

2015

Regional Analysis of Impediments to Fair Housing for Montgomery County and the Cities of Dayton and Kettering, OH

Section 6 — Public Involvement

*This PDF contains only a section of the AI.
For the other sections or the entire AI,
go to <http://www.mvfairhousing.com/ai2015>.*



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Section 6 — Public Involvement

To prepare this AI, Miami Valley Fair Housing Center (MVFHC) gathered data from the public through an online survey and by conducting 23 public forums—larger ones in a town hall format and small ones as focus groups—and 16 stakeholder interviews throughout Montgomery County, the City of Dayton, and the City of Kettering. The survey questions are in Appendix E on page 203. The interview questions are in Appendix F on page 223. Links to online files containing questions from the town hall meetings and focus groups are in Appendix G on page 230.

A. Fair Housing Survey

We created a survey titled, “Fair Housing and Housing Obstacles,” which we hosted on our website from December 15, 2014 to May 15, 2015. We advertised the survey on our website as well as through posts on Facebook, Twitter and community calendars, in an article in the *Dayton Daily News*, and by distributing flyers during a variety of community events. 77 people completed the survey.

Demographics

Gender: More than twice as many respondents were female (55 people) as were male (22 people).

Age: A third of the respondents were over 55 years old, two were 18–25, and the remaining two thirds were distributed fairly evenly among the ten-year brackets between ages 26–55.

Race: 83% of respondents identified as White, 18% identified as African American, 5.2% identified as American Indian or Native Alaskan, and 3.9% identified as Hispanic or Latino.

Sexual Orientation: 63 respondents identified as straight, 11 identified as gay or lesbian, and one identified as bisexual.

Household Composition: The majority of respondents, 64%, owned their homes, and 31% of respondents rented their homes. The three largest groups by household income were

A majority of survey respondents were:

- **female (71%)**
- **over 55 years old (34%)**
- **white (83%)**
- **straight (82%),**
- **homeowners (64%)**

A plurality of respondents:

- **were over 55 years old (34%)**
- **had household incomes over \$94,951 (23%)**

those who estimated their household income as greater than \$94,951 (18 people), those with income from \$31,651 to \$47,755 (17 people) and those with income from \$47,776 to \$63,300 (15 people).

Findings

Discrimination based on Protected Class: The protected classes identified by respondents as likely facing the most housing discrimination were race at 69%, disability at 49%, and familial status at 43%.

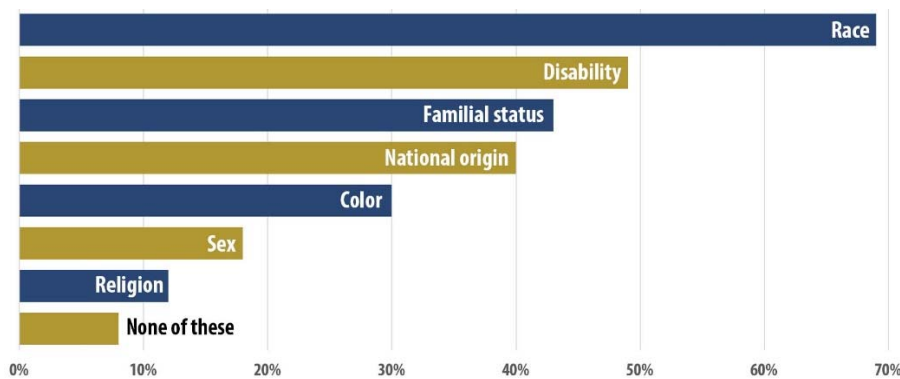


Chart 6.1: Federally-protected classes thought by survey respondents to face the most housing discrimination

Of the additional classes protected by state and local law, respondents perceived sexual orientation/gender identity (58%) and age (34%) as the two classes most likely to face housing discrimination.

