

Executive Summary

The Bloomington Housing Authority (BHA) consists of Public Housing (PH) and Housing Choice Voucher (HCV) programs. PH represents housing stock owned and operated by the housing authority. There are 312 public housing units in the portfolio. The U.S. Department of Housing and Urban Development (HUD) provides both capital and operating subsidies to help with maintaining public housing.

HCV also receives operating subsidy from HUD to assist 1,376 families. The voucher program consist of private landlords entering into a Housing Assistance Payment contract with the BHA to provide affordable housing to program participants. Currently, there are more than 300 private landlords registered to provide said service for the BHA.

Both programs operate to preserve the availability of affordable housing by providing rental assistance to participants. Waiting lists for PH and HCV are opened regularly so that low to moderate families who are in need or rental assistance may apply.

HUD and the agencies that receive HUD funding to implement its programs – such as BHA, must not discriminate and must also use the programs to advance accessibility of affordable housing opportunities to all low to moderate income families. The federal Fair Housing Act prohibits housing-related discrimination because of race, color, religion, sex, familial status, national origin or disability.

Thus we provide the following report that is to provide transparency and to do what is in the best interest of all applicants. The data we used was provided by key BHA staff in PH and HCV programs. In the PH program we looked at outcomes for families that applied to the program and were initially denied. There were 203 applicants that appealed the denial determination between 2013 and 2018. We looked at outcomes by race, sex and age as well as whether an appeal was overturned, upheld or otherwise.

In the HCV program, we looked at data from all applications received between 2013 and 2018. There were roughly 3,000 applicants within that five year period. We examined outcomes by certain protected classes for all families that applied. We disaggregated data based on whether a family was terminated or housed. We then drilled down to examine the various reasons a family could be terminated.

In reviewing the data, BHA has the opportunity to discern issues of disparate impact and to use this data for policy and procedure recommendations. Below are some immediate actions we are taking to remedy barriers to families applying for the program and successfully getting through the process.

Efforts the BHA has taken to facilitate fairness in these programs:

- Upgrade software and track other forms of data to assist BHA in recognizing other challenges that may exist for applicants.
- Updating policies and procedures to mitigate issues of unfair and/or unequal treatment in discretionary decisions and to remedy challenges of disparate impact.
- Improve visibility of the alternate contact notice to increase the number of applicants that utilize it to facilitate various options of communicating with applicants.
- Expand fair housing outreach, education and enforcement focusing on engaging with community service providers/advocates to better educate their staff and partners, providing support for applicants and tenants facing barriers. These included, but are not limited to groups representing the aging population, people with disabilities, the Latino population, the LGBTQ+ community, and the Muslim community.

The BHA will need to consider a multi-year trend analysis to track outcomes over the next few years. This will allow for better examination of the programs and opportunities to make changes necessary to support fair and equitable access of our affordable housing options to extremely low to moderate income families.

Bloomington Housing Authority Fair Housing Outcomes

Written by Felita Lucas and Andrew Martin

Overview

Bloomington Housing Authority (BHA) is a municipal corporation that oversees Public Housing (PH) and Housing Choice Voucher (HCV) programs within the city of Bloomington and Monroe County, Ind. area. The organization's Board of Commissioners is appointed by the city's mayor, and has a budget independent from the City of Bloomington. BHA is primarily funded by the United States Department of Housing and Urban Development (HUD) whose mission is to "...meet the need for quality affordable rental homes; utilize housing as a platform for improving the quality of life; build inclusive and sustainable communities free from discrimination..." The BHA owns and operates 312 PH units in three different developments in the Crestmont, Reverend Butler and Walnut Woods communities and provides HCV rental subsidy to about 1,376 families throughout Monroe County. BHA also provides service coordinators to support activities to advance self-sufficiency among workable adults and quality of life for those elderly and people with disabilities to age in place.

In 2018, the country recognized the 50th Anniversary of the federal Fair Housing Act (FHA). The FHA is legislation that provides protection for people from discrimination when renting, buying or securing financing for any housing. This prohibition specifically covers discrimination because of race, color, national origin, religion, sex, disability and familial status, also known -as "protected classes."

BHA has taken this opportunity to look more closely at our programs to ensure that we are upholding the values of fair housing, thus we provide this analysis and report of our programs. To do this we looked at data collected from 2013-2018 to help inform us about who we are serving, look for opportunities to improve our programs and ensure those that are historically underserved know that we exist to support them and that they are getting a fair shot at accessing all programs.

In the detailed analysis to follow the data is a best effort to capture how programs are performing as it relates to fair housing. The data used is a combination of information collected from applications during the transition from a paper application format to applying for the programs to an online platform. With this, we cannot assure that the examination is flawless, but rather use this opportunity to be transparent with the data that does exist. Our goal is to discover opportunities to improve data collection and provide program applicants a more seamless and successful experience.

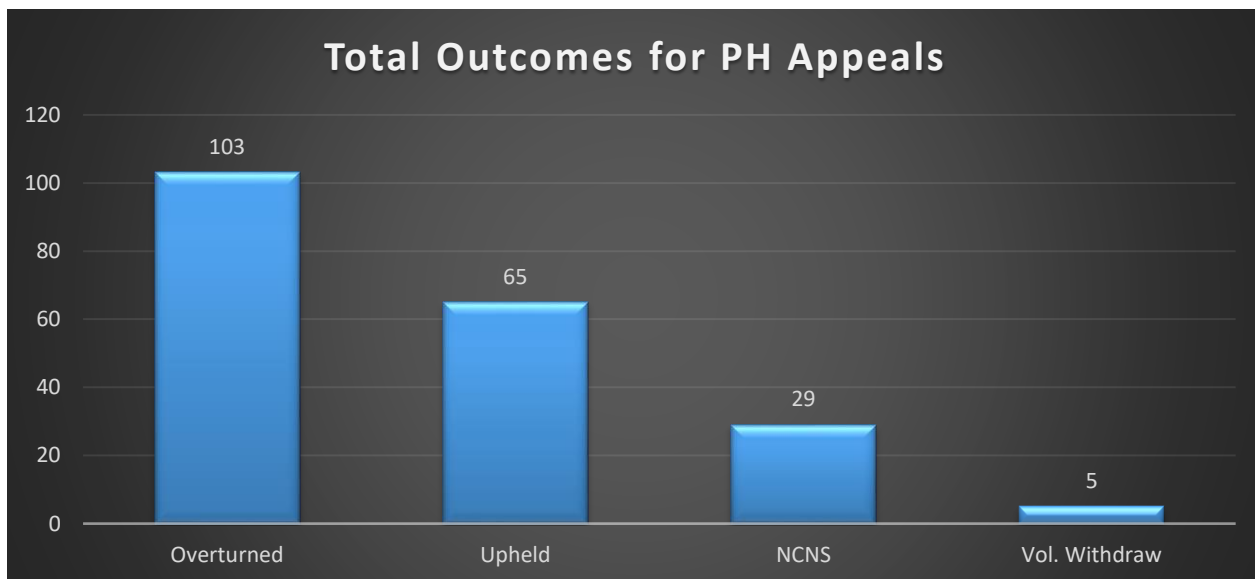
I. A Fair Housing Analysis of Public Housing Appeals Outcomes

We assessed fair housing for the PH program by analyzing the outcomes for all of the families that appealed their denial from the PH program. Our data was collected over a five-year span, and ranges from

July 2013 through February 2018. Families included in this report are only those that were selected from the waitlist and initially denied for one reason or another (Eg: criminal history, debt owed to a housing authority, insufficient or false landlord history), and followed up by appealing their decision to BHA. When the BHA makes a decision that has a negative impact on an applicant family, the family is often entitled to an informal review or appeal of the decision. For applicants, the appeal take the form of an informal review. Informal reviews are intended to provide a means for an applicant to dispute a determination of ineligibility for admission to the program. The review must comply with the following:

- 1.) The review may be conducted by any person or persons designated by the BHA, other than the person who made or approved the decision under review or a subordinate of this person. ***In this case the BHA uses internal staff to conduct these reviews.***
- 2.) The applicant must be given an opportunity to present written or oral objections to the BHA decision
- 3.) The BHA must notify the applicant of the final decision after the informal review, including a brief statement of the reasons for the final decision.

Over the last five years, BHA received a total of 202 appeals for the PH program. The results of an appeal can fall into one of four categories: the denial is upheld, the denial is overturned, the appellate voluntarily withdraws their application, or the appellate is a No Call No Show (NCNS). The statistics for all PH appellees are shown in the chart below.

