, transportation access, are you speaking job opportunity, are you speaking as I was talking early, that there are policies that can sometimes prevent opportunities for many affordable housing opportunities in a low poverty area. So the opportunities and maybe refine that more so we can get to the heart of it.

Presenter: This is the question and the next question is something else, but the answers that HUD is looking for is like what you are talking about. It is housing policy, transportation policy, development policy, and what this gentleman was talking about here. Reinvestment policy and the services that are available. I am not really asking for your answers. I realize that OK, this is the first time that you have seen it. I realize you can't get there. The idea is that I

want to introduce you to this. It is in a few weeks that we have to have something for HUD. It is easy to amend or adjust or change these things.

(Presentation)

Comment 11: You are asking for policies that effect jurisdictions at the poverty levels, are you talking about something like a state volunteer (Not Discernable) open districts in the state every ten years?

Presenter: I think that would be worthwhile noting, but I really think that HUD is after the jurisdiction to make a commitment to do something. Now if you commitment to modify those laws in the next Census or what have you then great, but I think the jurisdiction is looking to the local community to kind of take the lead on what they can agree to do with this. This is a world where you can bite into one thing and spend hours. I mean lots of hours. Think about it this hour meeting time all of the value of your time is a very expensive meeting. So think about the hours that you could do for one topic and we are probably talking about 20 topics.

Comment 12: I would also like to comment, the purpose of presenting this information is to provoke thoughts like the one you just spoke. Should we be concentrating on those high poverty areas that may be a vote and then we may decide some action steps on how we can do that. The plan that we put in place maybe a stepping stone to a 20 year vision. We are not necessarily going to be able to accomplish them all; we are not going to be able to accomplish them all in a short period of time. So yes it is a lot of data and it is doing just what it is supposed to provoke thought and get us to thinking looking at the numbers and how they look at our county. This is how HUD is looking at our county. And remember the City of Columbia, Richland County we all receive and the Columbia Housing Authority, we receive millions of dollars into this community and to do that this is what they are telling us. This is what you look like so tell us what you are posing to do about making this a better picture.

Comment 13: Can I ask a follow-up question to that? Are we going to have access to any sort of information or background on what has been done from today and are we provide any information that we can take from today and any ideas that we have and then compare it to those already being done to operate some of insight in to the recommendation on what could be built from and what could be scrapped and what could be new? Is there any information on what is going to be done?

Comment 14: Yes, first of all on our website you will find the Analysis of Impediments that we have done in the past. All of these maps and charts are available and if I can get your email address on the sign-in sheet, I will be following up by sending you things. We will also have roundtable discussion through the month of November and early December to look at the draft of our plan and finally we will present it before the County Council and it will be available for you and available the time that we submit. People are working on this information from here on out. We will submit it to HUD and HUD may kick it back and say you did not look at this population and there are no roles or action steps that address poverty in your downtown area or your lack of affordable housing downtown. We will continue to update.

Comment 15: Not necessary a question, but a reservation. I believe that (Not Discernable) look at things wrong. (Not Discernable), but I think all the time that we look at HUD other agencies come invest in us. We look at the best way we can spend the money. (Not Discernable) We built houses. We built in infrastructure and hire somebody else to do it. That thing where you

create jobs to make schools and neighborhoods better, you just sent all of the money out to somebody else. You got to be aware of our duty and HUD is going to give us this kind of money. I am a true believer that nobody smaller than a child (Not Discernable) you go outside of South Carolina to find an expert. (Not Discernable). Right here in Richland County, but we are always finding somewhere else. We are always hiring contractors from Charlotte or somebody else will come and build a house here. We don't create jobs and all these that are right here and when they get ready to do something they look at the bottom line to make them money and not create jobs and taxes and you know. You got to think if HUD is going to give us 50 million dollars over a ten year period I tend to think it will leave Richland County. Why are we not creating the companies available to maintain it in Richland County? I don't think it is just a bad respondent back to HUD. HUD going to give you 50 million dollars, it needs to work. Not just to give it to spend on somebody else. I think we kind of look at it as different. That is just my opinion.

Comment 16: I guess it was just more about what is the purpose of we are here for today. It sounds like you have a lot of information. So, is it really for us to receive the information and then react to it and have more ability to respond to it later as opposed to today? Is that the goal?

Comment 17: I would like to say that we are recording your comments now and most all will be considered when we sit down and develop goals and objectives and actions that have feasibility with our assessment.

Comment 18: Will you give us a simple definition of what my responsibility is going to be when I leave here.

Comment 19: One of the things that I hope for as a Fair Housing Agent for the County is that you leave here more aware of what fair housing is and what the County's obligation is to receive the Federal dollars. One of the things that we make decisions all day about how the input from the majority of our citizens and we conduct focus groups and forums so I thought that this would be a good opportunity to bring the people that are serving their county to the table and you all are civic and volunteers and you work on out county boards and agencies.

Comment 20: Did some of the special groups that you list and I was specifically thinking when you went through that list on the previous slide. How do we or did HUD in its data that we already previously and probably not the best data. How did that account for the homeless in our community?

Presenter: Homeless isn't a question that HUD asks in this. I think that is a huge hole. There is a section where we can talk about other issues and this is where I would advocate that.

Comment 21: I would like to add to that. The way that we kind of view homeless is that they are inclusive of the protected classes because each of those protected classes fall and there may be homeless people that fall into one or more of those areas. So they are included and we do look at the numbers.

Comment 22: First of all, is there any way that HUD can give an extension of time to work through these issues a little better and more concise? The thing about it is the issues that are being brought up today happen in generations. This didn't happen overnight or last week or last month. These are issues that really going to take a long period of time like you said and try to fix and try to find cures for them, but and we have been dealing with these issues for generations as well and we sure haven't been smart enough to figure out what needs to be

done. Until we reach that point and a lot of it is going to be changing the hearts of each individual person. It is something that has to start at home and spread from one neighbor at a time and we are doing our community a disservice if we fast forward this thing in two or three months and send it back to HUD and we haven't even delved into the real problems that we have. Until we do that and try to find and it may take years to just to do one problem not the whole game of things that we have to look at. So I think that this is unfair that the Federal Government has put this burden on us to come up with something over a short period of time. I know there is going to be more community outreach and there should be but still there is not enough time to really get to the root of the problem and find some solutions. As you said it is going to take 20 years, 30 years, 40 years out.

Comment 23: We have asked for an extension and we have been denied. What this is an extension of the Analysis of Impediments that we have been doing for years and they have been ... (Crosstalk), but as a receiver of Federal money we have to do something.

Comment 24: So they are dangling a carrot.

Comment 25: We have to do something and Richland County Community Development we pick and choose where we focus our energy and obviously outreach and education is still very very important, because the more you know the more responsive you can be. Then when you look at the data it makes more sense to you.

Comment 26: You have to look at the history of Richland County as well. If you go back to when the County Council was first established and so forth and in 1974. We are relatively and compare to other municipalities and the City of Columbia, we are still in our infancy, in our teenage years. We stride more in the last 15 years in the Richland County government than we have in all of the years combined in the past. So we are still learning. We are still trying to figure out some things, but it is going to take a multipurpose and this is just one piece of the pie. This is just one part of it. There has got to be other groups that come together to help with the solutions.

Comment 27: As impressive as this group of people are and their credentials, it strikes me that we don't have anybody from the real-estate industry, real estate agents and brokers. We don't have anybody from the mortgage banking or from the legal profession that does all of the real estate closing and the foreclosing. I am sure that they have a wealth of understanding relative to barriers and access and how they route people to look at available housing whether it is for purchase or for rent and so forth with their experience and I would have and I would guess that a number of other people would have that their presence would be absolutely critical to what you are trying to achieve relative to the data when you look at the data and you find the disparities and the barriers and so forth.

Comment 28: Sir, thank you for that comment. We are holding these meetings of every group. We have already met with the disabled community on three occasions. We will meet with the real estate community and we already have. There are five more meetings scheduled so we are inviting ourselves into other living rooms if you will to put some information and just to receive feedback. Thank you.

Comment 29: I was just going to say in relation to what the gentleman had said. He talks about needing to study this I think it is also important for the people around the table to understand that as we study this for our solutions, one time solutions and this is just one time money from the

government and that we have some opportunity to have some longer term solutions with ongoing money from the government. That is confusing.

Presenter: I think the community will need to create this study once every five years. So you get to come back around each year the actions you take on this will be recorded in your Annual Action Plan and the success of those will be reported back to HUD in the CAPER or Consolidated Annual Performance and Evaluation Report. So it is an ongoing type of relationship, but I want to thank you for your words and they are really poignant about how long it takes and how important it is to reach people hearts. That is right on the money there.

(Presentation)

Comment 30: Can you show the slide before that? Just because I had discussion with many people sitting around this table and a lot of times we get the question of where are the vouchers and where are the Section 8 Housing Choice Vouchers with the Columbia Housing Authority. This is one of the first charts that I have ever seen and it is taking the data whenever we do a Housing Assistants unit we send to Oklahoma the address and this chart has used all of those addresses that we send on a daily basis and put that data in there. I know that a lot of people are always asking where the vouchers are. Everybody says that I am always putting the vouchers out there and this is one of the things and as you can see the vouchers are all over the county. This is one of the things that you can see from that chart. It is just a question that we get asked all of the time is where are the vouchers. We have 4,000 vouchers in Richland County. Most people do not realize that we have that many vouchers. So they are all over the county. Thanks.

(Presentation)

Comment 31: I would like to make one final comment regarding the municipalities that have been excluded that includes Forrest Acres, Irmo, Arcadia Lake, and Eastover and there may be others that I have overlooked. Very important municipalities and you made the comment earlier that one of the purposes is to try to engage the local municipalities to buy into improving the situation. It is impossible to go to those municipalities and say that the situation needs to be improved when the data don't even cover them., I would suggest that we need to approach and let them know that we have significant exclusions in the data and before anything can be done about getting those municipalities to buy into this we need some data covering those situation.

Comment 32: Can I explain that real quickly. Blythewood, Irmo, Forrest Acres, and Arcadia Lakes. OK all of those are going to be included in the State Plan, because you get your Community Development Dollars from the State. You don't get them from Richland County. Richland County only services those other areas. So that is why Arcadia Lakes and Forrest Acres are not included in this plan, because all of that data is going to be in the State's Plan. There will be another set of meetings for the state when they are doing it. I don't know when the State of South Carolina has to present, but that is where all of your data has...

Comment 33: But it is all aggregated into the state as a whole, but my point is when you try to approach the municipalities they will not know what their situation is for their municipality.

Comment 34: They are going to get that from the State.

Comment 35: So there is a separate?

(Crosstalk)

Comment 36: That is the way that HUD is going to do it. I am not and I am trying to explain the rationale of who gets the funding. That is why those entities are not included in this report.

Comment 37: So there is a State Plan, a County, Plan, a City Plan. Does everyone work together? It is the same issues?

