

IDENTIFICATION OF IMPEDIMENTS TO FAIR HOUSING AND ACTION PLAN MATRIX

Identified Impediments	Actions to Eliminate Identified Impediments	Primary Responsibility	Partners	Timetable	Status
1. Government Policies					
<p>A. Housing density and land use requirements restrict the location of affordable multi-family developments.</p>	<p>The City of Akron will maintain its practice of issuing conditional uses for multi-family and group home development where appropriate in order to promote affordable housing.</p>	<p>City of Akron</p>	<p>Fair Housing Task (FHTF)</p>	<p>3</p>	<p>Ongoing progress.</p>
<p>B. The zoning code has not received a major revision in 25 years.</p>	<p>Zoning Code will be reviewed to determine the guidelines that discourage affordable housing.</p>	<p>City of Akron</p>	<p>FHTF, Interested Community Organizations</p>	<p>2</p>	<p>Working on revisions to make it more readable; text changes underway.</p>
<p>C. Developers of new housing in Akron are not providing for accessibility upgrades (e.g. wheelchair ramps, bathroom modifications and wider doors), of housing.</p>	<p>New housing design will be encouraged to provide for accessibility upgrades at the inception for possible future use.</p>	<p>Home Builders Association, (HBA), City of Akron Building Department, Prospective Developers</p>	<p>Disability Advocate Groups Architects</p>	<p>2</p>	<p>Work in progress.</p>
<p>D. Families and individuals with limited financial resources have limited housing choices.</p>	<p>Developers will promote mixed-income housing developments; City will promote economic opportunities in economically distressed areas for low and moderate-income persons.</p>	<p>City of Akron</p>	<p>HBA</p>	<p>3</p>	<p>City has assisted CDC's/Habitat for Humanity to provide a mix of housing choices.</p>
<p>E. The greatest percentage of funding in City programs to rehabilitate affordable housing does not address the oldest and most deteriorated neighborhoods of the City.</p>	<p>Support the development of CDC's to improve housing in the oldest areas of the City. Develop more housing activity in the oldest areas of the City.</p>	<p>City of Akron</p>	<p>Lenders</p>	<p>1</p>	<p>Several housing plans in Mayor's and Council office for review; CDC's have worked closely with Banks.</p>
<p>F. Rental assistance programs and credit repair programs are not able to meet the need for this service that helps secure affordable housing.</p>	<p>Organizations provide education awareness to prospective or current tenants/homeowners concerning but not limited to credit repair and assistance programs.</p>	<p>AMHA, Family Services, Banks (credit repair)</p>	<p>United Way, University of Akron, Kent State University</p>	<p>1</p>	<p>Family Services no longer does credit repair. Mustard Seed now providing education and training.</p>
<p>G. There does not seem to be a mechanism to identify housing need in Akron.</p>	<p>Principal agencies will monitor housing need in the City of Akron to identify potential housing shortages.</p>	<p>AMHA, City of Akron</p>	<p>HBA, University of Akron Homeless providers, CDC's,</p>	<p>1</p>	<p>Continuum of Care filling this role and shortages identified and reported in Consolidated Plan.</p>
<p>H. Accessibility requirements in multi-family developments are not being enforced (wheelchair users do not have access to front of building).</p>	<p>Accessibility and building requirements will be available upon request at the Building Departments.</p>	<p>City of Akron, Summit County,</p>	<p>FHCS, Tri-County Independent Living, Ohio Dept. of Development</p>	<p>1</p>	<p>Building Department reviews as commercial developments (4+ units).</p>
<p>I. The concentration of low-income public housing for families in the cities of Akron, Barberton and Cuyahoga Falls limits the housing choices for low-income families.</p>	<p>The City of Akron will continue to seek 1:1 development of low-income housing in the City vs. outside the City.</p>	<p>City of Akron, Akron Metropolitan Housing Authority</p>	<p>Summit County, NEFCO</p>	<p>3</p>	<p>Work in progress. Noted other communities spoke out against CDBG because program lures LMI population.</p>

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J. Necessary household retail services are limited in areas of the city where affordable housing exists.	Encourage the private sector to establish groceries, pharmacies, banks, etc.	City of Akron	FHCS, CDC, Churches, Block Clubs, Banks, Local Boards of Trade	3	Establishment of Grocery on Akron's westside. Middlebury initiative on east side plans to do same.
K. There is an education gap among the public on various aspects of conditional use policies.	The Zoning Division will provide a written statement of policy with regards to conditional use process and have it available upon request.	City of Akron Zoning		1	Currently being developed by staff of Zoning Division; Goal to be developed by Summer 2002.
L. Certain sections of the City have significant amounts of housing and infrastructure that needs replacement.	The City will maintain a coordinated effort to upgrade public improvements and housing investment in the oldest sections of the City.	City of Akron		3	Working with Mayor and Council to ID new housing strategy. Banks encouraged to provide information.