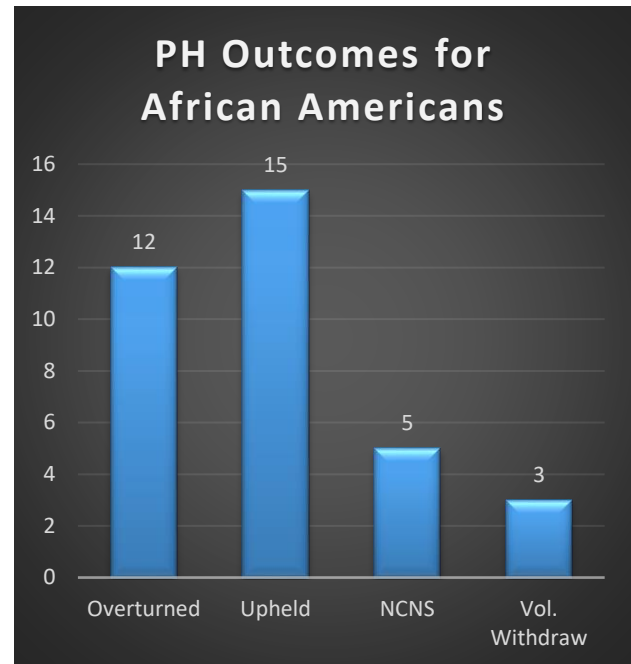
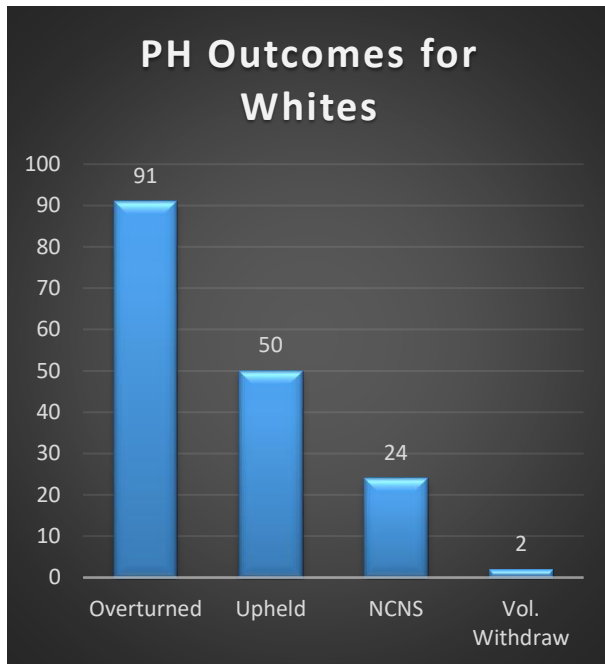


Of the 202 appeals to BHA in 2015-2018, 103 families had their denial overturned. This indicates that just over half of the families that appealed their decision were eventually able to be housed through the PH program.

Our data does not contain complete information about all of HUD’s protected classes; however we have provided an analysis of PH appeals outcomes based on race, gender, and age. These are found in the following charts.

Public Housing Appeals Outcomes by Race

When comparing outcomes between white and African American appellees, we see a disparity between the races. The BHA can look more closely at the discretionary decisions made and to determine if there are any opportunities to standardize this process. White appellees have their denials overturned 55% of the time, while African American appellees only have their denials



overturned about 34% of the time.

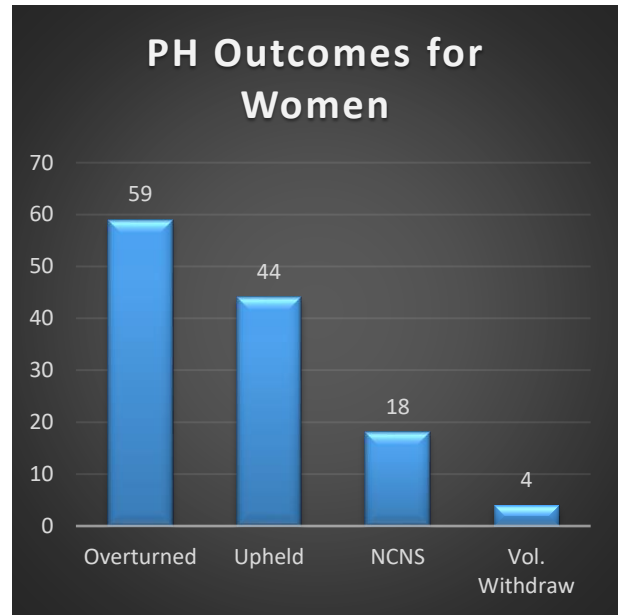
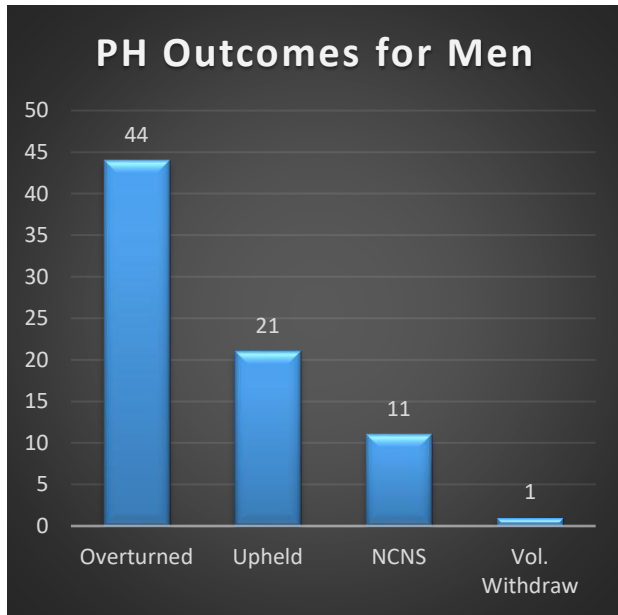
The BHA is prepared to track more closely the reasons appeals were denied. Looking closer at the discretionary decisions in determining if an appellee’s denial is overturned or upheld is a key area interest. We are prepared to explore ways in which this process has some criteria for determining how to use discretion.

We also want to determine if there are issues of disparate impact. Disparate impact is the adverse effect of a practice or standard that is neutral and non-discriminatory in its intention but; nonetheless, disproportionately affects individuals belonging to a particular group based on their age, ethnicity, race, sex or disability. For example, if there are a number of African Americans being denied for a specific reason, the BHA would look at ways to adjust our policies to remedy the impact that that particular policy has on just the one group.

There were no other races represented in the data, and no ethnicity question was asked which prevented us from answering any questions about Hispanic applicants. Going forward, the BHA’s plan is to track ethnicity.

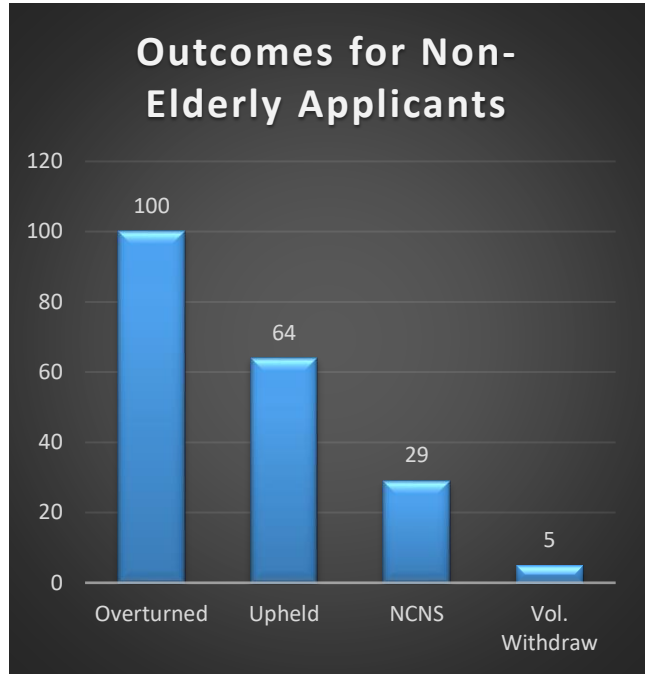
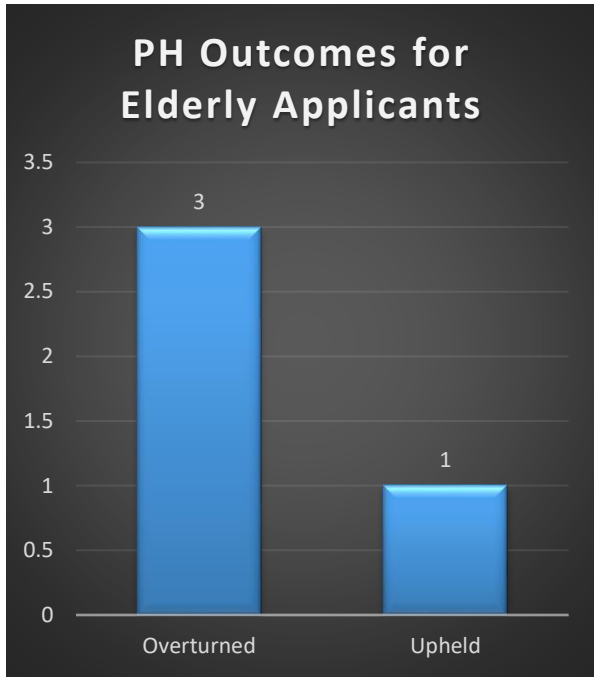
Public Housing Appeals Outcomes by Sex

There also appears to be a slight disparity between male and female appellees, although it is not as extreme as the differences in race. Men have their denials overturned 57% of the time, while women only have their denials overturned about 47% of the time. Again, the BHA can look more closely at the discretionary decisions made and to determine if there are any opportunities to standardize this process.



Public Housing Appeals Outcomes by Age

Only four appellees fit the HUD definition of “elderly” (over 62), and three of these applicants had their denial overturned. Thus, for age, we are unable to draw any conclusions about possible disparities between elderly and non-elderly applicants because of the small sample size.