Comment 38: That is exactly why and the Columbia Housing Authority has to do a plan for all of Richland County. So that is why we partnered with the County and said at least let's stop some of the insanity that HUD has and let's do it together and set up some fair housing stuff. I have to tell you that the Columbia Housing Authority plan is not due until 2019, but I asked for a waiver that we could do it with Richland County so that we could make one plan together, because technically my Five-Year Plan is not due until October 4th of 2019. That is why it is much smarter and smarter thinking to try to do this together. We have goals and priorities that we both agree on and I thank the County publicly for letting us join on in doing it together, because if not and in fact I am going to present to the other Housing Authorities in the state that you better look at how you are doing this. One more question that I just think that needs to be clarified. This is not new money. The Housing Authority gets about 37 million dollars a year. This is so we keep our money. So it is not that we are trying to get new money it is just we are trying to keep and maintain.

Comment 39: Does this affect the flood recovery HUD money?

Comment 40: No.

PHA Meeting

Comment 1: Do you go by when you go by race do you try to selected area for you to put these people in? Do you know what I am saying? A group, as a group of people do you use the race to put them in or do you just select them on based on just who they are?

Presenter: In this analysis from the Census data, the Censuses self-selection. You answer a blank and you just explain what race that you feel you are. This is just the tabulation of those data.

Comment 2: OK.

(Presentation)

Comment 3: What is the difference between race and ethnicity?

Presenter: You can be of any race and be Hispanic. So you could be Hispanic, so could she, and so could I. Hispanic or ethnicity primarily in this case we are trying to take a look at Hispanic ethnicity. It is kind of your background. Your race is what you were born into you know your skin color, chromosome features, if you will.

Comment 4: So you are separating black Hispanics from white Hispanics? That is what it sounds like. If you are saying that ethnicity is Hispanic then there are black Hispanics, white

Hispanics, and Asian if you were born in Spain. I just don't see the difference between and why not just say Hispanics whether they are black, white, or anything.

Presenter: The bottom two rows of this table all of these numbers here add up to the total population and they are all broken out by race. These two numbers total up to this number and that is ethnicity. So for measuring the number of Hispanic people of any race that are in this total is roughly five percent. So it is roughly five percent Hispanic in the county. So that is what that means.

(Presentation)

Comment 5: That make me feel mad like it is time (Not Discernable) I still don't understand it.

Comment 6: We are going to get to that. He is going to and you know like when I and you have heard me and March when we go and do the Housing Authorities plan and I get up here and I talk about what the Housing Authority is going to do for the next year. Well, Community Development Department where Jocelyn works in Richland County, she has to do a plan too just like that for the County and for everybody in the County. I only have to do plan for the Housing Authority and people who live at the Housing Authority and the people who want to apply at the Housing Authority. So what he is trying to do now is he had to look at all of these things and we will let him keep going and he is going to show you how some of the conclusions he could make by looking at all of the stuff, OK.

(Presentation)

Comment 7: Do you want that answer now or are you going to wait till the end.

Presenter: What is that?

Comment 8: Do you want that answer now or do you want to wait till the end.

Presenter: I would like it anytime anybody can offer an opinion.

Comment 9: Does anybody have an opinion?

Comment 10: I would say blacks.

(Presentation)

Comment 11: Bus, you have to bus our kids to a public school therefore it takes and it depends on how large the school is so routing and might have to go out of the neighborhoods to bus kids to school.

Presenter: Do you think that is a good thing?

Comment 12: I think that is a good thing. Myself, I was the first one started with bussing and we had to leave from Federal Hills or over here to go to Keenan. I was able to be with a different minority of people so we was going together to go to school. I was just cluttered with one minority and then I went to school with many races so I was able to comprehend all types of people. So I think that is a good thing.

Comment 13: On the other hand, if you are being driven to a specific school that keeps you from going to another school that may have a better education. You only know what you got.

Comment 14: Back then we didn't do that. We weren't thinking about it we had to be bussing because it was just too far and the closest school was Keenan. So we was going out equal either way.

Comment 15: I had moved here when my daughter was in the 10th grade. I bought a house from a real estate agent who I think steered me to the lower Richland area. I specifically told him that I wanted to live in the Horrell area because I did the research before I left DC and I found out that District 5 had the best SAT scores so that is why I wanted to look at Horrell, but I got steered to lower Richland. He found me a really great house at a really great price and that was a mistake, because my child education was actually more important than getting a smaller house in Horrell. So I was steered and I didn't like it.

(Crosstalk)

Comment 16: I feel that way now because she really really missed out on continuing her education. The things that she learned in lower Richland she already knew when she got here. She scored the highest on the math test, she scored the highest in the entire state of South Carolina and that school in Richland did not give her anything. Not one good job. Not anything, but that was the school that we went to when we moved to that area. The bus came there, it was close to home, and I drove her on the days that she needed to. That was steering and a lot of real estate agents will do that. They will steer you to a neighborhood they think you should be in.

Presenter: Is there something about the policies at the school district that may also contribute?

Comment 17: Yes with her being a smart kid she should have been bussed to another school without me having to pay a dime for it, because she was that smart.

Presenter: You would have had to pay something?

Comment 18: I don't know.

Comment 19: You can't do that here.

(Crosstalk)

Comment 20: Another thing I would be concerned if I were to move in a housing area, how well my kids is protected going to a school. That is one thing that I am concerned about is they be protected if they are standing on the bus stop or how well is the patrolmen is when kids go to school.

Comment 21: How safe the school is.

Comment 22: Yes, how safe.

Comment 23: The reason why we have a lot of problems is we can hardly afford the rent, OK I have been searching and looking around and the rent for a two bedroom house is like \$800 a month. So you and how can we really says that it is a rent problem for one thing. We do have a lot of problems in trying to advance ourselves and getting our rent paid. That is why you have so much low-income.

Comment 24: I know we had a bunch of people walk in in the end.

(Introduction)

(Presentation)

Comment 25: I would like to know about and find out why can't we have better and more availability of housing for seniors, because we only use one bedroom and it is hard to get away from public housing, because you can't find a one bedroom anywhere but in the public housing. We are kind of stuck you know, because I am trying to find somewhere else. I have flooded twice in 10 months where I am and I want to get away from there, but I want to stay in the community, but there is nowhere available. I can't do upstairs because of conditions. With seniors and a particular concern of mine and limitations in housing.

Comment 26: I would like to add to that if I may.

Comment 27: I totally agree. Whether you want a house or an apartment there are several apartment buildings that are multi-story with elevators. That is great, but they are old and they need a little bit of renovating. Some of the things are falling apart and they are not at the quality when I moved there a year and a half ago that I would like, but we need then in other areas too. I don't necessarily want to live in Five Points forever, but I would like to have a place that I could stay and be happy with for a long time. That is affordable.

Comment 28: (Crosstalk) ...it has outlived itself. It has really outlived itself and I don't care what kind of patching or what kind of painting you do it is not going to help. It is a lot of people is getting sick and I think it is becoming of the building. You can't hardly breathe or function right. It is hardly trying to knock it or nothing, because it has saved my life, but the idea it really had outlived itself.

Comment 29: It needs renovating.

Comment 30: Ditto. We live in Herrington Manor and last year when we had the flood along with her getting flooded out we had water damage on our walls near our windows and our air-conditioning vents and now everything my air-conditioning or my heat comes on what is coming out of that vent is making me sneeze. If it is two o'clock in the morning if that air-conditioning vent come on I am sneezing and I think it is something that is now there that is causing us to be sick. I have asked when the new building becomes built where Gonzales Gardens was or is going to be demolished will we be given access to that first so that we can get out of these deplorable living conditions and move someplace else. My curtain rod around my window has fallen down twice because the wall got wet and there is on the floor lying onto of my plants. So these are things that they know about, but are doing nothing to fix. I have a neighbor who is married and they live next door to me in a zero bedroom. Can you imagine two people, a man and a women living in a place the size of where you are standing from that table back there. That is not enough space for two people. It can create a lot of problems where there shouldn't be any. So I am hoping that we will be given the space to spread out. I am also hoping that our seniors who are no longer able to live independently can find some place to go where they can be kept like they should be instead of being found dead in their apartment.

Comment 30: We have some people in Marion Street and some of them have Alzheimer's. Then we have those one that got to groan all night long and their extra-curricular activities.

Comment 31: Also when my air-conditioning comes on and I smell that mildew and I have heart problems and I go to a heart specialist and he told me to let housing know that that

mildew is coming from my vent. I have reported it several times and nothing has been done about it. It is not healthy for me.

Comment 32: Those buildings is gone.

C. PUBLIC INVOLVEMENT DOCUMENTATION

Community Participation

Community participation meetings: The mission of the community participation plan was to educate stakeholders and citizens about the new Federal Assessment of Fair Housing requirement and to engage as many as possible in conversation about the key factors and evidence that there are barriers to housing choice for the citizens of Richland County.

Focus Groups

Fair Housing Focus Group	Meeting Date	Number in Attendance
Federation for the Blind	September 8, 2016	25-30
Columbia Housing Authority Board of Directors	October 20, 2016	
Columbia Housing Authority Residents Council	October 24, 2016	59
Richland County Commissions, Boards and Committees	October 25, 2016	32
Midlands Area Consortium for the Homeless	October 21, 2016	39
Richland County Neighborhood Council & Columbia Council of Neighborhoods Joint Meeting	October 27, 2016	28
Greater Columbia Community Relations Council	November 4, 2016	40
Benedict-Allen Community Development Corporation Board Meeting	November 15, 2016	12
Richland County Planning Commission	November 14, 2016	22 (7 Commissioners)
National Association of Black Realtors	November 14, 2016	6
County Council Fair Housing Work Session	November 17, 2016	5
Richland County School District One: Parents and Students Succeed	November 17, 2016	8
SC Human Affairs Commission Staff Focus Group	December 20, 2016	12
Retired Army Veteran's	January 13, 2017	

The Assessment of Fair Housing document was made available November 13, 2016 through December 28, 2016 for public review. A public notice was posted in The State Newspaper announcing locations where the document was available for review. Citizens were directed to one of three locations: the County Administration Building, Suite 3063, SC Human Affairs Commission and to the Columbia Housing Authority. The document could also be accessed at www.rcgov.us.