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2. Education and Outreach					
A. Except for Fair Housing month, there is very little information to promote awareness of fair housing and fair lending issues and policies.	Utilize media resources to promote Fair Housing and increase awareness of fair lending issues and problems.	Fair Housing Contact Services (FHCS), Akron Board of Realtors (ABR), Summit County, AMHA, Akron Summit Public Library	Media, Infoline, Banks, Legal Aid Providers, Community Organizations	1	FHCS began program where 95,000 postcards distributed, (funded by local lenders). Akron Board of Realtors and Legal Aid sponsors continuing education that is mandatory. Voluntary legislative board to review suspected predatory lending cases.
B. Effective service by agencies to the disabled in securing affordable housing is hampered by ineffective communication.	Utilize public forums to disseminate fair housing literature (lending, credit information, emergency assistance).	Tri-County Independent Living (FHCS, UDS, Community Legal Aid)	Media	1	Book with all fair housing info provided by Tri-County Independent Living.
C. Presentations on complicated issues regarding lending or credit are difficult to understand by the intended consumer.	Presentation on these subjects will be crafted in simple language, clearly structured and graphically displayed (e.g. audio-visual display).	Banks, City of Akron, Summit County	Akron Metropolitan Housing Authority, CDC's	1	City's use of Powerpoint has simplified presentations and information. Water Department staffers in monthly bills also effective.
D. Fair Housing Contact Service lacks the financial resources to advertise its services aggressively and communicate fair housing law to the public.	FHCS will utilize television and radio Public Access, Op-Ed pages in newspapers and special reports in local magazines to periodically promote Fair Housing/Fair Lending policies; FHCS should pursue additional funding.	FHCS	Local Media Outlets, lending organizations	2	Radio spots resulted in telephone increase by 5 times. News articles have also identified as responsible for increase in telephone traffic.

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3. Lending and Credit					

A. Influencing lending activity by area lenders is limited because public information on lending activity is not widely known.	Continue review of local lending practices using Home Mortgage Disclosure Act (HMDA) Data. Public forums discussing reports will be held annually.	State of Ohio Office of the Comptroller of Currency, Local Banks	Fair Housing Contact Services, City of Akron, Fair Housing Task Force	1	The public will establish forum for Banks to address questions and provide information. Forum to be held in February of 2003
B. The lack of bank branches in minority or low-income neighborhoods reduces the opportunity for low income or minority persons to know of and take advantage of lending options.	Outreach by banks will be continued in poor and minority communities especially to distinguish themselves from predatory lending facilities. Community Reinvestment Officers are encouraged to become more creative in promoting Bank programs.	Local Banks	Mustard Seed Development Center A Monitoring Group FHTF	1	Ongoing discussions with lenders.
C. Banks and other financial institutions do not know the market in poor and minority census tracts.	Banks will partner with established neighborhood organizations to promote lending information.	Local Banks, Community Development Corporations	Community Development Organization AMHA Community Centers Churches	2	FHCS partners with local lenders to provide information. Unity Partnership established between Churches and FirstMerit Bank seen as a successful model.
D. Residents of poor and minority census tracts do not trust banks and other financial institutions.	Community Development Corporations will work to become loan originators in partnership with lending institutions.	CDC's, Local Banks	LISC, Foundations	3	Ongoing Process.
E. Regardless of their Community Reinvestment Act (CRA) ratings, banks are allowed to operate business as usual without repercussions.	Penalty provisions of CRA should be strengthened and enforced. Local organizations will publicize poor records locally and communicate objections to regulatory agencies.	Office of Comptroller of the Currency	FHCS	2	To be discussed at Banking Forum.
F. Subprime lenders operate in neighborhoods without monitoring from any agency. The marketing used, especially in poor and minority communities, have made these communities particularly vulnerable to high interest rates, and poor value of service, i.e. (deceptive practices), i.e. high fees, high loan to value ratio, over appraisals, large number of foreclosures.	Suspected Predatory Lenders/practices will be monitored and reported to the Better Business Bureau.		City Akron Bar Association FHCS Prosecution FHCS	3	Legislation to allow local governments to punish predatory lenders stopped at State level. City funded FHCS \$15,000 for Predatory Lending monitoring. BBB and Community Legal Aid is good for clients to call before becoming involved.