II. A Fair Housing Analysis of Housing Choice Voucher Applicant Outcomes

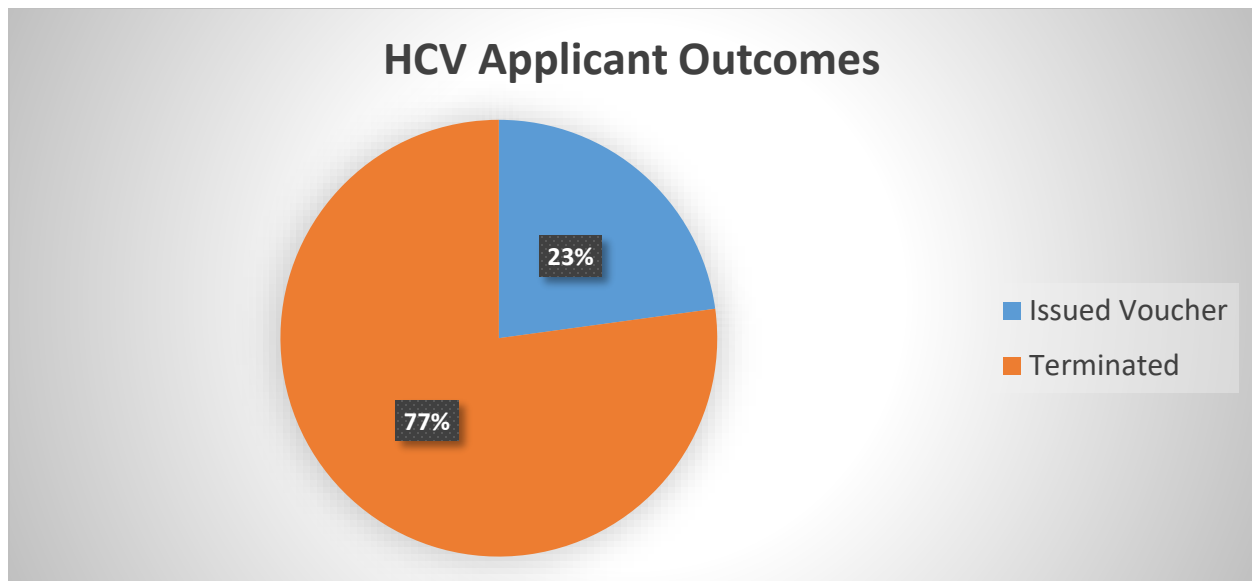
There are several steps for applicants to the Housing Choice Voucher (HCV) program. It is the applicant's responsibility to move through every step to increase their chances of being housed with a voucher.

- 1.) When an applicant applies to the HCV program they simultaneously enter into the application phase and are added to the waitlist. The application is time and date-stamped to ensure fairness.
- 2.) Following this step, applicants are required to provide documentation and verification to substantiate the information provided on the initial application.
- 3.) Once the information is verified and it is determined that they are eligible for the program, the applicant is pulled from the waitlist and is invited to attend an HCV briefing. This is an informational meeting to inform applicants of the rules and regulations, policies and procedures of the program as well as issue an actual voucher.

Our analysis of the HCV program relied on data for all applicants to the program from 2013-2018. The data is based on roughly 3,000 families that applied for a voucher over that five-year period.

Housing Choice Vouchers for Overall Outcomes

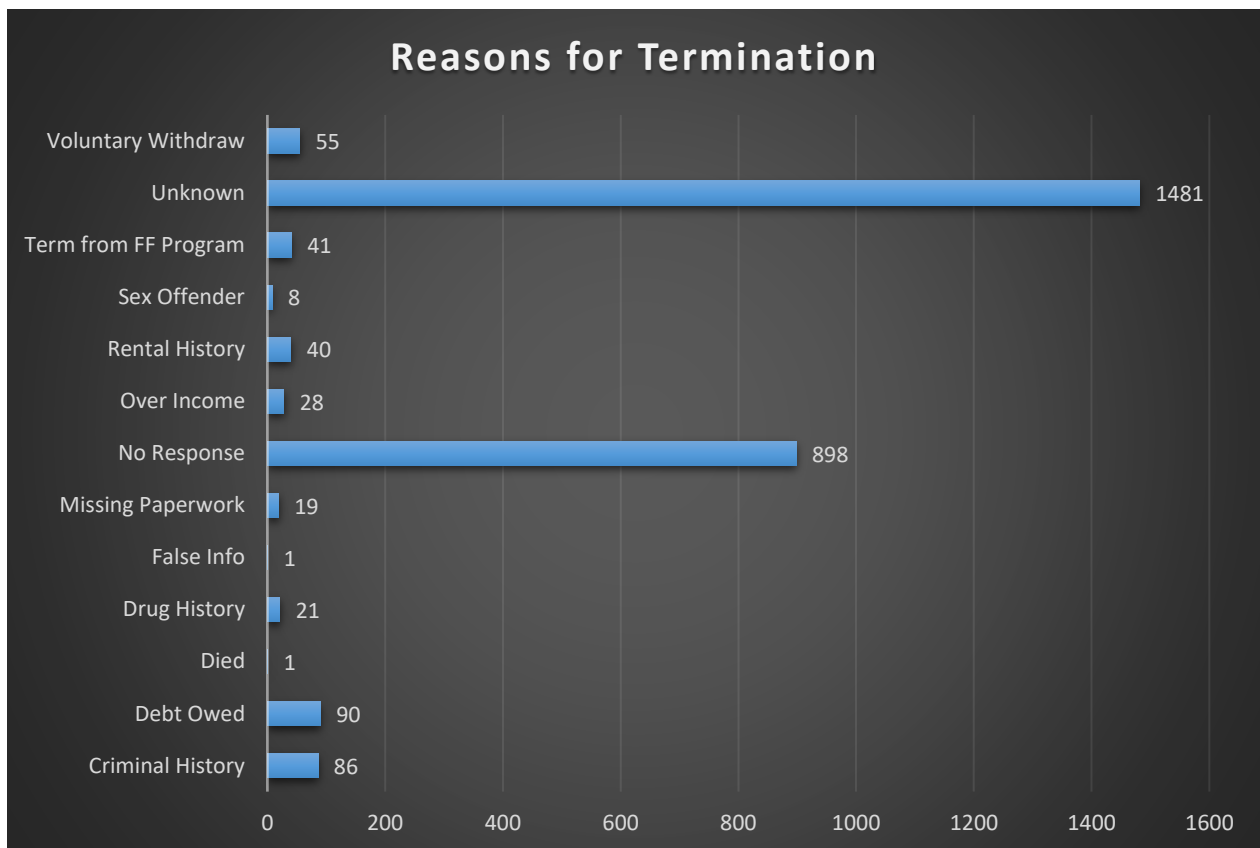
For the first section of our report, we compared the outcomes of applicants that were either issued a voucher or terminated from the program. The total results for all applicants can be seen in the chart below. Just under 1-in-4 of HCV applicants were issued a voucher, while the majority were terminated for one reason or another. To add some context, when we started this project there were two categories applicants could fall into after applying for the program, "terminated" or "issued a voucher". "Terminated" means that they applied for the program but were not issued a voucher for any number of reasons. We will provide more context to what it means to be issued a voucher.



Common reasons for termination include having a debt owed to a Public Housing Authority (PHA), having a criminal history, and voluntary withdrawal from the program. By far however, the most common reasons were either unknown, or no response after contacting the applicant.

After observing the high occurrences of termination by “unknown” and “no response” categories, we looked at the location of applicants and where they resided at the time their application was submitted. What we found was that only 44% of all applicants that were terminated for “unknown” reasons resided in Monroe County. And 52% were outside of our service area (not including the contiguous counties). There were similar outcomes for termination by reason of “no response”. 59% of applicants were residents of Monroe County, while 36% of applicants resided outside our service area.

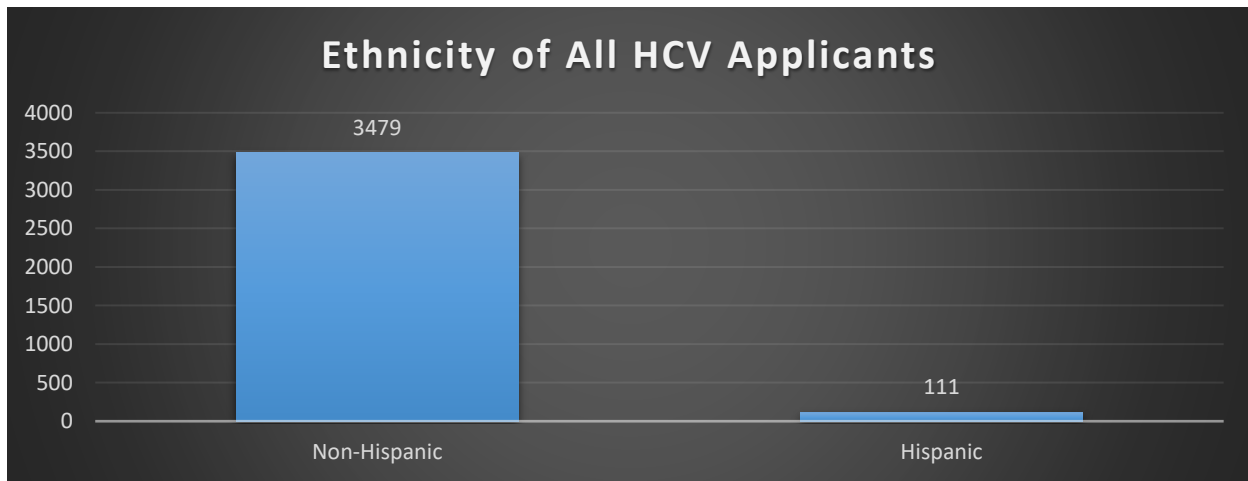
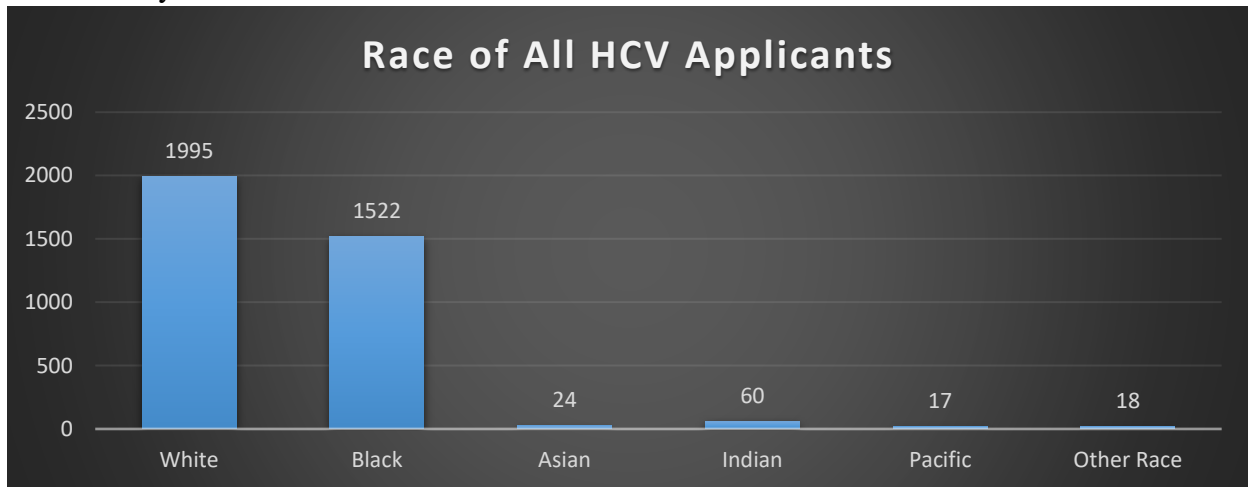
The BHA will look at this group to detect barriers that may exist from the time a person submits an application to the initial contact from the BHA. We want to determine if there are any impediments that are preventing applicants who reside outside of our general jurisdiction from continuing through the entire process as well as develop strategies to improve upon that process and/or procedures. For those applicants that reside within the jurisdiction, we will be exploring ways in which we can improve outcomes in terms of getting applicants through the entire process.