Public Meetings and Hearings

Location	Date	Number in attendance
St. Andrews Park Council District 2	November 3, 2016	2
Garners Ferry Road Adult Activity Center Council District 10 & 11	November 7, 2016	3
Richland County Public Library- Council District 3	October 26, 2016	1
AFH Review: Public Hearing # 1 County Council Chamber	November 21, 2016	1
AFH Review: Public Hearing #2 Housing Authority Cecil Tillis Center	December 28, 2016	

Sources used to Market Meeting

Marketing	Date	Distribution
Post card Announcement of Survey	September 30, 2016	500
Report of County Council Chairman	October 4, 2016	300
Public Information News Release	October 14, 2016	Mass Media
County Government Weekly Review	October 14, 2016 October 28, 2016	3,000
The State News Paper	November 13, 2016	23,671
South Carolina Human Affairs Commission Newsletter	October 2016	300
WIS TV – Community Calendar	November 21	
Black Media Group	March 2016	3000
Alienza Listserv	December 22, 2016	

Assessment of Fair Housing Stakeholders List

	Agency	Contact	e-mail
Government	City of Columbia	Gloria Saeed	gjsaeed@columbiasc.net
	Lexington County	Neosha Jones Rita Squires	njones@lex-co.com rsquires@lex-co.com
Housing	Columbia Housing Authority	Nancy Stoudenmire Faye Daniels	nstoudenmire@chasc.org fdaniels@chasc.org
	Benedict-Allen CDC	Larry Salley	Salley5@aol.com
	SC Uplift Community Outreach	Kevin Wimberly	kevinwimberly@scuplift.org
	Midlands Housing Trust	Brain Husky	brian@midlandshousing.org
	Central City Realty	Naomi Scipio	Nscipio3@yahoo.com
	Community Assistance Provided	Jamie Devine	Communityassist2@bellsouth.net
	Greener Institute	Bruce Cole	Bcole@greenerinstitute.org
	FA Johnson Development Group, LLC	FA Johnson II	fajohnsonesquire@gmail.com
	Sistercare	Chastity Summer Lynn Harvel	csummer@sistercare.com
	Homeless No More	Tyra Jefferson Kayla Mallett	tjefferson@homelessnomoresc.org
	Safe Passage, Inc.	Lenea Means	dmeans@safepassagesc.org
	Transitions	Alicia Wilks Felix Weston	awilks@transitionssc.org
Health	Palmetto Health	Lois Hasan	loishasan@palmettohealth.org
	Hannah House	Gerald Denis Jr.	
	SC Center for Fathers & Families	Tiffany Major	tmajor@scfathersandfamilies.com
	SC Dept. Social Services	Deborah Flemming	Deborah.flemming@dss.sc.gov
Advocacy	Citizen Center for Public Life	John D.R. Jones	John2you2@aol.com
	Able SC Independent Living for All	Kimberly Tissot	KTissot@able-sc.org
	Latina Communications	Tanya Rodriguez-Hodges	www.Latinocdc.org
	SC Appleseed	Dionne Brabham	dbrabham@scjustice.org
	Wateree Community Action	Jennifer Brooks	jbrooks@wcai.org
	OEO/ESG	James D. Irby	James.irby@admin.sc.gov
	United Way of the Midlands	Jeffery Armstrong Jennifer Moore	jarmstrong@uway.org jmoore@uway.org
	Alston Wilkes Society	Tiffany Munn Leonard Ransom	tmunn@aws1962.org lransom@aws1962.org

	Catholic Charities	Nikki Gamball	nikkigamball@catholic-doc.org
	SC Association for Community & Economic Development	Bernie Mazyck	bernie@scaced.org
	Soteria CDC	Jerry Blassingame	jblassingame@soteriacdc.org
	SC HIV/Aids Council	Dr. Bambi Gaddist	
Public Safety	RC Sheriff's Dept.	Sgt. Pearson	
		Lt. Gather	
		Sarah Pinckney	
		Dep. S. Grimes	
Neighborhoods	Richland County Neighborhood Council	Angela Bishop-Hammond	
	Columbia Council of Neighborhoods	Emma Myers	
	Briarwood	Robert Obrien	
	Eastway Park	Rodger Leakes	
	Green Lakes	Fancy Craston	
	Richland County Neighborhood Improvement	Latoisha Green	greenl@rcgov.us
	Ridgewood/Barony	Cassandra Lindsey Edna Grant	Ednagr803@netzero.net
	Hollywood Rose Hill	Lynn Shirley	
	Belmont	Richard Hammond	
	Lincoln Park	Dyann White	Dwhite133@sc.rr.com
	Edisto Court	Cynthia Daniels Bessie Watson	Cynthiadaniels23@gmail.com
	Golden Acres	Sandra Ricks	Sandraricks1270@yahoo.com
	Belvedere Neighborhood	Sylvia Jenkins Arthur Butler	sylvialjenkins@hotmail.com arthurbutler@bellsouth.net
	Yorkshire Neighborhood		
	South Meadowfield	Beth Corley	bethcorley@bellsouth.net
	Historic Waverly	Catherine Bruce	allsimkins@yahoo.com
	Edgewood Community Floral		
Education	Richland School District One Students & Parents Succeed	Deborah Boone	
		Dr. Cooper	
	Benedict College Community Development	Dr. Ruby Watts	Ruby.watts@benedict.edu
	USC School of Medicine	Kristen Conners	Kristen.conners@uscmed.sc.edu
	Richland Library	Lee Patterson	lpatterson@richlandlibrary.com
	SC African American Chamber of Commerce	Stephen Gilchrist	
Banking	BB&T Bank	Selena Pickens	smpickens@bbandt.com
	South State Bank	Nate Barber	nate.barber@southstatebank.com

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 I 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

S O U T H C A R O L I N A

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		803-576-2168	heglertr@rcgov.us
Lisa T Peele		803-576-2168	peelel@rcgov.us
Natasha Sotler		803-576-2168	NATASHA@RCGOV.US
John Kososki		803-787-1706	johnk@rcgov.us
Carol Kososki		803-787-1706	carolk2005@gmail.com
Torrey Rush		206-8093	rushtr@rcgov.us
Kevin Wimberly		(803)691-4742	kevinwimberly@scuplift.org
LaTonya Demick		803-361-6364	LaTonyaDemick@gmail.com
Rod Jm		803-609-4097	rodj@rcgov.us
John W. Hinds		803-726-4382	johnw@rcgov.us
Cindy Ottone		803-407-9998	ottone@NCCOA.org
Traci Young Cooper		803-444-7101	traci.cooper@rcgov.us
Derek Riley		803-530-0205	Derek.Riley@rcgov.us
Mike Spearman		803-754-3810	
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	mcaldwell@scharc.gov
Raymond Buxton Jr		737-7826	rbuxton@scapac.ss.gov
Sda W. Thompson		865-1977	TRT255@bellsouth.net
Tim Span		397 6227	TimDAVIS10@yahoo.com
Allen Coler		254-4766	acolers3@hotmail.com
Jeremy Martin		726-9370	jmartin@radac.org
Nancy Stoudermire		254-3886	nstoudermire@chesc.org
Raela Damon		466-6567	nammonhnc@gmail.com
Lee Patterson		231-6383	lpatterson@richland
Gilbert Walker		376-6182	G-walk@clh.library.com

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

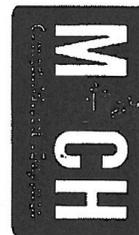
10 A.M.

- 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
Alien Milks	TRANSITIONS	AMILKS@TRANSITIONSSC.ORG
Lee Patterson	Richland Library	lpatterson@richlandlibrary.com
Jeffrey Armstrong	LNU	jarmstrong@lucy.org
Tiffany Murray	Alston Wilkes CSP	tmurray@awslpcc.org
Nesha Barnes	Lex. Co.	nbarnes@lex-co.com
Rita Squines	Lex. County	rsquines@lex-co.com
Niki Grindall	Catholic Charities	niki.grindall@catholic-char.org
Starry Reese	Put-Back	putbackinfo@gmail.com
Leonard Ransom	Alston Wilkes Society	LRansom@AWSLPCC.ORG
Deleha Geminis	Richland County	JGeminis@rcgov.us
Jennifer Moore	WUM	jmoore@wum.org
Nancy Spodenwine	CHHA	nspodenwine@chha.org



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

Name	Organization	Email Address / Phone Number
Misty Summer	SisterCare	Csummer@sistercare.com
Deborah Boone	RCSI#1	dboone@kohlardone.org
Tyra Jefferson	Homeless No More	tjfernsn@homelessnomore.org
Rebecca Williams-Agee	SLP	rwilliams@stlawrenceplace.org
Brittani Richards	Homeless No More	brichards@homelessnomore.org
Pamela Starling	Sistercare	pstarling@sistercare.com
Reggie Alexander	Individual	regalexander@outlook.com
James D. Irby II	DED, EST	James.irby@admin.sc.gov
Erass C McKenzie	"	Erass.mckenzie@"
Jennifer Brooks	Westree Community Action	jbrooks@wca.org
Tashia Jelone	"	tjeter@wca.org
Dione Brabham	SC Appleseed	dbrabham@scjustice.org
Debra Mann	Safe Passage, Inc.	dmann@safepassage.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 Thurgrove				
Angela Tate				
Joe Wilson ²⁰²				
Greeta Pean				
Cathleen Mack				
Vernon Sanders				
Barbara Allen Benson Kanzat				
Barbara Felder				
Margie Grehe				
Priscilla Blum				
Cynthia Cooke				
Leomon Brunson			834 1590	
Vanessa W McKee				
Kimberly Bronsa				Kimberly.bronsa@richland.ca.gov
Mary Steadman				
Paulyn Jennings				Jenningsp@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
Sherry E. Smith			
Beverly Bernaine Mayd			
JAMES MITCHEM			
Nancy R Stearns			2225 College St apt 404
Chara Harrison			2225 College St apt #1
AMARA JACKSON			2225
Thomas Caldwell			2225 College
Rita Buff			1930 Marion St
Jacqueline Radick			1930 Marion Street Apt. 165
Deborah Goin			2211 Reed St
Raequel Anthony			205 Reed St
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 Wainston			
Jalene Mae Kemp			
Jane			
MS. RAISE GACROSS			1810 Allen Beaches Co. 1/5
Yolonda GOWNS			ygowns@chase.org
Frank C			frank@ya.com
Keisha Weston			
Kenya Weston			
STACIA TAYLOR			stacytaylor@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@caha.org
Booker S. Roberts		743-6846	
Thomas Wingar		765-9170	
Ever Monte		256-6243	
Mary Jane Hatcher			
Betha Jeanin		269-0211	
Herbert E Collins		708-9050	2225 College APT 607
Jessie Cypress		605-231	Jessie Cypress@gmail.com
Jessie Green		237-2701	
C. Boykin			
Tim Williams			
Deborah McClean			
BT & Lisa Timmas			
Roger Brasley		600-7743	hairbyroy@gmail.com
Taleshia Stewart		254-3886 x261	tstewart@chasc.org
Neshunda Waters		735-7601	neshunda.waters@caha.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 to 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 jenningsi@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.

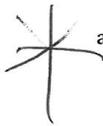
Mr. Malinowski inquired why the Council Retreat could not be held at the Embassy Suites in Columbia.

<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



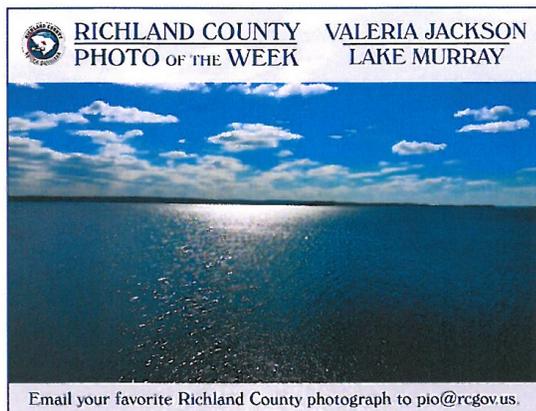
Tune in to RCTV!
 Digital Time Warner Ch. 1302,
 Time Warner Ch. 2 in some
 parts of the County or AT&T
 U-Verse Ch. 99.