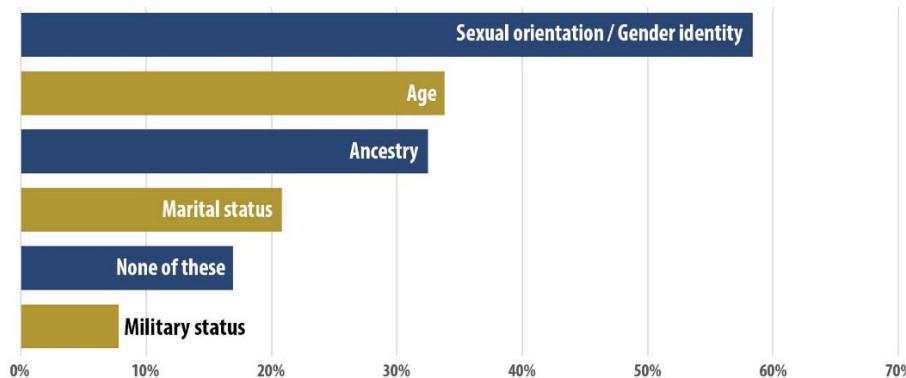


Chart 6.2 State- and locally-protected classes thought by survey respondents to face the most housing discrimination

Of the 77 respondents, 11 felt they had experienced housing discrimination. Three said they faced differing treatment because of familial status, two because of sexual

orientation, and one because of marital status. The others did not specify protected classes.

Disability: 8 of the respondents someone with a disability in their households, and none of these respondents reported that as an obstacle in searching for housing. The majority of respondents, 41 out of 77, did not believe their homes would be inaccessible if someone in the household developed a mobility impairment or disability.

Schools: When rating neighborhood school quality, those surveyed were fairly equally divided:

- 16 rated their schools as low quality
- 9 rated their schools as lower quality
- 18 rated their schools as average quality
- 18 rated their schools as better quality
- 16 rated their schools as high quality

Of the 77 respondents, 40 respondents said that school options and school quality were factors in their searches for housing.

Neighborhood Barriers: The issues most often reported as barriers to fair housing were:

- Vacant housing/neighborhood blight (61%)
- Lack of affordable housing (45.5%)
- Quality of available housing (39%)

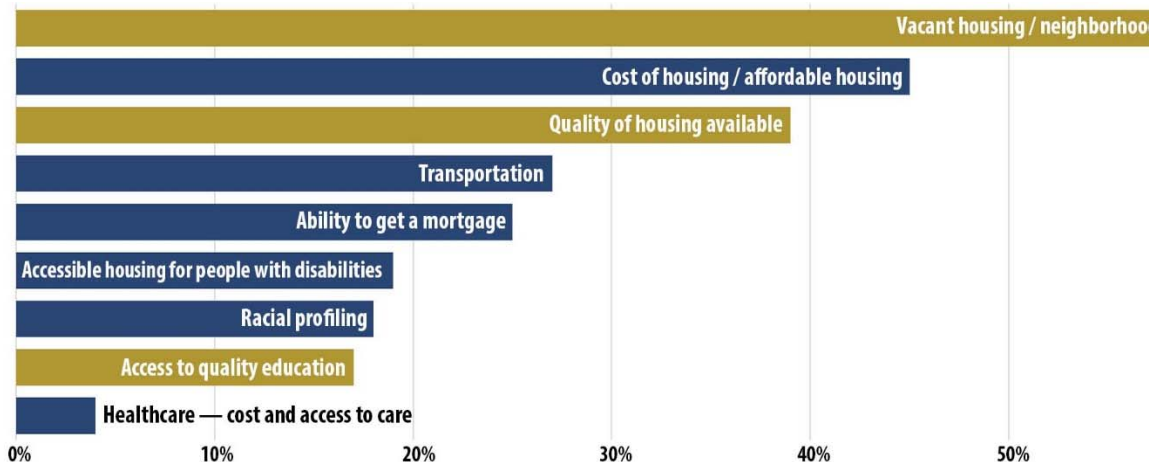


Chart 6.3: Issues reported as barriers to fair housing

Neighborhood Amenities: 75.4% of respondents said the grocery nearest to their homes was closer than three miles away. 59.7% reported that the hospital nearest to their homes was less than 10 minutes away. 92.2% said it took less than 20 minutes to get to the closest hospital (this figure includes those less than 10 minutes away).

Community Centers: 34 respondents said they had a community center in their neighborhoods, 16 weren't sure whether their neighborhoods had community centers, and the remaining 27 said they had no community center nearby.

Transit and Employment: The majority of respondents, 75 of 77 people, most often commuted to work by car. One person used public transportation, and one person traveled by bike. 80% of respondents said their commutes each day took 25 minutes or less, 18% said they had commutes of less than 10 minutes, and 35% had commutes of 11–15 minutes.

B. Fair Housing Forums

We wanted to hear opinions from community members with as many different backgrounds as possible, and to do this we held 23 fair housing forums which had a total of 298 participants.