Housing Choice Voucher: Demographics of All HCV Applicants

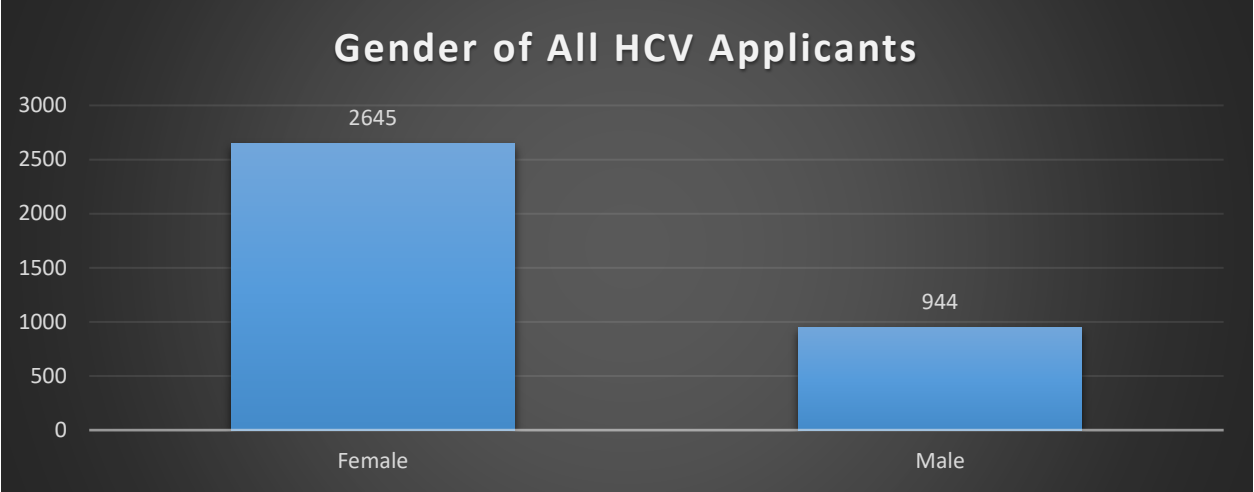
Our assessment of the HCV program includes statistics on the following protected classes: race, ethnicity, gender, age, disability status, and familial status. These classes are illustrated in the subsequent charts.

The racial makeup of our applicant pool is mostly white and African American, with those groups making up about 55% and 42% of total applicants respectively. This stands out in Monroe County, where recent estimates show that 86.7% of all county residents are white, and only 3.6% of residents are African American. Furthermore, Hispanic people made up about 3% of total applicants, which is essentially the same proportion as the 3.4% estimate of their total population in the county.¹

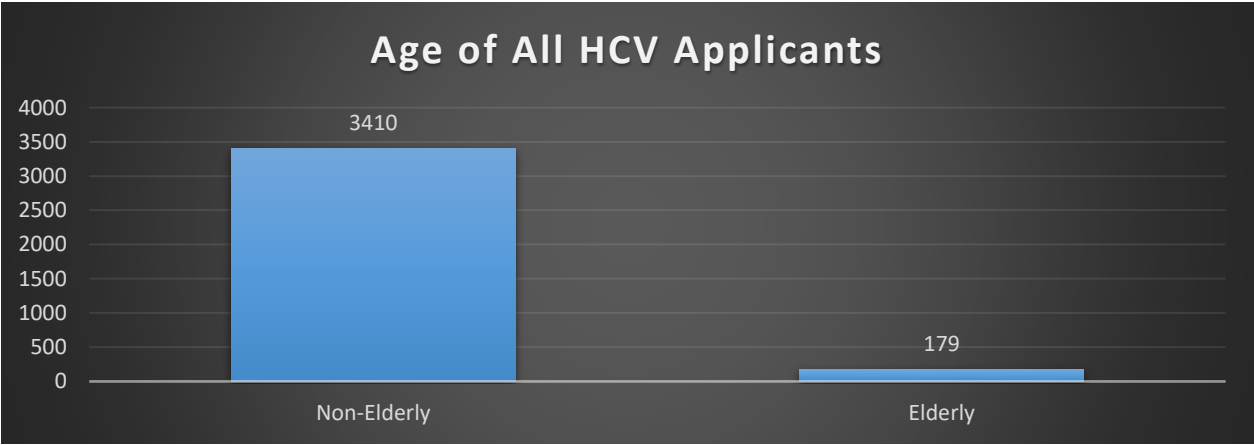


Women accounted for 74% of applicants to the HCV program, despite being only 50.2% of the total population in Monroe County. This means that there are about three times as many women applying for the HCV program than men.

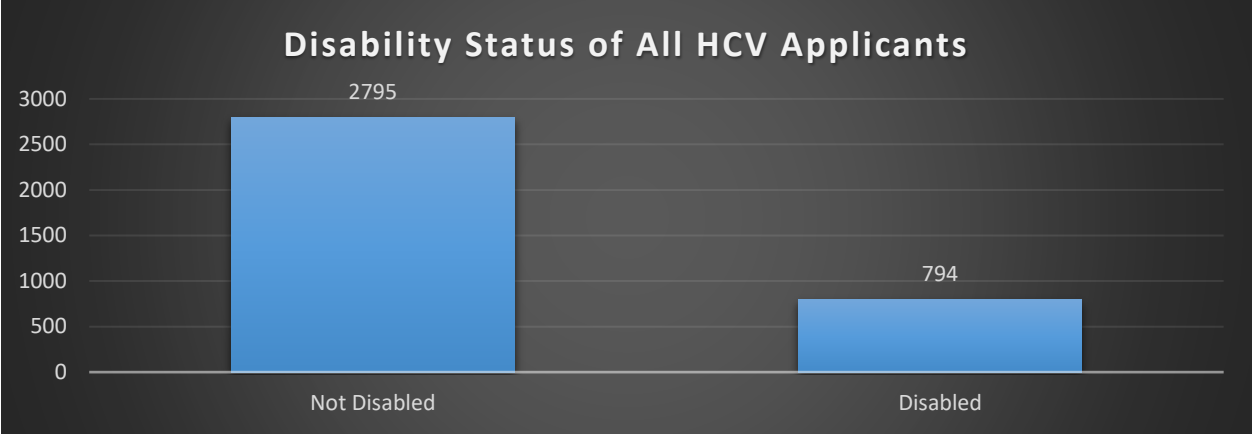
¹ *Monroe County, Indiana*. Stats Indiana. Indiana University. 2016



Elderly families made up only 5% of applicants, while the total elderly population in the county is 11.9%. This is not a perfect comparison, as HUD’s definition of “elderly” includes everyone that is 62 years or older, while the Census definition includes only those that are 65 years or older. However, we have been in contact with groups that provide services to the aging population. Our goal is to educate community groups that provides direct services to the aging population on our existence and information on how to access our programs.

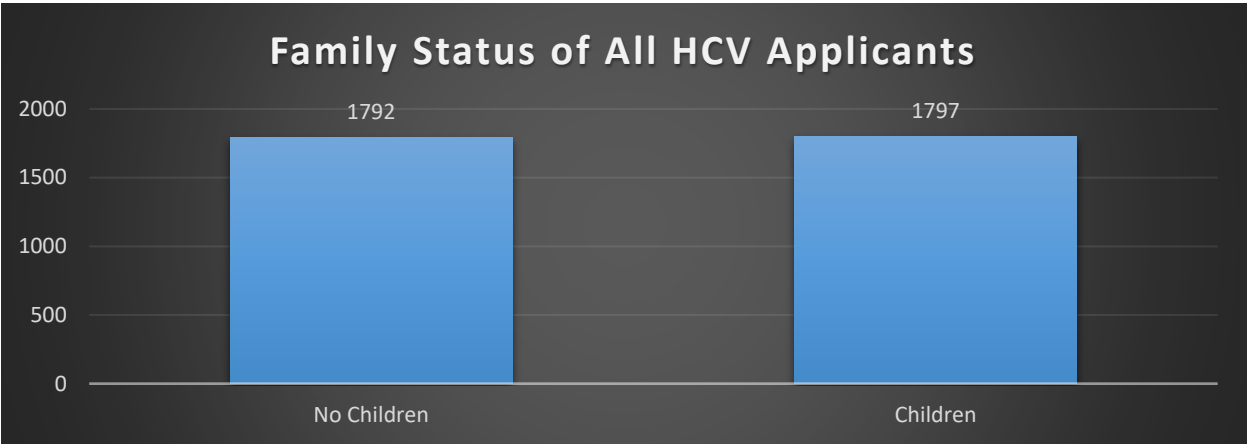


Census data does not provide clear statistics on disability status, nor on familial status. People with disabilities accounted for 22% of all HCV applicants. Families with children comprised 50% of all applicants, while the other half were families without children.