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**



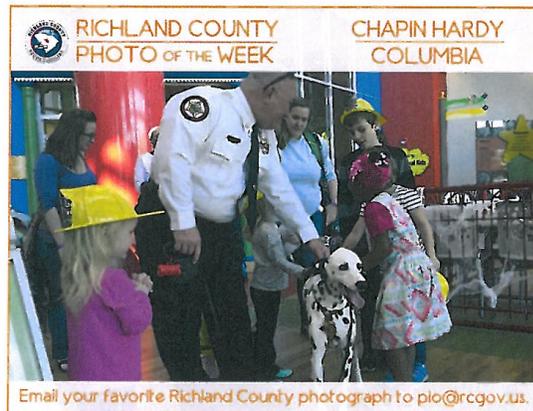
Nearly 100 residents took part in a special tour of the Decker Center, Richland County's newest facility that's set to open before the end of the year. The renovation project has transformed the former Decker Mall on Decker Boulevard into a modern, spacious building that will house Central Magistrate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

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[District 10](#)

Dalhi Myers
803-908-3747

[District 11](#)

Norman Jackson
803-223-4974

Richland County Clerk of Council Office

rcococo@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

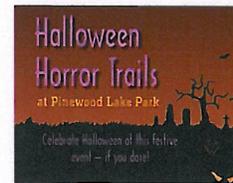


James Hayes, a senior accountant with the Richland County Auditor's Office, was recently elected to a two-year term on the board of directors of the Government Finance Officers Association of South Carolina. Hayes was nominated for the position earlier this year and officially voted in during the association's 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 803-262-6667.



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, Garners Ferry Adult Activity Center, 8620 Garners Ferry Road, Hopkins

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

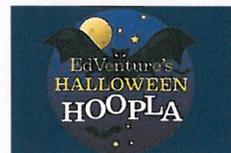
Richland County Drop-off Centers Now Accepting Antifreeze

Residents can now safely dispose of old and unused antifreeze 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 Garners 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!

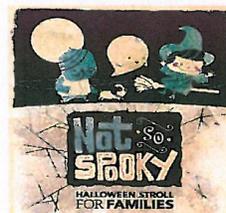
6 p.m.
Now through Oct. 31
 Riverbanks Zoo & Garden
 500 Wildlife Pkwy., Columbia
 For more information, click [here](#).



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 Garners Ferry Road
Open to the public



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

JOCELYN JENNINGS

Subject: FW: CRC Columbia Luncheon Club



We are looking forward to seeing you at the next Luncheon Club meeting.

Friday, November 4, 2016 from 12:15pm - 1:30pm

930 Richland Street

Parking is available at the back of the building.

Table Discussion

Jocelyn Jennings, Community Development/Fair Housing Coordinator

Richland County is in the process of assessing its housing needs in order to produce a five year plan to Affirmatively Furthering Fair Housing. The County needs our input to set priorities and goals.

Buffet is \$11 and begins at 12:15pm.

Your RSVP is required

"All RSVPs will be charged for the lunch"

For reservations, **please contact Sonya Chapman** at the Community Relations Council, (803) 733-1134 or email: schapman@comrelations.org

Sonya Chapman

Community Relations Council
930 Richland Street
PO Box 7277
Columbia, SC 29202
Office: (803) 733-1134
Fax: (803) 733-1135

2016 FAIR HOUSING OPPORTUNITY WORK GROUP SIGN-IN SHEET			
Project:	Assessment of Fair Housing Focus Group & Review	Meeting Date/Time:	November 4, 2016 12:00 Noon
Host:	Greater Columbia Community Relations Council	Place/Room:	Chamber of Commerce

Name	Council District	Industry Represented	E-mail
John D.R. Jones		CITIZENS CENTERS FOR PUBLIC LIFE	john2you2@aol.com
Ruth & Rallie Segler		Ret. RN Ret - Fed. Court	
Barbara and Stuart Hamilton		Ret-Attn Ret-Ret. Administration	
Margie Hicks		Ret. Property Mgr (ret. on 326 St & Convention)	margie@pppcoinc.com
Emma Myers		Community	emmyers2@gmail.com
Quonia Peterson		CAC / UCC	QuoniaPeterson@comcast.com
Helen Spencer		Ret. Health Worker	helen.spencer@att.net
Janice Broome		Community	
Beverly Washington		Community	
Gary Wicklund		Community (church)	gwicklund@umcc.org
Fain Cravens		Retired	fainandclancy@bellsouth.net
L J Cole		Education/Admin	LHYBBARD@GMAIL.COM
Lynn Hutto			lhutto@sc.rr.com
Milton Kimpson		Attorney	m.kimpson@col.com

November 4, 2016

Greater Columbia Community Relations Council

Fair Housing Presentation: Power point showing the HUD provided maps, tables and County generated data.

Comments/Questions

- What is the impact of not submitting an AFH?
- Some condos, PUDs and other exclusive housing have a first right of refusal included in the master deed and or covenants. This is how communities stay segregated.
- Why now, haven't we been working towards equality?
- Medical Centers have been given similar data and asked to meet certain criteria. Those who have no impact are beginning to loose certification to operate.
- What does high proficiency schools mean?
- I'm a school board member and I would like to get involved.
- What is the County doing to impact discrimination?
-



**The Columbia Council of Neighborhoods (CCN)
and
The Richland County Neighborhood Council (RCNC)**



Joint General Membership Meeting
Thursday, October 27, 2016 | 6:00pm – 7:30pm
Eau Claire Print Building, 3907 Ensor Avenue

AGENDA

- I. Welcome**.....Emma McGraw Myers, CCN President
- II. Call to Order-CCN**.....Emma McGraw Myers, CCN President
 - A. Declaration of Quorum
 - B. Adoption of Agenda
 - C. Approval of the September 22, 2016 Minutes.....Gloria Woodard, CCN Secretary
 - D. Treasurer’s Report.....Fred Hornick, CCN Treasurer
- III. Call to Order-RCNC**.....Fancy Crayton, RCNC President
 - A. Declaration of Quorum
 - B. Adoption of Agenda
 - C. Approval of the September 22, 2016 Minutes.....Sylvia Jenkins, RCNC Secretary
 - D. Treasurer’s Report.....Charles Scriven, RCNC Treasurer
 - E. Neighborhood of the Month Presentation.....Angela Bishop, RCNC Vice President
- IV. Guest Speakers**
 - A. Assessment of Fair Housing.....Jocelyn Jennings, Richland County Community Development
 - B. Famously Hot New Year.....Hamilton Grant
- V. CCN and RCNC Updates and Announcements**.....All
 - A. SAVE THE DATE: Joint Holiday Social, December 8th, RC Administration Building, 4th Floor Conference Room
- VI. Adjournment**.....Fancy Crayton, RCNC President

Meetings are Free and Open to the Public | Light Refreshments Available

The Columbia Council of Neighborhoods (The CCN)
PO Box 2011 | Columbia, SC 29202-2011
ccn803@gmail.com
www.columbiasc.net/neighborhoods
Visit our Facebook Page: “Columbia Council of Neighborhoods SC”

The Richland County Neighborhood Council (RCNC)
2020 Hampton Street, 1st floor, Columbia, SC 29204
rcnc@rcgov.us | Fax: (803) 576-1345
Find us on the County’s website: rcgov.us
Visit our Facebook Page: “Richland County Neighborhood Council”

10/26/16
CCN/RCNC

1. Taxes increase on houses that are rented. } causes high rents
2. Insurance rates are increased if rented. }
3. Chase for good schools in middle class neighborhoods become or causes affordable housing challenges.

4. AM/BV/B poses problems for affordable housing

- Re: #1 5. 150% Tax rate actual ???
4% " " if you live in it.
" " " " rent it.

6. What if County adjusted the Tax rate on rentals

7. Section 8 tenants = diapers / trash / domestic issues

8. Don't want subsidized programs (housing) in their neighborhoods.

9. Local government needs to be held accountable for enforcing neighborhood violators / complaints

Richland County Neighborhood Council - CCN Joint Meeting Sign-in
ROSTER



Thursday, October 27, 2016

	NAME (WRITE OR SIGN LEGIBLE)	COMMUNITY POSITION	NEIGHBORHOOD	EMAIL ADDRESS (WRITE OR SIGN LEGIBLE)	CONTACT #
49.	Fancy Croft		Guantanamo		
50.	BERT OBRINE		BIRCHWOOD		
51.	Angela Bishop		Eastway PK		
52.	Roger Leads		Whispering Tree		
53.	Frank Austin		Redwood		
54.	Frank Austin		RC GOV		
55.	John Janning				
56.					
57.					
58.					
59.					
60.					



What prohibits people from Accessing
 housing or choice
 income/employment
 Credit rating
 disability
 Criminal Record
 Transportation
 - Underemployed
 Education

Using program Funds to help repair older
 homes.

Condition of Properties
 NIMB
 How do we fix it.

- Further Education :
- Areas that don't want public transportation
 Because of stigma.
- Uniform property maintenance

THE BULLETIN

SOUTH CAROLINA HUMAN AFFAIRS COMMISSION
 1026 SUMTER STREET, SUITE 101, COLUMBIA, SC 29201 OR
 P. O. BOX 4490, COLUMBIA, SC 29240

Tel: 803-737-7800
 Toll Free: 800-521-4073
 Fax: 803-737-7835
 Email: information@schac.sc.gov
 FND US ON THE WEB AT WWW.SCHAC.SC.GOV

Fair Housing Division's Accomplishments

This fiscal year, the Fair Housing Division completed 75 case investigations. In the previous fiscal year, the Division completed 82 cases. The two years prior to that saw a completion of 47 and 49 cases, respectively. In this fiscal year, of the 75 cases completed, only 25 of them took longer than 100 days to investigate. This means that 66% of the Housing Division's cases were closed within 100 days. Nationally, only 40% of cases are completed that quickly, so SCHAC is markedly more efficient on average than most Fair Housing investigative agencies.

A Conciliation Agreement is a legally binding document, whereby all parties mutually agree to set terms, ending a SCHAC investigation. An agreement may provide monetary relief, or injunctive relief such as granting an accommodation or modification to a disabled tenant or resident in a housing development. For example, a conciliation agreement may give a tenant the right to have his service animal live with him, without paying additional rent, deposits, or fees to a landlord. The number of conciliated cases in the Fair Housing Division is up this year, with 26 total cases having been conciliated compared with 15 in the previous fiscal year. The Agency's website provides links to all public conciliation agreements successfully negotiated by our Fair Housing Division.

Fair Housing Division's Successful Connections with Local Groups

SCHAC's Fair Housing Division and the Columbia Housing Authority (CHA) are partnering with Richland County Government to complete an Assessment of Fair Housing (AFH). The AFH is a legal requirement for Richland County and CHA that must be completed for each of these agencies to continue receiving federal housing and community development funding from the U.S. Dept. of Housing & Urban Development (HUD). Specifically, the AFH is a study undertaken pursuant to 24 CFR Part 5.154 that includes an analysis of fair housing data, an assessment of fair housing issues and contributing factors, and an identification of fair housing priorities and goals specific to the County.

WHAT IS THE FAIR HOUSING ASSISTANCE PROGRAM (FHAP)?

HUD provides FHAP funding annually on a noncompetitive basis to state and local agencies that enforce fair housing laws that HUD has determined to be substantially equivalent to the federal Fair Housing Act. These agencies investigate and enforce complaints of housing discrimination that arise within their jurisdiction.

As a Fair Housing Assistance Program (FHAP) agency for HUD, we welcome the opportunity to participate in this process. Examples of fair housing issues include regional demographics, segregation, racism and ethnically concentrated areas of poverty, access to opportunity, disproportionate housing need, publicly supported housing, access to persons with disabilities, and fair housing enforcement and outreach capacity.

VOLUME 3, ISSUE 4
 OCTOBER 2016



AGENCY NEWS

Who's Who?