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4. Insurance					
A. The lack of data on property or mortgage insurance redlining restricts the public's ability to influence this activity.	Partner with University to conduct research to examine the occurrence of redlining by various insurance companies.	University of Akron, Kent State University, Summit County	FHCS, FHTF, HUD	2	City of Akron is not in study. Gail Sommers of KSU working to perform study. There are other groups doing similar work.
B. There are few forums held to discuss insurance policies and practices. Citizens in poor and minority census tracts may not be receiving information regarding fair policies.	Using seminars and other promotional venues, educate current and potential policyholders on insurance issues and how to deal with insurance companies. This will provide tools to equip policyholders with coverage and reduce cancellation of policies.	Local Insurance Agencies/Brokers	Summit County Housing Network, CDC's, Block Clubs,	2	Ongoing process to identify someone from insurance industry to discuss matter.

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5. Enforcement							
A. Adequate funding is necessary in order to continue monitoring tools to identify discrimination in fair housing choice, (i.e., testing).	Continue to provide site testing to identify discriminatory acts/policies to fair housing choice. The results of the tests will be utilized for community education and awareness.		Fair Housing Contact Service	City of Akron, University of Akron, SC	1	FHCS received funding from Consolidated Plan; ongoing process.	
B. Approved accessibility standards not always enforced during review process.	Inspectors will review required accessibility standards at appropriate stages of building process.		City of Akron, Summit County	FHTF, FHCS, NEFCO, Tri-County	2	Ongoing process.	
C. Housing developments in the City of Akron receiving federal funds do not always exhibit diversity of occupancy	<p>Entities receiving federal funds for housing projects will have affirmative marketing plans developed and implemented in collaboration with local fair housing organizations.</p> <p>Development Corporations will achieve diversity within housing.</p> <p>Support Public Housing Deconcentration plan developed by AMHA.</p>		City of Akron, Summit County, non-profit development corporations, (CDC)	Summit County Housing Network, NEFCO, HUD, AMHA, Home Builders	2	All contracts discuss providing a mix of new construction styles. FHCS is targeting groups accused of steering.	
D. A broad-based group does not systematically review Fair Housing policies and practices in the community.	Maintain the Fair Housing Task Force as a body to assess fair housing impediments in the City of Akron and provide ongoing analysis.		FHTF	FHCS	1	Ongoing process. To meet in 6-month intervals. To coincide with construction plan process.	
E. Some owners of rental property are not aware of fair housing regulations and requirements.	Distribute fair housing and landlord/tenant information at the time of Rental Registration with the Akron Health Department.		City of Akron	FHCS, Akron Board of Realtors	1	Pending update.	
F. Housing developments are often not diverse in the City of Akron.	Entities developing housing will be encouraged to have Affirmative Market Plans.		FHCS	CDC's	3	Ongoing process; stipulation written into every contract with housing providers using CDBG/HOME funds.	

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6. Special Needs							
A. Architects, inspectors, and construction managers do not always know accessibility guidelines for multi-family development resulting in costly renovations.	Periodic dissemination of guidelines or presentations to architect or construction trade groups.		FHCS, Tri-County, City of Akron	Building Department	3	<p>Construction groups that receive complaints must participate in ADA and Fair Housing training.</p> <p>Letter to be sent to H.B.A. landlords and Building Department expressing need for 2-4 unit accessible residences.</p>	
B. There is a significant lack of rent assisted, accessible housing for families who have a family member using a wheelchair.	<p>Provide financial assistance for accessibility renovations.</p> <p>Encourage the development of handicapped accessible or adaptable housing on all projects receiving federal funds.</p> <p>Promote the development of handicapped accessible or adaptable housing in new private developments.</p>		Tri-County, FHCS, AMHA, City, County	FHTF, United Disability Services, Rebuilding Together with Christmas in April	2	<p>Tri-County has worked with landlords and Homebuilders Association.</p> <p>UDS receives funding from City to provide handicap renovations.</p>	
C. Persons with disabilities may have difficulty	A clearinghouse of providers will be established to ensure persons with disabilities have access		Tri-County, MRDD Board	City, County,	3	UDS has performed well in this role. Improved coordination	

receiving needed services in a timely manner.	to services.		FHTF, UDS, CSS, AMHA, ADM Board		and communication between providers necessary.
D. There is a pattern of inefficient delivery of services which jeopardizes housing persons with disabilities.	Monitoring by FHTF and engage in dialogue with those providers.	FHTF		3	Must meet w/ banks, insurance providers to receive better information. Found difficulty with some with mental disability. The system has not been user friendly...much room for improvement.