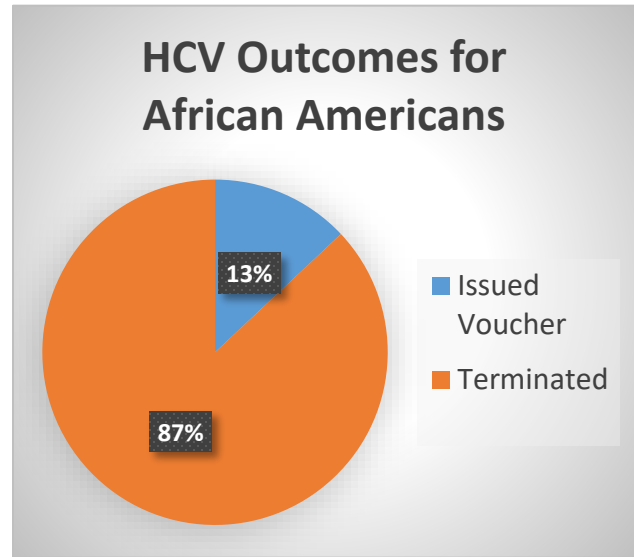
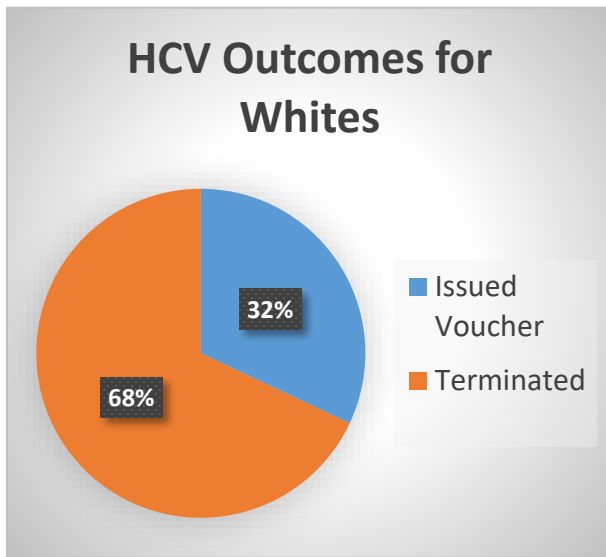
Housing Choice Voucher Outcomes for Protected Classes

The outcomes for each HUD-defined protected class were not uniform. We noticed disparities from the total population among several protected classes, and an important part of this report is identifying these disparities. This section will explain some of these differences, and provide charts to help visualize the patterns.



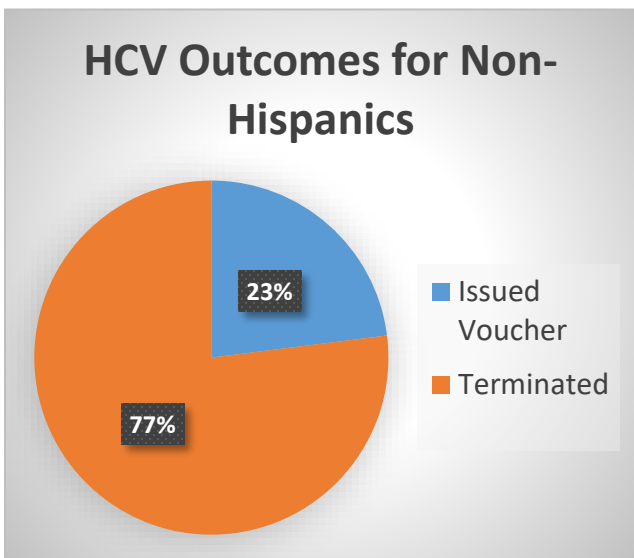
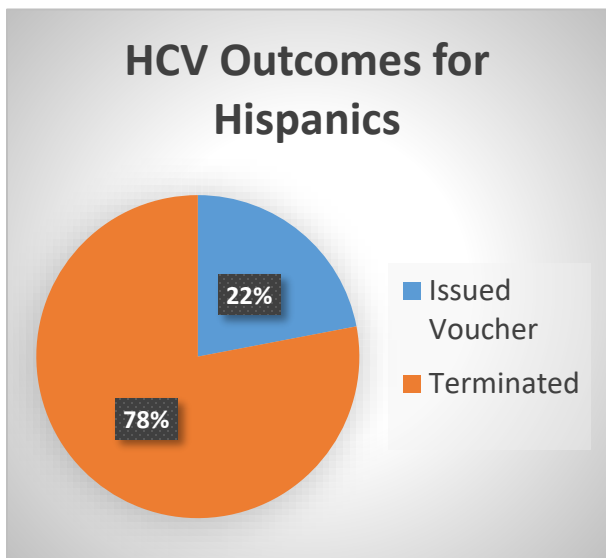
Outcomes for Housing Choice Voucher by Race

The largest and most concerning, is the racial disparity in outcomes. We found that 32% of white applicants received a voucher, while only 13% of African Americans applicants received a voucher. Again, we will more closely at our discretionary decisions to determine if there are any opportunities to standardize this process for fair and equitable outcomes. Another question to consider is the location of the applicant. When we factored in where applicants resided upon submission of their initial application, we saw that a number of African Americans applicants resided outside of the general service area. We'll need to get better statistics on what is the likelihood of an applicant completing the alternate contact form. Currently, we do not keep this data, but we believe this could help answer some of these questions.



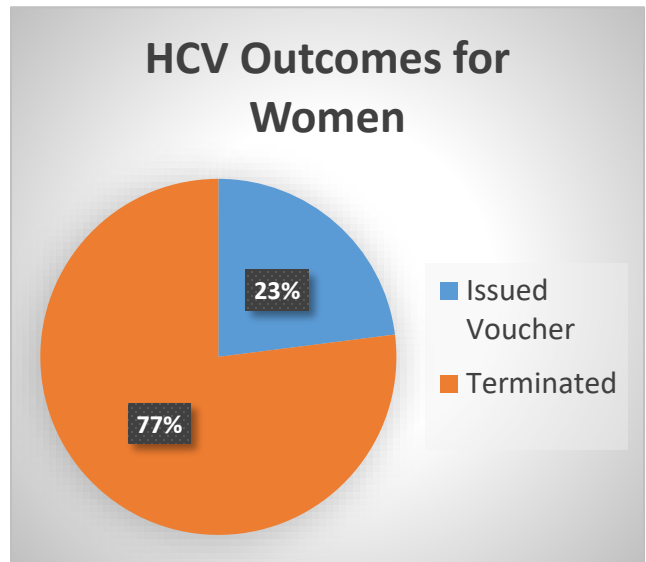
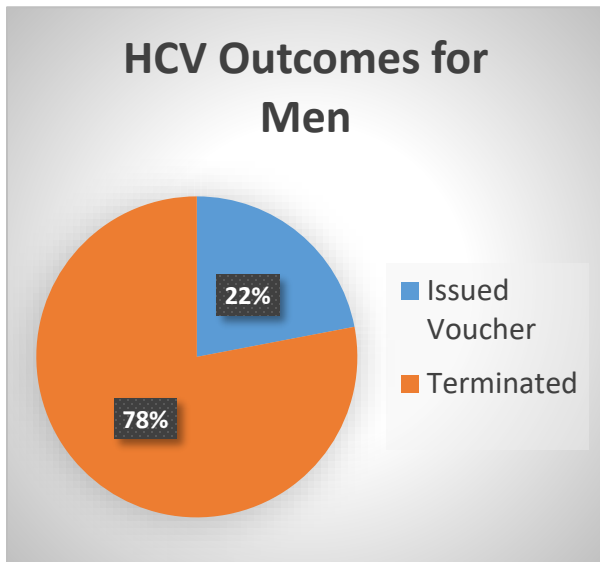
Outcomes for Housing Choice Voucher by Ethnicity

The difference in outcomes for ethnicity is less clear, as 22% of Hispanics received a voucher compared to 23% of non-Hispanic applicants. Non-Hispanics in this case would include not only white applicants, but also African Americans and Asians as well.



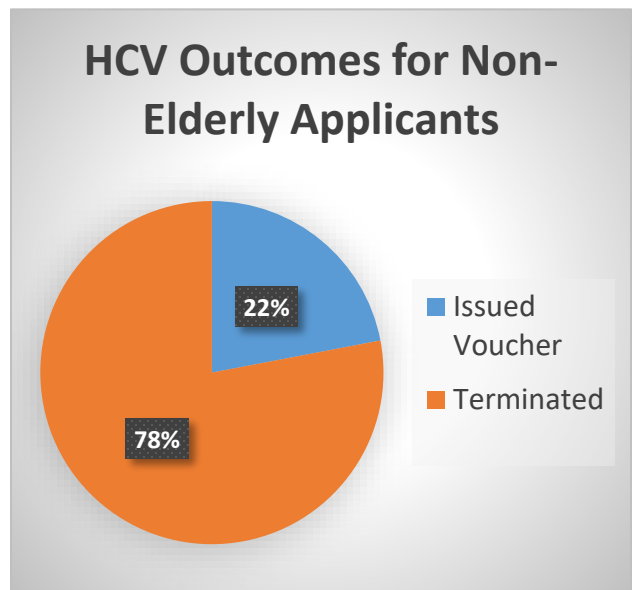
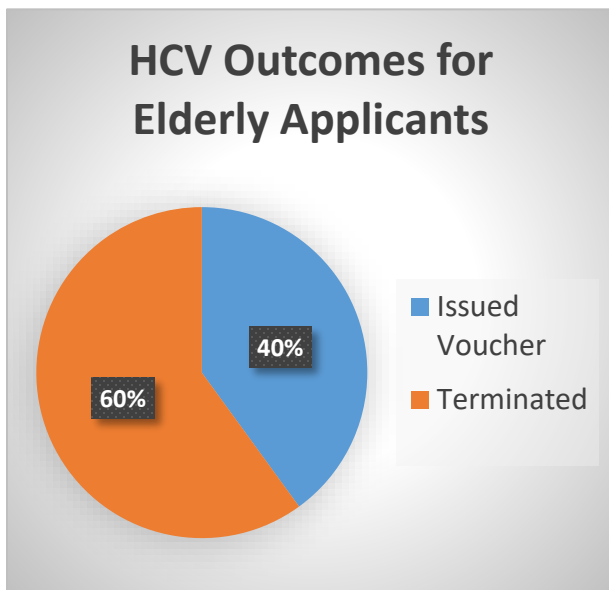
Outcomes for Housing Choice Voucher by Sex

There does not appear to be a disparity in voucher issuance between men and women, with each group receiving vouchers 22% and 23% of the time respectively.