Tracie McFord
 Tracie began with the agency this summer, and has quickly become a valuable asset to the legal team! Using her extensive knowledge from previous experience working for law firms and courts, she has adapted to the agency's processes seamlessly. Tracie has two daughters, a stepson, one grandson, and a couple of fur-babies at her home in St. Matthews.



Luis Gamarrá Mendoza
 Luis joined our agency this spring as a bilingual EEO investigator. Prior to this position, Luis worked at DHEC Department of Vital Records where he provided legal guidance to newly immigrated families. He has become a valuable asset to the team. Luis migrated from Lima, Peru at the age of five. He has three brothers and sisters.



Marcus Sumner
 Marcus is from Hopkins. He previously worked at The State Newspaper where he gained several years' experience with accounts payable, receivables, and preparing journal entries. He is the youngest of five children and has 7 nieces and nephews.



Emma Bennett Williams
 Emma will start with SCHAC in October, serving as the first-ever, third attorney with the agency. Having been in private practice most recently, Emma has also served the Citadel as an ADA, Title VII, and Title IX coordinator, and therefore brings vast Human Resource experience with her to the agency, and a mother of two, she has her hands full when not honing her legal skills.

MEDIATION/ADR

Mediation or Alternative Dispute Resolution (ADR) is a voluntary process designed to facilitate case closure by bringing the parties in dispute together and reaching a mutually acceptable solution. An impartial mediator who is trained to help people discuss their differences facilitates negotiations between the two parties. It precludes the investigation process and usually results in both Respondent and Complainant coming away with a "win-win" solution to the problem.



Larry McBride has been with SCHAC for 36 years, and has worn many hats during his career with the agency. Larry has a passion for seeking resolution in matters pending before the agency, and has a special talent for getting cases resolved quickly. In an average month, he will attempt mediation in over a dozen cases, and sees nearly 75% of those settle. In his spare time, Larry can be found entertaining his beloved grandkids.

AGENCY NEWS

State Agencies host “No Blame, No Shame: A Conversation About Race” Panel Discussion



Pictured above left to right: Julie Samthwick, Jacqueline Blackwell, Sue Berkowitz, Renee Perrell and Sheriff Leon Lott

On August 7th, the South Carolina Human Affairs Commission partnered with the South Carolina Museum to host a panel discussion titled, “No Blame, No Shame: A Conversation About Race.” The discussion was held in conjunction with the State Museum’s blockbuster exhibit *RACE: Are We So Different?* The event was well-attended with nearly 100 community members in the audience. Local media coverage was excellent with all four local television stations on hand. Foreign Dr. Kenzie Brown, Schassis, pictured right, Department Chair of English, Foreign Languages and Mass Communications in the School of Humanities, Arts, and Social Sciences at Benedict College was the moderator of the discussion. Dr. Schassis’ research focuses on race and culture through intercultural communication. We appreciate Dr. Schassis for the energetic, articulate and consistent endorsement he brought to our discussion.



Panel members were: **Jacqueline Blackwell**, Blackwell has 34 years of experience in law enforcement as a Lieutenant, Juvenile Officer, Victim’s Advocate, and as a Criminal Investigator with Clarendon County Sheriff’s Office, Manning Police Department and South Carolina State University Police Department.

Renee Perrell, South Carolina native who holds degrees from Duke University, Harvard University and New York University School of Law.

Julie Samthwick, Founder and Executive Director of PASOs, a community-based organization in South Carolina affiliated with the University of South Carolina and four other health-focused institutions throughout the state, and works with families from 29 of 46 counties of South Carolina.

Leon Lott, Serving in his 20th year as Sheriff of Richland County, he has over 40 years of law enforcement experience. Sheriff Lott graduated from the University of South Carolina, FBI National Academy, FBI National Executive Institute, Harvard University’s John F. Kennedy School of Government, and Furman University’s SC Diversity Leadership Academy.

Sue Berkowitz, An attorney and director of the South Carolina Appressed Legal Justice Center. South Carolina Appressed fights for low income South Carolinians to overcome social, economic and legal injustice. Sue has focused her practice in the areas of health, welfare, hunger and consumer issues.

SOUTH CAROLINA HUMAN AFFAIRS COMMISSION



Commissioner Raymond Buxton, II

Si usted piensa que ha sido discriminado en la vivienda o en el empleo, debe ponerse en contacto con la Comisión de Asuntos Humanos. La Comisión investigará su queja y si hay una violación de la ley, la Comisión puede ayudarle a conseguir soluciones legales a los que usted tiene derecho. Si es necesario, la Comisión puede llevar casos de discriminación a una audiencia o a la corte. No importa su estado legal, la Comisión lo ayuda.

Board of Commissioners

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Mission Statement

Our mission is to eliminate and prevent unlawful discrimination in employment, housing, and public accommodations and promote harmony and betterment in the lives of South Carolina’s residents.

Vision Statement

The South Carolina Human Affairs Commission’s Vision is to be well known with a positive image and a mission that is understood and accepted by the public. SCHAC is a fully resourced, customer-friendly agency with a diverse, well-trained and efficient team working together effectively in a safe and supportive work environment in fulfillment of the Agency’s mission.

Inclusion Works

An Employer Summit on Hiring Individuals with Disabilities in South Carolina



Save the Date
October 12, 2016
11:45 AM – 1:45 PM

803.733.5121
803.681.6883
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South Carolina DEPARTMENT OF EMPLOYMENT COMMISSION

This is a **FREE Employer Summit** on hiring individuals with disabilities. Join us for two hours packed with information on the benefits of hiring inclusively. Lunch will be provided.

Space is limited. To reserve your space today go to:
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Anna Dantelzer & Lee Ann Rice ... Co-Editors
Anna Dantelzer, Dawn Fiverson, Lee Ann Rice ... Writers
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Public Information

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Email us at PIO@RCgov.us

FOR IMMEDIATE RELEASE:

March 10, 2016

Community Development Event in April Highlights Fair Housing Issues

(RICHLAND PIO) – Fair housing issues affect everyone and that’s the message the Richland County Community Development Department wants residents to rally around as it prepares to mark National Fair Housing Month with a two-day event in April.

The department, along with several community partners, will hold a fair housing conference at Edventure Museum with panel discussions and more. The day before the conference, a series of continuing legal education classes will be held at Earlewood Park. The events make up a two-day observance under the theme, Civil Rights: It Still Matters.

Organizers emphasize the issue of fair housing extends beyond racial discrimination. For example, families with children, people with disabilities or those whose religious beliefs require a specific type of clothing or head covering, also face discrimination when trying to buy or rent a place to call home.

Both fair housing events are free to the general public, but pre-registration is required. Following is more information on each event:

- **Continuing Legal Education Classes:** 10 a.m.-3 p.m. Friday, April 8 at Earlewood Park. The event is free to attendees not seeking CLE credits. Participants receiving



Friday, April 8, 2016
Civil Rights: It Still Matters
Fair Housing Continuing Legal Education
Earlewood Park

Mission

"Civil Rights: It Still Matters" is designed to educate our community about the basic right and foundation to barrier-free housing for all, creating a path to healing the history of discrimination.

Facilitator:

Clay Shell, Community Outreach Coordinator
Richland County Government

(4.0 CLE Units)

10:00 AM

Reasonable Accommodations
Tina Brown, Esq. The Brown Law Office, LLC.

11:30 AM

Landlord/Tenants Rights
Adam Protheroe, Esq. SC Legal Services

12:45 PM

Fair Housing Assessment
Thomas Silverstein, Esq. Lawyers' Committee for Civil Rights Under Law



RICHLAND COUNTY PLANNING COMMISSION

Monday, November 14, 2016

Agenda

1:00 PM

**2020 Hampton Street
2nd Floor, Council Chambers**

Chairman – Stephen Gilchrist

Vice Chairman – Heather Cairns

Patrick Palmer · Beverly Frierson · Christopher Anderson · William Theus
David Tuttle · Wallace Brown · Ed Greenleaf

- I. PUBLIC MEETING CALL TO ORDER** Stephen Gilchrist, Chairman
- II. PUBLIC NOTICE ANNOUNCEMENT** Stephen Gilchrist, Chairman
- III. CONSENT AGENDA [ACTION]**
 - a. APPROVAL OF MINUTES - October 2016
 - b. MAP AMENDMENTS
 - 1. Case # 16-032 MA
Gene Jones
RS-LD to RU (15.3 acres)
915 North Brickyard Road
TMS# 20100-03-31
PDSD Recommendation - Disapproval
 - 2. Case # 16-033 MA
Oscar Level, Jr.
RU to NC (3.7 acres)
5480 Bluff Road
TMS# 18800-02-29
PDSD Recommendation – Disapproval
 - 3. Case # 16-034 MA
Joseph Gidron
M-1 to RU (0.22 acres)
116 Elite Street
TMS# 14206-02-07
PDSD Recommendation – Disapproval
 - 4. Case # 16-035 MA
Derrick Harris
RU to LI (1.83 acres)
7708 Fairfield Road
TMS# 12000-02-22
PDSD Recommendation – Disapproval

**Assessment of Fair Housing
Richland County Council Work Session
November 17, 2016, 3:00 P.M.**

Agenda

- I. Introduction

- II. Overview of Assessment of Fair Housing
 - A. Why is the County conducting an Assessment of Fair Housing?
 - B. Why does it matter?
 - C. Evolution of Affirmatively Furthering Fair Housing (AFFH)
 - D. New AFFH Rule
 - E. Who is protected?

- III. Six Fair Housing Topics of Analysis
 - A. Racially/Ethnically Concentrated Areas of Poverty (RCAPs and ECAPs)
 - B. Segregation Analysis
 - C. Disparities in Access to Opportunity
 - D. Disproportionate Housing Needs
 - E. Disability and Access
 - F. Fair housing enforcement, outreach capacity, and resource analysis
 - 1. Housing complaints
 - 2. Home mortgage lending and denial rates
 - 3. 2016 Fair Housing Survey

- IV. Discuss preliminary findings
 - A. Refer to two-page handout of Goals, Issues and Proposed Achievement
 - 1. Goals
 - 2. Issues
 - 3. Achievements
 - 4. Responsible agencies

- V. Questions, comments and concerns



WESTERN ECONOMIC SERVICES, LLC

Richland County AFFH

1

County Council Work Session: 11/17/16



COLUMBIA COUNCIL OF NEIGHBORHOODS

Joint Meeting SIGN IN SHEET DATE October 27, 2016

NAME	PHONE #	NEIGHBORHOOD	E-MAIL (or Address)
Faye Daniels	(803) 254-5886	Clayton/Worship Community	fdaniels@clayton.org
Sharon Jenkins	803 917 2088	Seaside	sharon_l_jenkins@columbia.com
Sandra Ticks	610-335-6400	Golden Acres Leigh	SandraTicks127@aol.com
Sandra Howell	803-704-1118		
FRET DOWNELL	803 920 7608	PARKSTREE	
Hamilton Grant		Farmers Hot NICE	
BETH CORLEY	803-776-3869	SOUTH MEADOWFIELD	bethcorley@bellsouth.net
Dep. S. Grimes	803-201-8908	RCS D	sgrimes@rcsd.net
Linda L. Tillman	803-286-6558	Edgewood, ^{Columbia} Forest	l11tillman@bellsouth.net
Arthur Butler	803 799-9897	Belvedere Community	butthub@t1e@bellsouth.net
Anni Gupta-Kagan	803-401-5613	Richland Snowboard/condo/hike	agupta@agmail.com
Catherine Bruce	803-521-2857	Historic Waverly	allsunline@yahoo.com
Edna Grant	803-735-8425	Ridgewood/Banyan N.A	edna803@netnet.net
Gloria Saad	803-525-5168	City of Columbia	gsaad@columbia.sc.net