The first two forums were held with clients and staff of the East End Community Center (17 people) and of the Homeownership Center of Greater Dayton (five people). We not only collected data at these forums but also tested our methodology.

With what we learned from the initial two forums, we created two types of forums. One was a longer forum in a town hall meeting format. The other was in a shorter focus group format. Our town hall meeting had 80 participants, and we had 22 focus groups with 218 participants.

At the town hall meeting we collected participants' demographics and asked them to complete surveys. We also conducted long discussions of community needs with questions on neighborhoods, housing, transit, employment, and the presence or lack of amenities in the community.

In the focus groups we used short seven-question surveys about discrimination in the housing market, and in some groups we had shorter discussions about community needs. Participants in the focus groups were from community groups or were staff or clients from agencies throughout the county.

Demographics

In the town hall meetings, 80 participants provided demographic information.

Gender: 39 participants identified as female, 38 as male, and 1 as transgendered.

Age: Eleven participants were over 65 years old, eleven were 56–65, 17 were 46–55, eleven were 36–45, 16 were 26–35, and 13 were 18–25.

Race/ethnicity: 51 participants identified as White, 20 as African American, four as other, and three as Asian. Three identified as Hispanic or Latino, and 77 as not Hispanic or Latino.

Income: 36.4% of participants had household incomes that were less than the Area Median Income (AMI) of \$31,650. Of those with incomes below AMI, eleven earned less than \$9,495 (30% of AMI), seven earned between \$9,496 and \$15,825 (50% of AMI), and ten earned between \$15,826 and \$31,650 (100% of AMI).

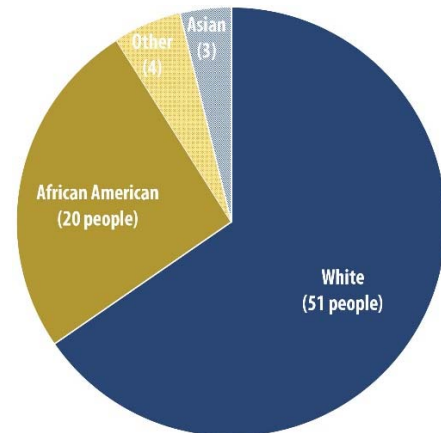


Chart 6.4: Race of town hall participants

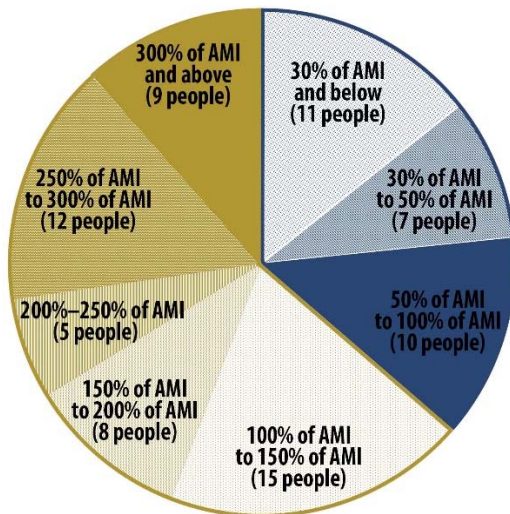


Chart 6.5: Income of town hall participants

63.6% of participants had household incomes greater than AMI. Of those with incomes above AMI, 15 earned between \$31,651 and \$47,475 (150% of AMI), eight earned between \$47,476 and \$63,300 (200% of AMI), five earned between \$63,301 and \$79,125 (250% of AMI), 12 earned between \$79,126 and \$94,950 (\$300% of AMI), and nine earned \$94,951 or more.

Findings

Discrimination based on Protected Class: We asked participants what protected classes they thought faced housing discrimination most often, second most often and third most often.