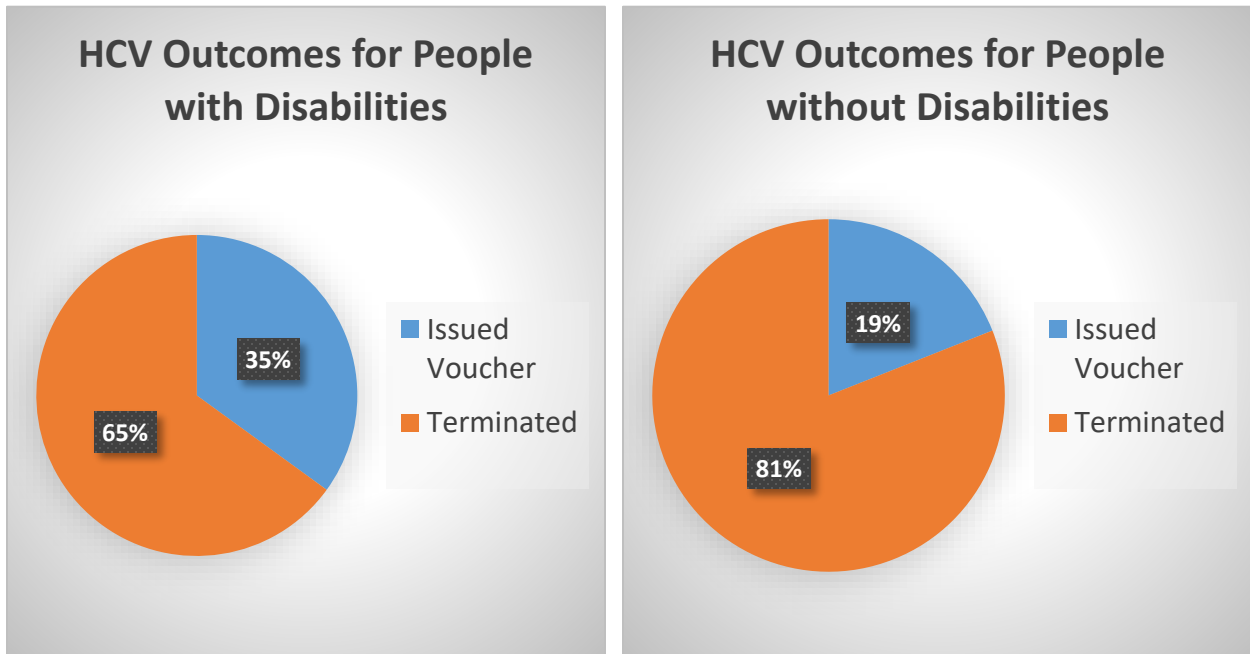
Outcomes for Housing Choice Voucher by Age

There is a difference in vouchers received between elderly and non-elderly applicants, however it actually seems to work in favor of elderly applicants. Those age 62 and older receive a voucher 40% of the time compared to only 22% of non-elderly applicants.



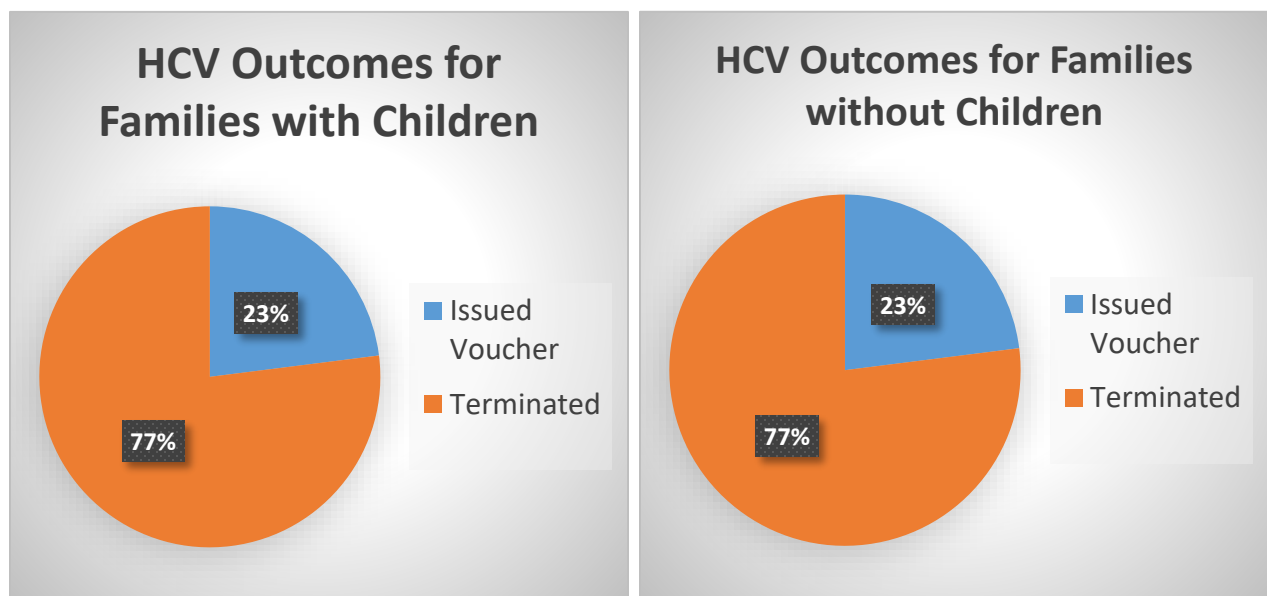
Outcomes for Housing Choice Voucher by Disability

The same trend holds true for people with disabilities. Around 35% of people with disabilities were issued a voucher, while only 19% of non-disabled persons received a voucher.



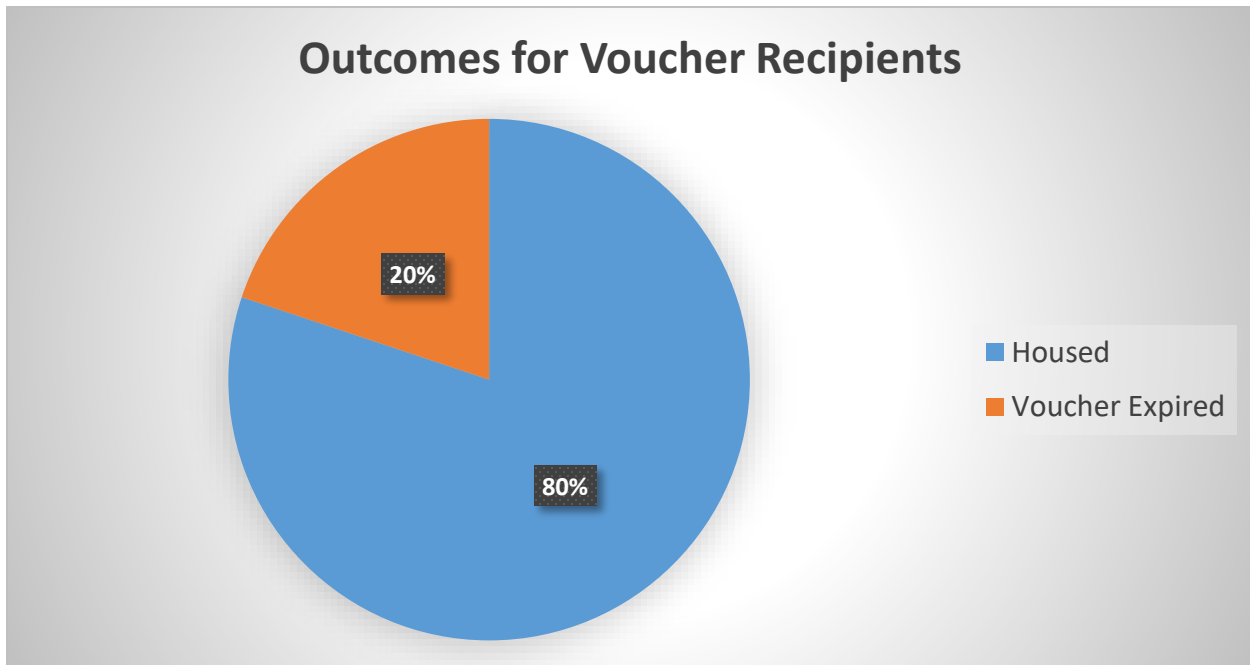
Outcomes for Housing Choice Voucher by Familial Status

Both families with children, and families without children received vouchers 23% of the time. There does not appear to be a disparity based on familial status.