COLUMBIA COUNCIL OF NEIGHBORHOODS

Joint Meeting SIGN IN SHEET DATE October 27, 2016

NAME	PHONE #	NEIGHBORHOOD	E-MAIL (or Address)
Conrad Lindsey	803 361-7050	Ridgecrest	celindlindsey@hotmail.com
LYNN Stanley	803-442-3368	Hollywood-Rose Hill	lwnlwnsc@gmail.com
Sgt. PEARSON	803-309-1192	PCSD	
LT S. GUTZKE	803 673 1589	RESID	SGUTZKE@RESID.NET
Richard Howard	(803) 730-3761	BELMONT	Howard.Cheney@services.org
Bernie Taylor	429-7273	Edisto Creek	
Gloria Woodard		Nordale	
Sara Sam	703 754-0362	Highland Park Dr	NW 4050@yahoo.com
Regina E. Williams	803-441-3766	White St. Del. SC	RWilliams3517@yahoo.com
Yvonne Daniels	803 691-2123	Edisto	Yvonne.Daniels21@gmail.com
Dyan White	803-854-7254	Furber Bank	dwhite133@sc.rr.com

/th

AGENDA AND SCHEDULE

Day One: 9:00 a.m. to 5:00 p.m.

9:00 a.m.	Registration
9:30 a.m.	Welcoming remarks & introductions
10:00 a.m.	Module 1: What is AFFH and Why is It Important?
11:00 a.m.	Break
11:15 a.m.	Module 2: How Do I Implement the AFFH Rule?
12:00 p.m.	Lunch
1:00 p.m.	Module 3: Community Participation Requirements
2:00 p.m.	Break
2:15 p.m.	Module 4: What is the AFFH and the Roadmap to Preparing It
3:15 p.m.	Break
3:30 p.m.	Module 5: Case Study - Greenwell, USA
4:30 p.m.	Questions & Answers – Day One
5:00 p.m.	Adjourn

Day Two: 8:30 a.m. to 5:00 p.m.

8:30 a.m.	Module 6: Using the AFFH-T and Analyzing Data and Maps to Inform the AFH – Part One
10:00 a.m.	Break
10:15 a.m.	Module 6: Using the AFFH-T and Analyzing Data and Maps to Inform the AFH – Part Two
12:00 p.m.	Lunch
1:00 p.m.	Roundtable Discussion: Approaches to AFFH
2:30 p.m.	Break
2:45 p.m.	Module 7: Understanding Contributing Factors
4:30 p.m.	Questions & Answers – Day Two
5:00 p.m.	Adjourn

Day Three: 9:00 a.m. to 4:00 p.m.

9:00 a.m.	Module 8: Setting Priorities and Goals
10:00 a.m.	Work Session: Putting It Together
11:30 a.m.	Next Steps to Implementation in Your Community
12:00 p.m.	Lunch
1:00 - 4:00 p.m.	Individual consultations with TA providers

ⁱ *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 .ⁱ

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.ⁱ

As a general rule, HUD considers the dissimilarity index appearing in Table V.15 to indicate low, moderate, and high levels of segregation.

South Carolina Human Affairs Focus Group December 20, 2016

The staff of the SC Human Affairs Commission is representative of members of those persons protected by the Fair Housing Law (race, nationalities and sexual orientation). Each of the staff members were given a set of five factors that attribute to barriers of housing of choice and were asked to comment.

Fair Housing Factors

1. **Describe any disparities in access to affordable housing for protected class groups (protected class groups are disability, race, ethnicity, familial status, color, religion, sex).**
 - The lack of transportation, education, healthcare, and employment.
 - It's more difficult for individuals who are trying to access affordable housing and are members of protected groups because they could be discriminated against by being turned away or denied the same accommodations as someone outside of their protected group.
 - Telling someone we can't rent to you because you are in a wheelchair, which the landlord is discriminating intentionally, which is illegal.
 - Quality housing for housing in an affordable income range. Access to adequate size and options in housing.
 - I believe the disparities in access to affordable housing lies in that most of these in protected groups like blacks and Hispanics do not have the same access to knowledge about where they can find assistance to obtain housing. Some of these groups are not permitted in an affordable housing due to either making right above the minimum wage or they are in a bankruptcy situation and renters do not give them a chance and use this against them.
 - I think the disparities in access to jobs and labor markets are due to the following: internet access, transportation and child care costs. These three issues singlehandedly enable those in protected classes from obtaining the information they need to find and keep employment.
 - I think the biggest disparity is in regard to socioeconomic class. Depending on what area of Richland County you look for housing the price is greatly different. I've noticed that in Southeast Richland County, where the socioeconomic status of the community is what others consider lower that say the Clemson Rd area, prices for houses that have the same makeup (3 bedrooms 2 baths) are higher by thousands of dollars in Southeast Richland County. I believe this difference can be attributed in part the racial makeup of the community.
 - I think one major factor in disparities in access to affordable housing is as a single female, I make too much money to get assistance with some

programs because I am a full-time worker. However; because of student loan debt, my debt to income ratio is too high to qualify for most programs. And for the few programs I could possibly qualify for, the amount I would qualify would put me in a less than desirable neighborhood, in spite of having a decent credit score. I feel there needs to be some alternative programs to help people in this situation.

2. List factors that significantly create, contribute to, perpetuate or increase the severity of Racially/Ethnically concentrated neighborhoods.

- The lack of transportation, education, healthcare, and employment.
- A lot of minorities due economic circumstances tend to have lower credit scores. This seems to prevent them from access to affordable housing. Even though they may have a well-paying job currently.
- Steering impacts the concentration in neighborhoods. I have been told several stories were Realtors only showing housing in certain neighborhoods based on the customers race. Poverty plays a role in where people live
- People tend to locate or re-locate to where they are most comfortable. Other factors, such as shopping areas, employment, affordable housing, family, etc. may also contribute.
- Lower income housing and metropolitan areas are often factors in racially or ethnically concentrated neighborhoods.
- Signs saying they only want a particular group of people, even a person saying they will only rent to a certain group of people or allowing someone of a different race or sex to do things that others could
- Income, opportunities and locations.
- The Factors I believe create the severity of racially concentrated neighborhoods are the high crime areas where most of the affordable to low income housing tends to be placed. Predominately low income areas are also left behind when it comes to recovery of businesses to the neighborhoods. Steady expansion in the higher income areas has always been a problem in Richland County.
- I think there is a fear to gentrify racially/ethnically concentrated neighborhoods because there is a stigma that these neighborhoods are riddled with crime because of the individuals who live there. People who don't know the area will not visit it causing a lack of support for business or for individuals to decide that this is an area that they want to reside in.
- Economic inequalities.
- I think racially concentrated areas exist because people live where they can afford.

3. Share your thoughts about barriers to housing and education faced by people, including children with limited English proficiency.

- The lack of transportation, education, healthcare, and employment.
- Poverty places a role in housing and education. In the State of South Carolina a lot of the schools are supported by tax dollars. Therefore those who are in “rich” neighborhoods receive more funding and in most cases the students receive a better education. Those that live in the poorer neighborhoods receive less tax dollars which impacts the level of education those students receive and resources.
- LEP individuals may be unaware of the availability of opportunities and services. Some may be undocumented and therefore, reluctant to take advantage of “government programs”.
- I think lack of knowledge of resources available is an issue for many people, especially those who have limited English proficiency.
- _That is not fair at all for adults and especially children, you should never limit a person anything because of a disability, that’s cruel, always give a person a chance. Never judge a person because “YOU” think the person is not capable of doing things. There are very smart intelligent people with disabilities who in some cases can teach you things.
- There is a need for more translators to help with individual how do not speak English as their first language.
- I do think that the barriers to housing due to language have improved over the years with agencies having more translators to serve the clients not fluent in English. It can always be better by having more outreach programs for those to gain the education and skills needed to gain affordable housing.
- One of the biggest barriers of education I believe that hinders children with limited English proficiency is a lack of trained staff that can help them adequately learn the language. I think it takes a teacher who is fluent in the language as well as in English to properly teach a child how to translate their native tongue and in the area that I live in that doesn’t exist. I think the barrier to housing is a stereotype and how we perceive a culture may live that hinders individuals from having access to fair housing.
- Social economic barriers exist as well as an ignorance of what a certain population actually needs.
- I am not really sure education plays that big of a part in housing barriers. I believe people live where they can afford. From my observation I see some people who may be from other ethnicities pool their resources and live together. I believe that having education does not guarantee that you will be able to afford better quality housing if you are unable to obtain a job which pays enough to allow you better housing.

4. Describe disparities in access to jobs & labor markets by protected class groups. _

- The lack of transportation, education, healthcare, and employment.
- The lack of Transportation and education are causes of disparities in regard to access to jobs and labor markets
- The greatest barriers that come to mind are (1) awareness of opportunities, (2) experience, to include education/training, and (3) networking.
- Education requirements can impact protected groups in the work force and can limit access to jobs and labor markets, particularly in regards to race. Disparity in the work force is often evident in sex, as well.
- Where jobs only want to hire females. Or there are jobs that will mark on applications to show whether the person is Black (B) or White (W) or even Hispanic (H), by putting a code on the paperwork. If the paperwork has a certain code they will not hire that person.
- Education levels and quality pay.
- I think the disparities in access to jobs and labor markets are due to the following: internet access, transportation and child care costs. These three issues singlehandedly enable those in protected classes from obtaining the information they need to find and keep employment.

- I feel that education coupled with race can play a role in access to jobs. I have heard stories from acquaintances have education but lack experience in the field and were passed up on a job to a counterpart of a different race who only had a high school diploma. I have also heard some individuals who have the education say they have the experience in a particular field and were passed up on jobs by individuals who had degrees but not in the specified major who also happened to be a counterpart of another race
- The opportunity for skilled or trained workers to be competitive may not exist because of preconceived notions held by entities with the ability to change the dynamic.
- I think lack of reasonably paying jobs or the inability to find employment is a great factor. I also believe that having a criminal record is a great barrier for a lot of people of color. There is still a lot of discrimination in the workplace where woman and minorities still are overlooked and or underpaid.

5. Describe any disparities in exposure to poverty by protected class groups.

- The lack of transportation, education, healthcare, and employment.
- The lack of programs geared toward assisting those who live in poverty stricken neighborhoods and the concentration of liquor stores and corner stores that don't offer healthy food choices

- More low income level areas are exposed to poverty, which also usually impacts certain races more than any of the other protected groups.
- In some cases people will not provide any assistance to those they feel are living in poverty , because of the protected class groups including disability, race, ethnicity, familial status, color, religion, sex someone may have an illness and being that a person cannot afford to be treated a person will be overlooked, because they do not have the insurance, but will treat a person of a different race or sex
- Speaking solely on my opinion I think all protected classes experience the same level of poverty some people just have more of a support system to aid them in in their time of need like family and friends. Others have to seek assistance from governmental programs.
- There seems to be no disparities in exposure. Poverty crosses all lines
- I think that for some what they are exposed to as far as poverty becomes normal and it is very difficult to break the cycle unless you have a very strong resolve to break from it or something changes. I think in this case good education can be helpful to an extent. I do believe that the areas where there are inferior schools play a part. I also believe that school dropout rate among minorities and woman is a great determining factor that one may be destined for low-wage jobs.