People selected the following protected classes as the ones facing the most housing discrimination:

- Race/color, cited by 52.6% of participants
- Disability, cited by 20.1%
- Ethnicity/immigrant status (national origin), 9.9%
- Familial status, 7.9%

Weighting participants’ first, second, and third choices results in slightly different percentages but in the same order for the top four protected classes:

- Race/color, with a weighted ranking of 35.3%
- Disability, 19.6%
- Ethnicity/immigration status, 15.0%
- Familial status, 10.5%

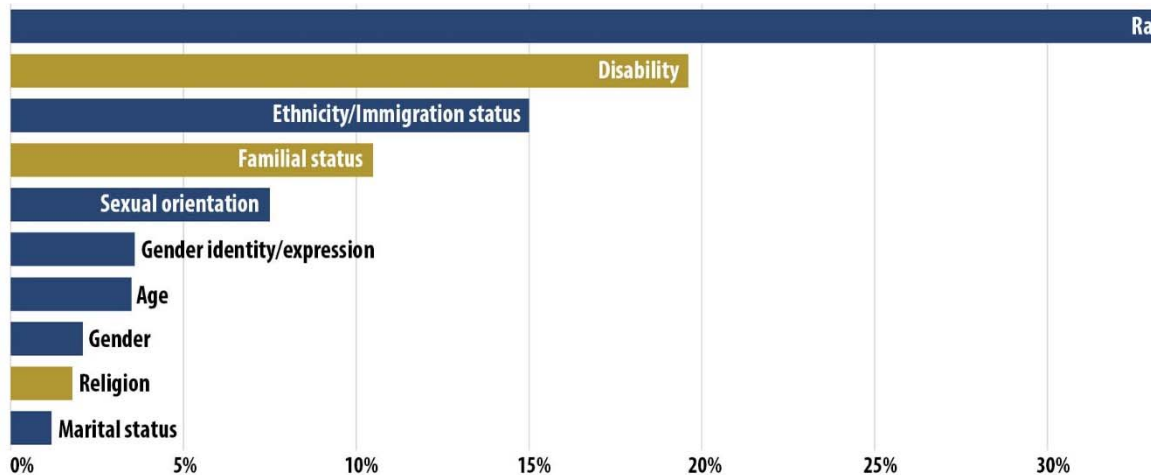


Chart 6.6: Protected classes thought by focus group participants to face the most housing discrimination

51.1% of the participants in the focus groups said they knew someone who thought they may have been discriminated against when looking for housing.

Disability: 24.7% of focus group participants had someone with a disability in their household. Of all attendees, 63.7% believed they would still be able to fully use and enjoy their home if they developed a mobility impairment or disability. When asked how willing they believe local housing providers and housing associations were to grant special requests (reasonable modifications) from people with disabilities to make housing more accessible, 21.8% believed housing providers and associations would be very willing to help, 65.6% believed them hesitant to help, and 12.6% believed providers would be unwilling to make changes.

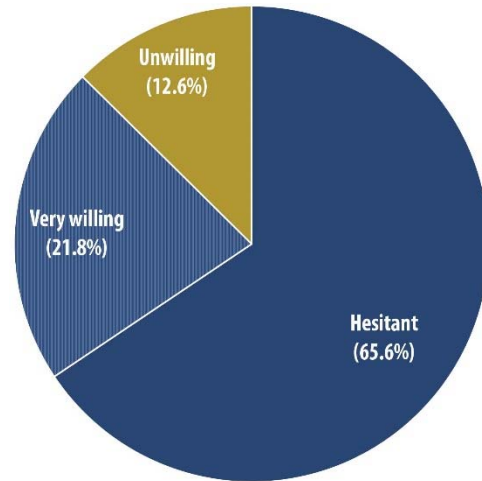


Chart 6.7 Perceived willingness of housing providers to make reasonable modifications

Qualitative Summary of Town Hall Meeting

Participants across all demographic groups considered race/color to be the protected class most often facing housing discrimination. 55% of participants knew someone who had faced housing discrimination.

Only four participants, all of whom earned less than \$31,650 (100% of AMI), had ever requested reasonable accommodations or reasonable modifications.

Majority-female groups more commonly spoke of the importance of good schools when choosing where to live. The consensus of participants across all demographic groups was that the Dayton public school district lagged in quality behind other school districts in the county.

Minorities and older people spoke of the need for community centers, especially for after-school activities for students.

Older people and people with disabilities spoke of the need to be able to remain in their current community rather than having to move for services related to their age or disabilities.

People across all demographic groups spoke of concerns about the amount of blight in the east and west areas of Dayton, commenting that blight hurts Dayton's image and also invite drug and other criminal activity as well as rodent and bug infestations.

Groups of Dayton residents with lower incomes felt that immigrants received favorable treatment because of the city's Welcome Dayton initiative. Higher-income participants said that immigrants faced discriminatory treatment because they feared reprisal or did not know where to seek assistance.