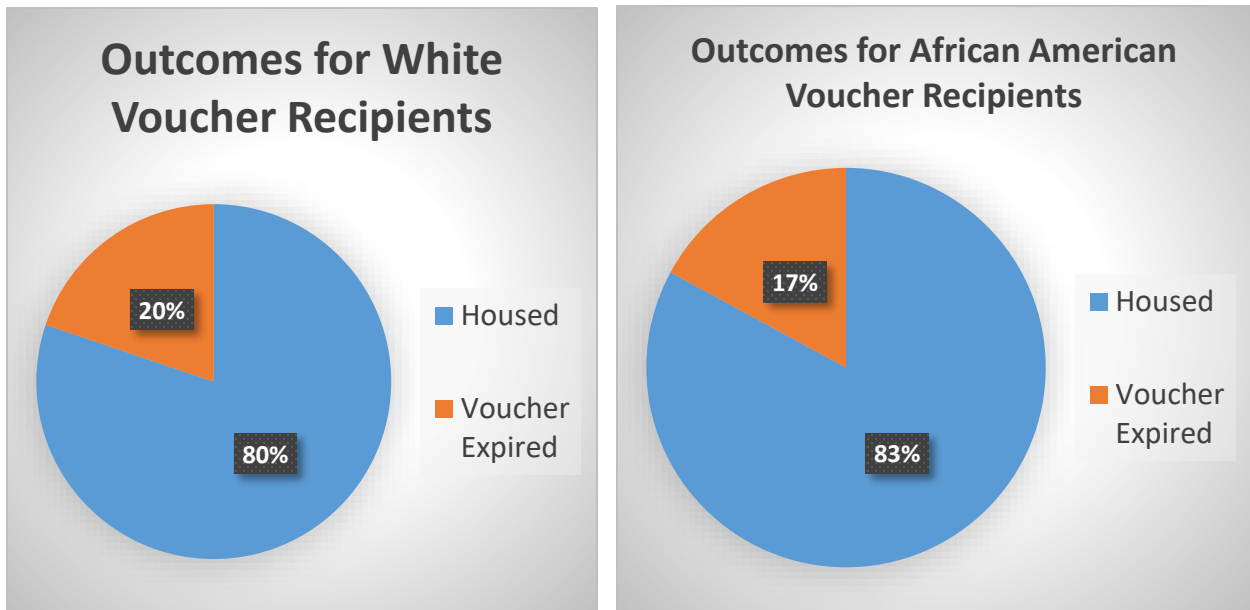


III. Outcomes for Protected Classes After Being Issued a Voucher

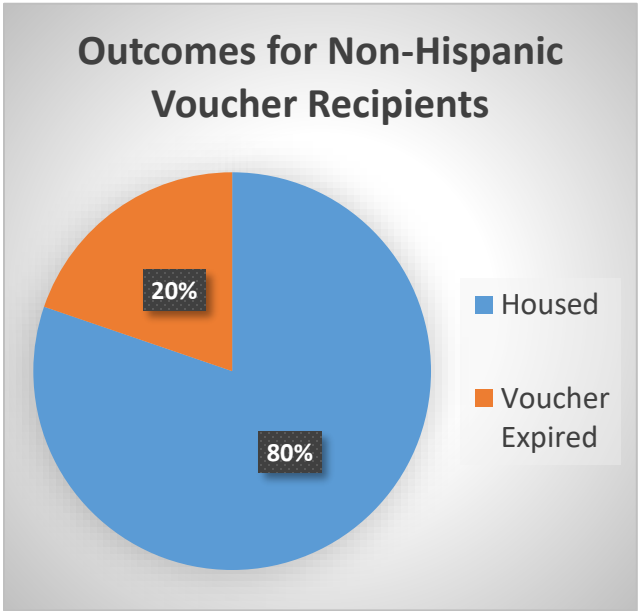
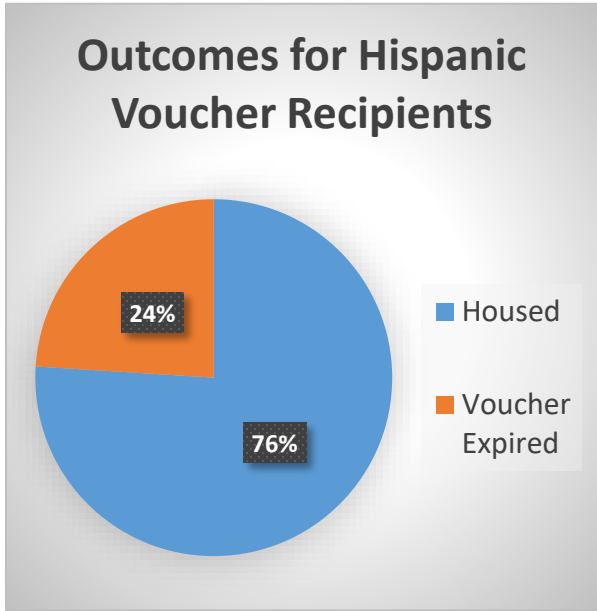
The next part of our research study was to compare outcomes of applicants after receiving a voucher. Voucher recipients have 60 days from when they are issued a voucher to lease up with a landlord on the private market that is willing to accept the voucher. If they cannot find housing within this 60-day window, they may file for an extension, however if they are still unable to find housing after the additional 30-60 days, their voucher expires. When a voucher expires the family's application is closed. If they still desire to participate in the program they will have to start the process over again, wait for the BHA waitlist to open, submit an online application, be pulled from the waitlist and be issued a voucher. At BHA, 80% of voucher recipients (4 in 5) find housing within the given deadline (see chart below). We will compare this rate of the total population with the lease up rate for each of HUD's protected classes. This information is important because it helps give BHA an idea of any disparities that may be occurring in the community that are outside of our control once the voucher has been issued.



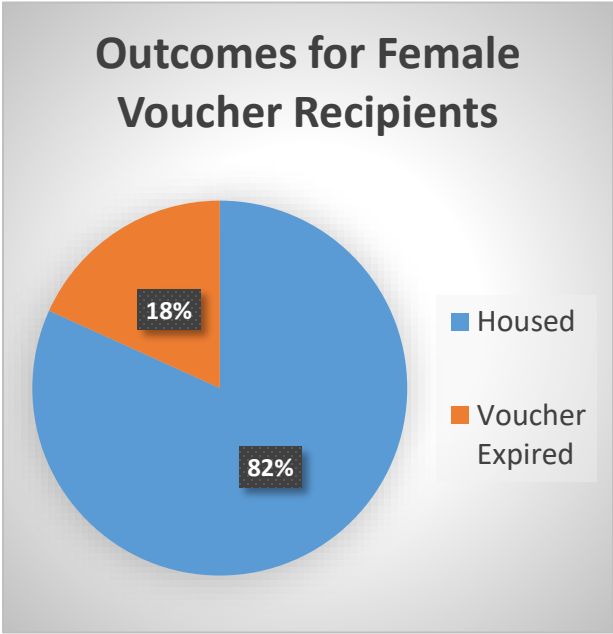
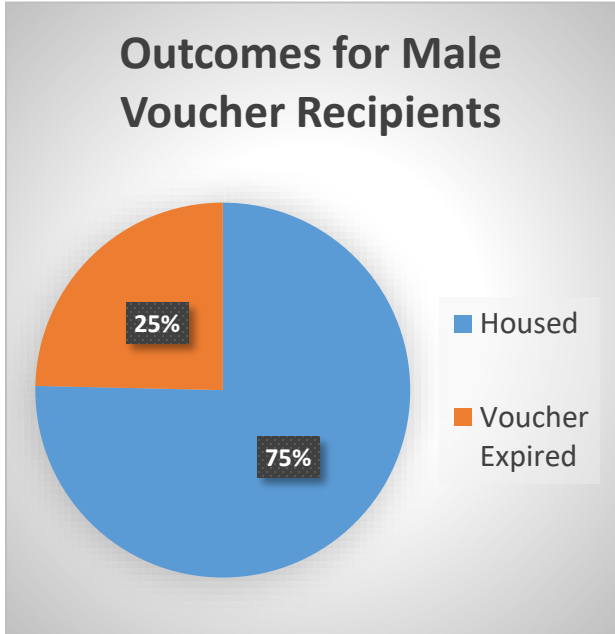
There is no apparent disparity between white and African American voucher recipients. African Americans actually have a slightly higher rate of leasing up; 83% compared to 80% of white applicants.