Community Housing Development Organization Focus Group
Contributing Factors to Housing Barriers

Fair Housing Issues & Concerns

1. Describe any disparities in access to affordable housing for protected class groups (protected class groups are disability, race, ethnicity, familial status, color, religion, sex).

The existence for racism, sexism, and bigotry still exist. As long as this continues to exist, access to affordable housing will continue to exist. It's important to maintain agencies that review and investigate when protected class groups may be discriminated against.

2. List factors that significantly create, contribute to, perpetuate or increase the severity of Racially/Ethnically concentrated neighborhoods.

The lack of employment opportunities, lack of livable wage employment opportunities, neglect of economic investments into racially/ethnically concentrated neighborhoods, lack of investment into the public schools.

-
3. Share your thoughts about barriers to housing and education faced by people, including children with limited English proficiency.

The inability to communicate and market services that are available to those who are seeking housing. When people are made aware of services and not using terms such as low income they will be more receptive of educational and housing opportunities. Removing the “low-income” stigma is key to obtaining buy-in for populations that are in need of housing and education.

4. Describe disparities in access to jobs & labor markets by protected class groups.

As mentioned above, the access to job and labor markets that will provide livable wages and salaries do not tend to be in areas of the protected classes. If the opportunities do present themselves then hidden forms of racism and sexism still exist where the barrier of obtaining employment does not occur

5. Describe any disparities in exposure to poverty by protected class groups.

The comment for number 4 would be applicable here as well, but to also include the public school system. Those youth in poverty stricken neighborhoods do not receive the same opportunities as those in more thriving communities. As long as this occurs the cycle will continue

Thank you and Merry Christmas!

Fair Housing Issues & Concerns

1. Describe any disparities in access to affordable housing for protected class groups (protected class groups are disability, race, ethnicity, familial status, color, religion, sex). _ Telling someone we can't rent to you because you are in a wheelchair, which the landlord is discriminating intentionally, which is illegal.

2. List factors that significantly create, contribute to, perpetuate or increase the severity of Racially/Ethnically concentrated neighborhoods. Signs saying they only want a particular group of people, even a person saying they will only rent to a certain group of people or allowing someone of a different race or sex to do things that others could not.

3. Share your thoughts about barriers to housing and education faced by people, including children with limited English proficiency. _That is not fair at all for adults and especially children, you should never limit a person anything because of a disability, that's cruel, always give a person a chance. Never judge a person because "YOU" think the person is not capable of doing things. There are very smart intelligent people with disabilities who In some cases can teach you things.

4. Describe disparities in access to jobs & labor markets by protected class groups. _Where jobs only want to hire females. Or there are jobs that will mark on applications to show whether the person is Black (B) or White (W) or even Hispanic (H), by putting a code on the paperwork. If the paperwork has a certain code they will not hire that person.

5. Describe any disparities in exposure to poverty by protected class groups. _In some cases people will not provide any assistance to those they feel are living in poverty , because of the protected class groups including disability, race, ethnicity, familial status, color, religion, sex some one may have an illness and being that a person can not afford to be treated a person will be overlooked, because they do not have the insurance, but will treat a person of a different race or sex

JOCELYN JENNINGS

From: Caldwell, Marvin <mcaldwell@schac.sc.gov>
Sent: Wednesday, December 21, 2016 2:20 PM
To: JOCELYN JENNINGS
Subject: FW: A Message from RC Community Development

Another response. Should be a few more coming directly after this

From: Whitmire, LaTarnya
Sent: Wednesday, December 21, 2016 11:27 AM
To: Caldwell, Marvin
Subject: RE: A Message from RC Community Development

1. Describe any disparities in access to affordable housing for protected class groups (protected class groups are disability, race, ethnicity, familial status, color, religion, sex). ***The lack of transportation, education, healthcare, and employment.***
2. List factors that significantly create, contribute to, perpetuate or increase the severity of Racially/Ethnically concentrated neighborhoods. ***The lack of transportation, education, healthcare, and employment.***
3. Share your thoughts about barriers to housing and education faced by people, including children with limited English proficiency. ***The lack of transportation, education, healthcare, and employment.***
4. Describe disparities in access to jobs & labor markets by protected class groups. ***The lack of transportation, education, healthcare, and employment.***
5. Describe any disparities in exposure to poverty by protected class groups. ***The lack of transportation, education, healthcare, and employment.***

From: Caldwell, Marvin
Sent: Tuesday, December 20, 2016 9:18 AM
To: AllSCHACStaff
Subject: FW: A Message from RC Community Development

Good Morning SHAC Staff,

For those of you who are still in the office this Holiday Season and live in Richland County, could you take a quick moment to answer the five questions below? Just send them back to me and I will make sure they are recorded.

Thanks for your cooperation!

Best regards,

Marvin L. Caldwell, Jr.
 Fair Housing Division, Director
 SC Human Affairs Commission
 803-737-3179

JOCELYN JENNINGS

From: Caldwell, Marvin <mcaldwell@schac.sc.gov>
Sent: Wednesday, December 21, 2016 2:21 PM
To: JOCELYN JENNINGS
Subject: FW: A Message from RC Community Development

FYI

From: Goff, Melanie
Sent: Wednesday, December 21, 2016 12:11 PM
To: Caldwell, Marvin
Subject: RE: A Message from RC Community Development

Hey Marvin. Hope this is helpful.

1. Describe any disparities in access to affordable housing for protected class groups (protected class groups are disability, race, ethnicity, familial status, color, religion, sex).
It's more difficult for individuals who are trying to access affordable housing and are members of protected groups because they could be discriminated against by being turned away or denied the same accommodations as someone outside of their protected group.
2. List factors that significantly create, contribute to, perpetuate or increase the severity of Racially/Ethnically concentrated neighborhoods.
Lower income housing and metropolitan areas are often factors in racially or ethnically concentrated neighborhoods.
3. Share your thoughts about barriers to housing and education faced by people, including children with limited English proficiency.
I think lack of knowledge of resources available is an issue for many people, especially those who have limited English proficiency.
4. Describe disparities in access to jobs & labor markets by protected class groups.
Education requirements can impact protected groups in the work force and can limit access to jobs and labor markets, particularly in regards to race. Disparity in the work force is often evident in sex, as well.
5. Describe any disparities in exposure to poverty by protected class groups.
More low income level areas are exposed to poverty, which also usually impacts certain races more than any of the other protected groups.

Best regards,

Melanie Goff
Investigator
SC Human Affairs Commission
1026 Sumter Street, Suite 101 (29201)
P.O. Box 4490 (29240)

To: AllSCHACStaff
Subject: FW: A Message from RC Community Development

Good Morning SHAC Staff,

For those of you who are still in the office this Holiday Season and live in Richland County, could you take a quick moment to answer the five questions below? Just send them back to me and I will make sure they are recorded.

Thanks for your cooperation!

Best regards,

Marvin L. Caldwell, Jr.
Fair Housing Division, Director
SC Human Affairs Commission
803-737-3179
mcaldwell@schac.sc.gov

From: JOCELYN JENNINGS [<mailto:JENNINGSJ@rcgov.us>]
Sent: Friday, December 16, 2016 11:37 AM
To: Caldwell, Marvin
Subject: A Message from RC Community Development

Richland County Stakeholders,

With the holidays around the corner, we're all a little busy. Richland County, Columbia Housing Authority and SC Human Affairs Commission; in partnership are finalizing our 2017 Assessment to Fair Housing. The goal is to receive the thoughts and opinions regarding fair housing choice from as many Richland County citizens and stakeholders as possible. Please take a few minutes to respond and return the following concerns with our comments before you leave to enjoy the holiday.

Thank you and Merry Christmas!



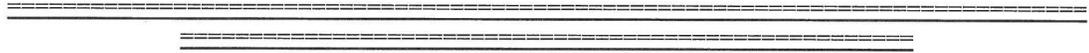
Fair Housing Issues & Concerns

1. Describe any disparities in access to affordable housing for protected class groups (protected class groups are disability, race, ethnicity, familial status, color, religion, sex).

2. List factors that significantly create, contribute to, perpetuate or increase the severity of Racially/Ethnically concentrated neighborhoods.

to receive the thoughts and opinions regarding fair housing choice from as many Richland County citizens and stakeholders as possible. Please take a few minutes to respond and return the following concerns with our comments before you leave to enjoy the holiday.

Thank you and Merry Christmas!



Fair Housing Issues & Concerns

1. Describe any disparities in access to affordable housing for protected class groups (protected class groups are disability, race, ethnicity, familial status, color, religion, sex). A lot of minorities due economic circumstances tend to have lower credit scores. This seems to prevent them from access to affordable housing. Even though they may have a well-paying job currently.

2. List factors that significantly create, contribute to, perpetuate or increase the severity of Racially/Ethnically concentrated neighborhoods. Steering impacts the concentration in neighborhoods. I have been told several stories were Realtors only showing housing in certain neighborhoods based on the customers race. Poverty plays a role in where people live. _____

3. Share your thoughts about barriers to housing and education faced by people, including children with limited English proficiency. Poverty places a role in housing and education. In the State of South Carolina a lot of the schools are supported by tax dollars. Therefore those who are in "rich" neighborhoods receive more funding and in most cases the students receive a better education. Those that live in the poorer neighborhoods receive less tax dollars which impacts the level of education those students receive and resources.

4. Describe disparities in access to jobs & labor markets by protected class groups. The lack of Transportation and education are causes of disparities in regard to access to jobs and labor markets. _____

5. Describe any disparities in exposure to poverty by protected class groups. The lack of programs geared toward assisting those who live in poverty stricken neighborhoods and the concentration of liquor stores and corner stores that don't offer healthy food choices.

JOCELYN JENNINGS

From: Caldwell, Marvin <mcaldwell@schac.sc.gov>
Sent: Tuesday, December 20, 2016 2:56 PM
To: JOCELYN JENNINGS
Subject: FW: A Message from RC Community Development

Another response.

From: Jenkins, Deloris
Sent: Tuesday, December 20, 2016 2:14 PM
To: Caldwell, Marvin
Subject: RE: A Message from RC Community Development

Fair Housing Issues & Concerns

1. Describe any disparities in access to affordable housing for protected class groups (protected class groups are disability, race, ethnicity, familial status, color, religion, sex).
Quality housing for housing in an affordable income range. Access to adequate size and options in housing.

2. List factors that significantly create, contribute to, perpetuate or increase the severity of Racially/Ethnically concentrated neighborhoods.
Income, opportunities and locations.

3. Share your thoughts about barriers to housing and education faced by people, including children with limited English proficiency.
There is a need for more translators to help with individual how do not speak English as their first language.

4. Describe disparities in access to jobs & labor markets by protected class groups.
Education levels and quality pay.

Describe any disparities in exposure to poverty by protected class groups.

Deloris H. Jenkins
Investigator

Thank you and Merry Christmas!