Minorities and LGBT people said they felt unwelcomed by some landlords and that they had been steered to other areas.

People across demographic groups felt that discrimination was more prevalent in renting than in purchasing housing because landlords had preferences as to who lived in their properties.

Two groups discussed the lower property taxes in Dayton, thinking they added to the affordability of housing but detracted from services.

Qualitative Summary of Focus Groups

All groups thought race/color was the protected class most often encountering housing discrimination.

All groups said that good schools were very important when choosing housing.

Most Housing Choice Voucher landlords noted the lack of full-service grocery stores and of shopping in the City of Dayton.

Only three of 20 women in the group from the Dayton chapter of the Women's Council of REALTORS® said that having nearby shopping was important when selecting housing.

The only groups finding neighborhood community centers important were the one comprised of Realtists and the one comprised of members of the Women's Council of REALTORS®.

Focus group participants expressed a need for affordable single-family homes for purchase outside the City of Dayton.

Many people said they thought public transportation was good in the county, but several mentioned the lack of public transportation in Jefferson Township. People mentioned bus stops lacking seating or cover from weather as well as the difficulty of using public transit when carrying multiple packages or trying to get to appointments in a timely manner.

All groups thought that the blighted areas in Dayton were excessive and that removing vacant buildings would reduce crime and increase property values (which would also increase tax revenues).

Most participants did not live in residences accessible to people with disabilities. People commented that much of the housing stock in Dayton, Kettering, and Oakwood is old, not accessible, and costly to make accessible.

C. Interviews with Stakeholders

We asked 26 people—representing a broad spectrum of community stakeholders including elected officials, leaders of businesses and non-profit groups, and staff working in local governments—to participate in interviews about local impediments to fair housing. Of those invited, 16 accepted. They were given 24 questions before the interviews to guide the discussions.

The responses gathered from these one-on-one interviews are not statistically valid, not the result of appropriately-generated random samples, and not necessarily representative of the community as a whole. The responses are instead anecdotal but do represent the informed opinions of people who are responsible for choosing policies that affect fair housing and of people who work to influence and/or implement such policies.

That these stakeholders have such a wide range of understanding and opinions is indicative of the persistent challenges to removing barriers to equal housing opportunity. Despite decades of federal policy requiring recipients of HUD funds to affirmatively further fair housing, not all jurisdictions in Montgomery County are in compliance.

Awareness of Fair Housing Laws

We asked stakeholders how aware they thought themselves to be of fair housing laws. Half felt they were very aware, 44% thought they were somewhat aware, and 6% admitted they were not very aware.

Stakeholders' responses were rather different when we asked how aware local housing providers were of fair housing laws. Only 19% of stakeholders thought that housing providers were very aware, and 75% thought that housing providers were somewhat aware.

Responses shifted even more when we asked stakeholders about the awareness of local citizens regarding fair housing laws. No stakeholder thought local citizens were very aware of fair housing laws, 19% of stakeholders thought citizens were somewhat aware, and 81% of stakeholders thought that local citizens were not very aware.

Potential Housing Discrimination

We asked stakeholders if they knew of people who thought they had faced housing discrimination. Only 38% of stakeholders said they did, while the rest said they did not. We asked stakeholders who did know of such people whether those people had reported the discrimination. Only one stakeholder knew that the incident of discrimination had been reported; the others said either that the discrimination had not been reported or that they did not know if it had been reported.

We asked stakeholders why they thought housing discrimination had not been reported. They said fear of repercussions and not wanting to endure the hassle of reporting and undergoing an investigation.

Desirability of Montgomery County, Dayton, and Kettering as Places to Live

We asked stakeholders whether Montgomery County was perceived as a desirable place to live and why or why not.

56% of stakeholders said the area was perceived as desirable, identifying housing options, an improving job market, the low cost of living, and educational options as reasons why people would find living in the area desirable.

We got more neutral responses from 38% of stakeholders, who said the desirability of the region depended on a person's race, age, and gender.

A majority of stakeholders specified that while the county was desirable, Dayton was not desirable because of its school system and a lack of safety. Others said that only certain areas of Dayton were desirable and that only some schools in Dayton were desirable.

Some stakeholders said that Kettering was desirable but that its population was too predominately White, and we received comments that Kettering had both good schools and affordable housing.

A remaining 6% of stakeholders said that the region was not perceived as desirable because of the low quality of the housing stock and a perceived lack of safety.