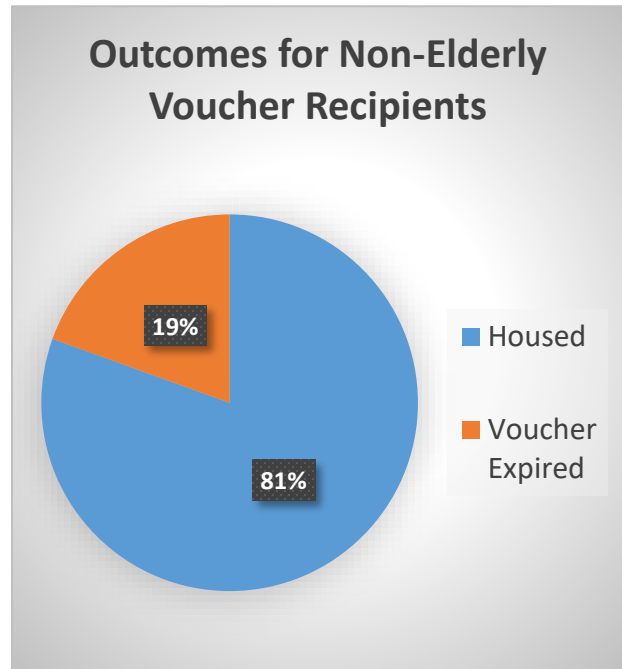
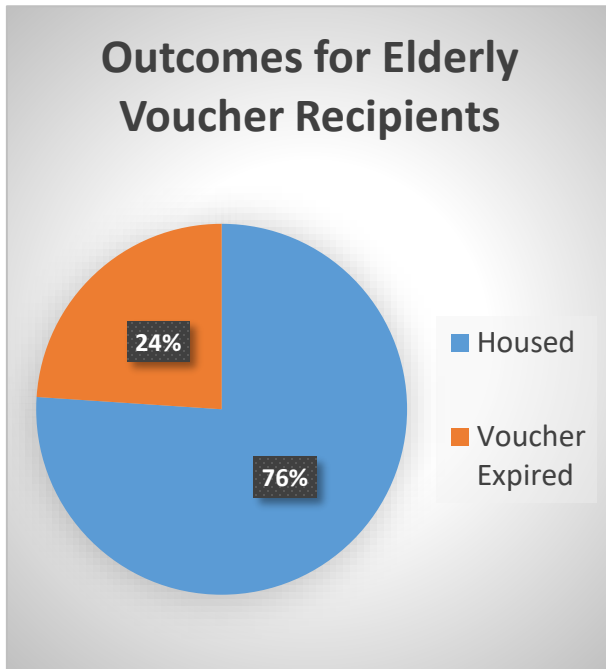
At first glance, it does appear that there is a disparity between Hispanic and non-Hispanic voucher recipients. Looking deeper however, we realize that it is hard to draw any major conclusions with such a small sample size. Only 25 Hispanic families actually received a voucher over the last five years. Even if there is not a disparity in the rate of leasing up, it is still concerning that the total number of Hispanic families actually receiving a voucher is so low. Since this project began the BHA has been in contact with groups that support and work with the Latino population. In those meetings, we were able to provide answers to questions and resources around eligibility for both programs. We also shared our obligation to provide translators for all non-English speaking applicants in hopes of getting more Latinos to apply to the programs.



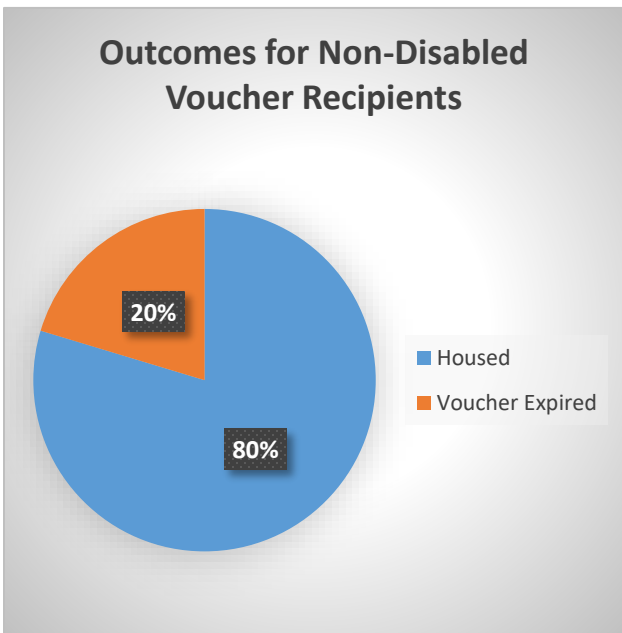
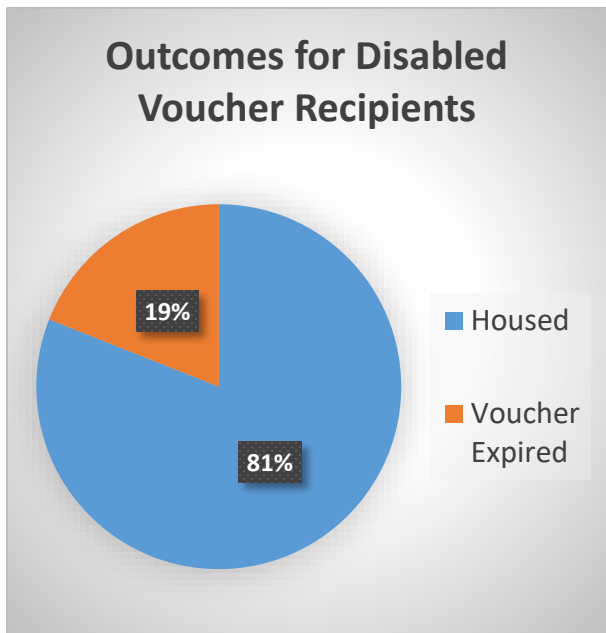
There is a difference in the rate that men and women lease up after receiving a voucher. Men find housing only 75% of the time, while women find housing 82% of the time. This may have something to do with the fact that there are so many more female applicants than male. As stated before, there are almost three times as many women applicants as men.



Elderly voucher recipients appear to have a slightly harder time finding housing with their vouchers than non-elderly applicants. 76% of elderly voucher recipients found housing, compared to 81% of non-elderly voucher recipients.

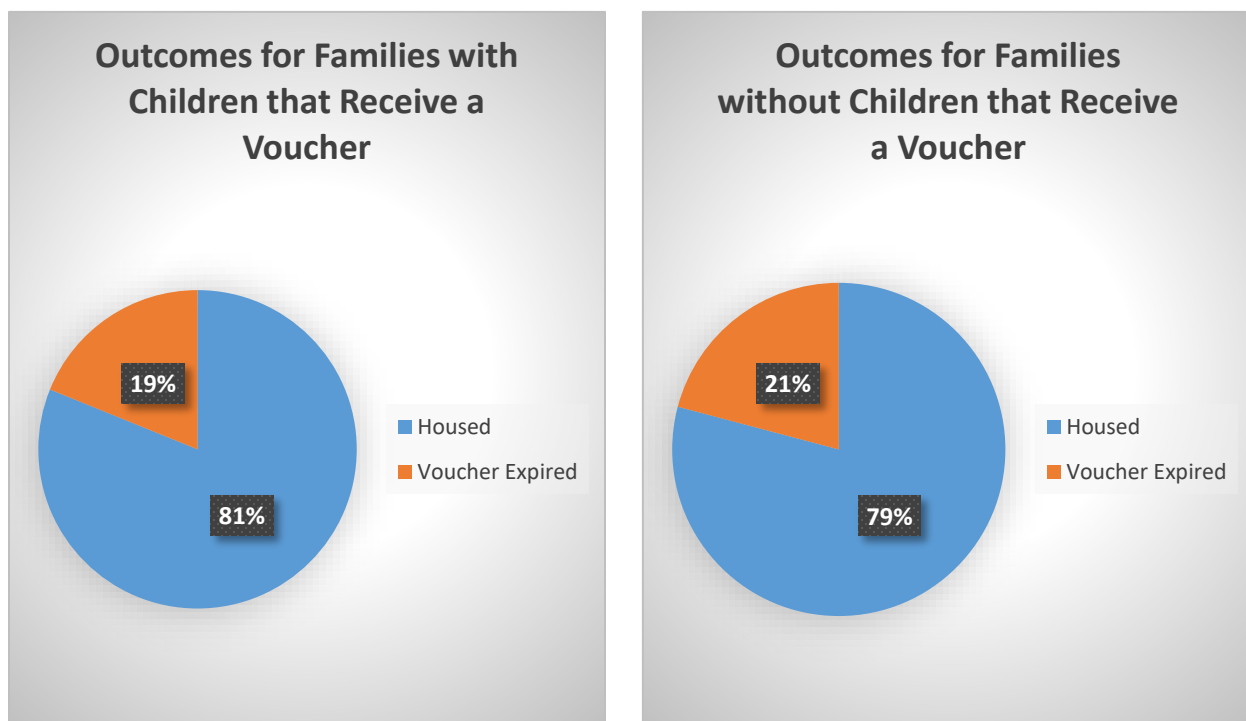


We did not notice any disparities for voucher recipients with disabilities. We found that 81% of disabled voucher holders found housing, compared to 80% of all non-disabled applicants.



Lastly, we compared the leasing up rates of families with and without children. We were especially conscious of possible disparities given the strong influence of students in the Bloomington rental

market, however we did not see any irregular pattern between the groups. 81% of families with children found housing with their vouchers, compared to 79% of families without children.



IV. Conclusion

In closing, some things to consider are reasons for termination especially for those that are “unknown” and “no response.” One major assumption is the idea of location. Affordable housing is scarce in many cities and HUD has mandated that low-income families anywhere in the country can apply to any HCV program that has a waitlist open. When we drilled down to location we notice a significant amount of applicants came from outside our general service area, therefore, BHA could be one of many housing authorities families apply to.

Some changes BHA has proposed to support better outcomes:

- 1.) Upgrade software to capture more accurate data as well as collect of types of data.
- 2.) Highlight the importance of utilizing the alternate contact form to facilitate various ways of communicating with applicants.
- 3.) Review discretionary procedures and decisions. This will determine where BHA can make changes that can support applicants’ success when appealing a denial determination.
- 4.) Community outreach efforts to underserved groups. This will help to answer questions and receive feedback about barriers to applying and getting through the process. To date those outreach efforts made to groups supporting the aging population, people with disabilities, the Latino population, the LGBTQ+ community, and the Muslim community

This document is also an appeal to the broader community detailing the stark need for affordable housing in the Bloomington and Monroe County, Ind. area. As noted in this report many families in this community qualify for our programs, but experience difficulty securing housing for various reasons even after being issued a voucher and trying to lease up in the private market.

In conclusion, BHA is committed to continuing this type of reporting in a multi-year trend analysis to advance fairness and equity for families accessing housing opportunities. This will support BHA in delivering reliable data that track outcomes for all applicant. Continued analysis will also help us to understand necessary changes needed to update policies and procedures.