Fair Housing Issues & Concerns

1. Describe any disparities in access to affordable housing for protected class groups (protected class groups are disability, race, ethnicity, familial status, color, religion, sex). *Not aware of any* _____

2. List factors that significantly create, contribute to, perpetuate or increase the severity of Racially/Ethnicly concentrated neighborhoods. *Economic inequalities.* _____

3. Share your thoughts about barriers to housing and education faced by people, including children with limited English proficiency. *Social economic barriers exist as well as an ignorance of what a certain population actually needs.* _____

4. Describe disparities in access to jobs & labor markets by protected class groups. The opportunity for skilled or trained workers to be competitive may not exist because of preconceived notions held by entities with the ability to change the dynamic. _____

5. Describe any disparities in exposure to poverty by protected class groups. *There seems to be no disparities in exposure. Poverty crosses all lines.* _____

Please Return to: jenningsj@rcgov.us

JOCELYN JENNINGS

From: Caldwell, Marvin <mcaldwell@schac.sc.gov>
Sent: Tuesday, December 20, 2016 12:03 PM
To: JOCELYN JENNINGS
Subject: FW: A Message from RC Community Development

See below for response.

From: Sumter, Marcus
Sent: Tuesday, December 20, 2016 11:23 AM
To: Caldwell, Marvin
Subject: RE: A Message from RC Community Development

1. Describe any disparities in access to affordable housing for protected class groups (protected class groups are disability, race, ethnicity, familial status, color, religion, sex).

I think the biggest disparity is in regard to socioeconomic class. Depending on what area of Richland County you look for housing the price is greatly different. I've noticed that in Southeast Richland County, where the socioeconomic status of the community is what others consider lower that say the Clemson Rd area, prices for houses that have the same makeup (3 bedrooms 2 baths) are higher by thousands of dollars in Southeast Richland County. I believe this difference can be attributed in part the racial makeup of the community.

2. List factors that significantly create, contribute to, perpetuate or increase the severity of Racially/Ethnically concentrated neighborhoods.
 I think there is a fear to gentrify racially/ethnically concentrated neighborhoods because there is a stigma that these neighborhoods are riddled with crime because of the individuals who live there. People who don't know the area will not visit it causing a lack of support for business or for individuals to decide that this is an area that they want to reside in.

3. Share your thoughts about barriers to housing and education faced by people, including children with limited English proficiency.

One of the biggest barriers of education I believe that hinders children with limited English proficiency is a lack of trained staff that can help them adequately learn the language. I think it takes a teacher who is fluent in the language as well as in English to properly teach a child how to translate their native tongue and in the area that I live in that doesn't exist. I think the barrier to housing is a stereotype and how we perceive a culture may live that hinders an individuals from having access to fair housing.

4. Describe disparities in access to jobs & labor markets by protected class groups. I feel that education coupled with race can play a role in access to jobs. I have heard stories from acquaintances have education but lack experience in the field and where passed up on a job to a counterpart of a different race who only had a high school diploma. I have also heard some individuals who have the education say they have the experience in a particular field and were passed up on jobs by individuals who had degrees but not in the specified major who also happened to be a counterpart of another race.

5. Describe any disparities in exposure to poverty by protected class groups. Speaking solely on my opinion I think all protected classes experience the same level of poverty some people just have more of a support system to aid them in in their time of need like family and friends. Others have to seek assistance from governmental programs.

From: Caldwell, Marvin
Sent: Tuesday, December 20, 2016 9:18 AM
To: [AlISCHACStaff <AlISCHACStaff@schac.sc.gov>](mailto:AlISCHACStaff@schac.sc.gov)
Subject: FW: A Message from RC Community Development

Good Morning SHAC Staff,

For those of you who are still in the office this Holiday Season and live in Richland County, could you take a quick moment to answer the five questions below? Just send them back to me and I will make sure they are recorded.

Thanks for your cooperation!

Best regards,

Marvin L. Caldwell, Jr.
Fair Housing Division, Director

JOCELYN JENNINGS

From: Caldwell, Marvin <mcaldwell@schac.sc.gov>
Sent: Tuesday, December 20, 2016 12:04 PM
To: JOCELYN JENNINGS
Subject: FW: A Message from RC Community Development

See below for response.

From: Owens, Nikki
Sent: Tuesday, December 20, 2016 11:54 AM
To: Caldwell, Marvin
Subject: RE: A Message from RC Community Development

1. I believe the disparities in access to affordable housing lies in that most of these in protected groups like blacks and Hispanics do not have the same access to knowledge about where they can find assistance to obtain housing. Some of these groups are not permitted in an affordable housing due to either making right above the minimum wage or they are in a bankruptcy situation and renters do not give them a chance and use this against them.
2. The Factors I believe create the severity of racially concentrated neighborhoods are the high crime areas where most of the affordable to low income housing tends to be placed. Predominately low income areas are also left behind when it comes to recovery of businesses to the neighborhoods. Steady expansion in the higher income areas has always been a problem in Richland county.
3. I do think that the barriers to housing due to language has improved over the years with agencies having more translators to serve the clients not fluent in English. It can always be better by having more outreach programs for those to gain the education and skills needed to gain affordable housing.
4. I think the disparities in access to jobs and labor markets are due to the following: internet access, transportation and child care costs. These three issues singlehandedly enable those in protected classes from obtaining the information they need to find and keep employment.

From: Caldwell, Marvin
Sent: Tuesday, December 20, 2016 9:18 AM
To: AISHACStaff
Subject: FW: A Message from RC Community Development

Good Morning SHAC Staff,

For those of you who are still in the office this Holiday Season and live in Richland County, could you take a quick moment to answer the five questions below? Just send them back to me and I will make sure they are recorded.

Vivian McCray, MA

From: JOCELYN JENNINGS <JENNINGSJ@rcgov.us>
Sent: Monday, December 19, 2016 8:47 AM
To: Vivian McCray, MA
Subject: FW: A Message from RC Community Development

Vivian,

Good morning. Not sure if I sent this to you. It is yet another opportunity to received feedback for the Assessment of Fair Housing. Please take time to fill out and return. Also share with others, please. Finally, I have always valued your opinion so please critique and provide feedback.

Richland County Stakeholders,

With the holidays around the corner, we're all a little busy. Richland County, Columbia Housing Authority and SC Human Affairs Commission; in partnership are finalizing our 2017 Assessment to Fair Housing. The goal is to receive the thoughts and opinions regarding fair housing choice from as many Richland County citizens and stakeholders as possible. Please take a few minutes to comment to the following Fair Housing concerns and return before you leave to enjoy the holiday. Your prompt response will be appreciated.

Thank you and Merry Christmas!

Fair Housing Issues & Concerns

1. Describe any disparities in access to affordable housing for protected class groups (protected class groups are disability, race, ethnicity, familial status, color, religion, sex).

ADA units or wheelchair accessible and affordable 1-2 bedroom units for physically disabled on SSI income

2. List factors that significantly create, contribute to, perpetuate or increase the severity of Racially/Ethnicly concentrated neighborhoods.

abandon homes ; crime; etc.

3. Share your thoughts about barriers to housing and education faced by people, including children with limited English proficiency.

not enough affordable rental units for persons with low income

3. **The County** and **The Partners** will identify significant factors that impact access to housing of choice giving consideration to racially concentrated areas of poverty, disparities in access to opportunity, disproportionate housing needs, public supported housing analysis, disability and access analysis, lending practices and building trends.

4. **The County** and **The Partners** will consult with each other and select the most relevant, useful and quantifiable data provided including but not limited to state and local laws and policies, housing market, housing stock, and neighborhood demographics with the understanding that the validity of all supplemental data reported, will be determined by HUD.

5. Authorized representatives for **The County** will collaborate with **The Partners** and host citizen participation forums in the geographical area designed to collect missing, up-to-date and accurate data related to the key factors that will be recorded to supplement HUD provided data and be useful when drafting goals and priorities that affirmatively further fair housing within the local area.

6. For the administration of this Agreement, **Richland County** shall be represented by the Community Development Department. Unless otherwise specified, all communications regarding this agreement should be with Valeria Jackson, Director of the Community Development Department or Jocelyn Jennings, Community Development Coordinator.

7. This MOU will expire upon HUD's conditional approval of the AFFH.

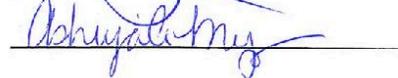
8. This agreement shall be valid upon signature by all parties. Either party reserves the right to terminate the agreement if the actions of either party are not in accordance with this agreement.

IN WITNESS WHEREOF WE THE UNDERSIGNED have this 22 day of August, 2016, set our hand and seal hereon.

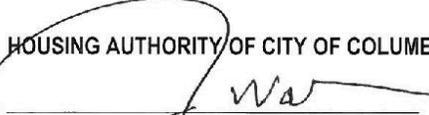
RICHLAND COUNTY GOVERNMENT


 Gerald Seals, Interim, County Administrator

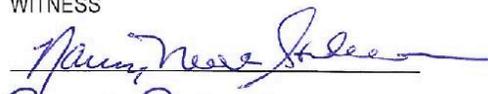
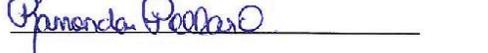
WITNESS

HOUSING AUTHORITY OF CITY OF COLUMBIA


 Gilbert Walker, Executive Director

WITNESS

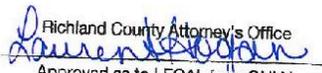



SC HUMAN AFFAIRS COMMISSION


 Raymond Buxton, II, Commissioner

WITNESS




Richland County Attorney's Office

 Approved as to LEGAL form ONLY
 NO Opinion Rendered As To Content

STATE OF SOUTH CAROLINA

COUNTY OF Richland

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PROBATE

PERSONALLY appeared before me the undersigned witness, and made oath that (s)he saw the within named Recipient, by Gerald Senis, by _____, its Interior County Administrator sign, seal and as its act and deed, deliver the within-written Agreement As To Restrictive Covenants, and that Warren Hartley witnessed the execution thereof.

SWORN TO before me this 22 day of

August, 2016

[Signature] (L.S.)
Notary Public for South Carolina

[Signature]
Witness

My Commission Expires: 6/7/2022

STATE OF SOUTH CAROLINA

COUNTY OF Richland

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PROBATE

PERSONALLY appeared before me the undersigned witness, and made oath that (s)he saw the within named Recipient, by Gilbert Walker, by _____, its Executive Director sign, seal and as its act and deed, deliver the within-written Agreement As To Restrictive Covenants, and that Ramonda Bellard witnessed the execution thereof.

SWORN TO before me this 12th day of

August, 2016

[Signature] (L.S.)
Notary Public for South Carolina

[Signature]
Witness

My Commission Expires: August 26, 2019

STATE OF SOUTH CAROLINA

COUNTY OF Richland

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PROBATE

PERSONALLY appeared before me the undersigned witness, and made oath that (s)he saw the within named Recipient, by Raymond Burton, by _____, its Commissioner sign, seal and as its act and deed, deliver the within-written Agreement As To Restrictive Covenants, and that Luis Gamero Mendosa witnessed the execution thereof.

SWORN TO before me this 22 day of

August, 2016

[Signature] (L.S.)
Notary Public for South Carolina

[Signature]
Witness

My Commission Expires: 3/24/18