Integration by Neighborhood or Jurisdiction

An overwhelming majority of stakeholders (81%) indicated that they viewed neighborhoods in the Miami Valley as segregated, particularly along racial lines; 19% believed that there was a history of segregation but saw some slight improvement. Universally stakeholders could highlight specific neighborhoods where they believed integration was either achieved or nearly achieved, but they continued to express concerns about the amount of segregation remaining throughout the region as a whole.

The stakeholders' most common concern about the City of Dayton was the continuing racial divide between Dayton's east side—predominantly White—and its west side—predominantly African American. Recent immigrants have been settling in the east side. The west side has disproportionate amounts of public housing and poverty. One stakeholder said that Dayton was great for White men and the LGBT community. Belmont (historically), Westwood, and the whole of the west side were noted by stakeholders as especially segregated. Dayton View, Five Oaks, McPherson Town, Old North Dayton, and Wright Dunbar were perceived by stakeholders as more integrated.

The majority (56%) of stakeholders felt that jurisdictions outside of the City of Dayton were all racially segregated. Stakeholders called out as especially segregated the communities of Kettering, Oakwood, Centerville, Jefferson Township, Trotwood, and Washington Township. Some stakeholders perceived Harrison Township, Huber Heights, and Trotwood as more integrated.

Barriers to Housing Choice

We asked stakeholders whether they had observed patterns that created or dismantled barriers to housing choice.

Thirteen percent of stakeholders mentioned public transportation, saying that RTA significantly affects housing patterns and needs to extend its service area to make more housing options available. Stakeholders also spoke of the fight to have RTA routes allowed at the Fairfield Commons and the Greene malls in Greene County but said that moving people out of Montgomery County should not be a priority.

Displacement of neighborhoods and affordable housing for business development was cited by 20% of stakeholders, who pointed to the examples of investment by the University of Dayton and by Premier Health Network. Stakeholders said that moving the family homeless shelter and its associated services from a central location out to Gettysburg Avenue was problematic. Nearly half (48%) of stakeholders thought the region had insufficient choice of housing, particularly safe, decent, and affordable housing, throughout the region.

We asked stakeholders what might be limiting housing choice in the area, and the majority of stakeholders (79%) said transportation and housing cost were the largest factors. Stakeholders cited limited bus routes as restrictions on housing and employment options, especially for moderate and low-income residents. One stakeholder gave the example of a resident of Dayton's West side with a moderate-skill position at Victoria's Secret's call center in Kettering; this person spent four hours each day commuting to and from work. Other stakeholders said that residents of the West side and Jefferson Township feel trapped because they cannot afford housing anywhere else. Another stakeholder said that cheap housing prices are why East Dayton is filling so quickly. One stakeholder said that bedroom size restrictions outside Dayton limited holders of Housing Choice Vouchers to the region's center core.

Almost every stakeholder (94%) said that low-income people had the greatest difficulty in finding housing. One stakeholder said that 15–25% of housing in which low-income residents lived was not fit for human habitation. Another stakeholder estimated that 20–30% of men in homeless shelters worked minimum wage jobs and did not earn enough to afford housing and other basic needs. Stakeholders noted that even holders of Housing Choice Vouchers had problems getting housing; stakeholders also noted that low-income

people without vouchers or with incomes just about the subsidy threshold have particular problems finding quality housing.

About a third of stakeholders said that housing obstacles were heightened for low-income people who were part of a protected class such as familial status or disability. 44% of stakeholders said that familial status, or having children in the household, made finding housing more difficult, especially, 19% of stakeholders said, for single parents. Two stakeholders said that the quality of schools was another obstacle for families with children. About a third of stakeholders noted the difficulty people with disabilities had in finding housing, with one stakeholder commented on the added burden for people with disabilities who have children. 19% of stakeholders also identified having a criminal record as a barrier to obtaining housing.

We asked stakeholders where most new businesses are locating. A quarter of stakeholders said new businesses were generally being started in the south and east parts of the county, with a few specifically pointing out Austin Landing and the Centerville/Washington Township areas. Two stakeholders also said new businesses were locating in northern Vandalia and Union.

Housing Needs for Vulnerable Populations

We asked stakeholders about the housing needs of vulnerable populations—specifically, immigrants, families with children, people with disabilities, the poor, the homeless, and displaced veterans. The overall theme of stakeholders' responses was the importance of connecting people to needed resources and support systems effectively and that the area needed more of those resources.

Almost a third of stakeholders said that the City of Dayton needed affordable housing, saying that housing of high quality than currently available was needed and that more subsidies should be available to low-income households. Stakeholders also raised the issue of better job opportunities for Dayton residents. Five stakeholders noted that immigrants create their own support system by clustering together and that immigrants get support from agencies such as Catholic Social Services. 13% of stakeholders said people with disabilities would do better if connected to the right resources and that more should be done to allow people to age in place. One stakeholder said the drop in property values is more pronounced and lingering in Dayton.

Overwhelmingly stakeholders thought that the homeless and poor are not well served. One stakeholder said that the problem is the focus on supplying housing and not on the outcomes for the residents of the housing. A stakeholder cited the federally-mandated Housing First policy as creating a revolving door of recidivism given that it provides no resources addressing mental health and addiction, problems that if resolved would help residents keep their housing. Another stakeholder noted that many people lack skills that would allow them to hold jobs with living wages and enabled them to afford housing in the long term.

Stakeholders said that more needed to be done about accessibility in Kettering, noting that the elderly and people with disability—especially those on fixed incomes—require more assistance. One stakeholder said that Kettering needed to have a fairer share of housing for the homeless and for displaced veterans.

For Montgomery County, affordability and quality of housing remained a major issue. Homelessness was pointed to as a major concern by 38% of respondents. It was noted progress had been made, but there was more needed. Twenty-five percent of those interviewed said the need to make sure immigrants have support and assistance navigating through the resettlement transition was important. Forty-four percent felt that more needs to be done for the poor, along with de-concentrating poverty within neighborhoods. Accessibility of housing was raised by 25% of respondents, both for new construction and for older housing stock that requires a lot of work done to allow aging in place. One person said there is a need for larger family accommodations and more done for those with mental health issues, while another raised concerns for ex-offender veterans.

“All of the right lip service is paid to a supposed commitment regarding housing for vulnerable populations, but there is little real action” is what one stakeholder said. That stakeholder continued, “each jurisdiction within the county makes a political calculation as to what is the very least they can do to in order to squeak by.”

Many stakeholders expressed concerns along this theme. Jurisdictions would do more than the bare minimum required, said 38% of stakeholders, if Montgomery County had the political will to withhold Community Development Block Grant or Economic Development/Government Equity funds from low-performing jurisdictions.

Housing Loans and Insurance

We asked stakeholders if they knew of issues related to the availability of housing loans. Two people said that Community Reinvestment Act guidelines were too loose and that loans were given to people who cannot afford them. Almost a third of stakeholders said not enough home purchase loans were available and that lending guidelines were too tight. Stakeholders said that large portions of Dayton were effectively redlined by banks' unwillingness to issue mortgages for properties worth less than \$50,000 or \$60,000.

A majority of stakeholders (63%) felt that not enough loans for rehabilitating housing were available.

Stakeholders were also concerned about the lack of focus on lending for low- to moderate-income people. Stakeholders also noted that consolidation in the banking industry limits options for those seeking mortgages.

One stakeholder noted problems with homeowner's insurance, saying that people in certain neighborhoods who had made claims for hail damage had their policies canceled or had their insurance rates escalated to a high-risk category.

Regional Housing Services

We asked stakeholders about Housing Choice Vouchers, public housing, and other subsidized housing. A quarter of stakeholders said these programs were good overall but had some rough patches.

38% of stakeholders noted Greater Dayton Premier Management's five-year waiting list for public housing. Stakeholders said that our area needs more housing subsidized through vouchers or other tenant-based rental assistance. One stakeholder said that vouchers are not distributed equitably throughout the region. Another said that vouchers contributed only marginally to successful outcomes for their holders. A stakeholder said that voucher holders sacrifice choice because of limitations in the voucher program. Another said that landlords face difficulties in navigating the voucher program. One person noted the high eviction rate for voucher holders. Others noted that because of high unemployment rates many voucher holders are unable even to pay the minimum monthly rent contribution of \$50.

Thirteen percent of stakeholders noted the positive impact of Miami Valley Housing Opportunities (MVHO) in its work with the homeless; stakeholders appreciated MVHO's scattered site locations. One stakeholder expressed concerns about the loss of Single Room Occupancy (SRO) options in the area, in particular the 96 SROs to be converted by YWCA into apartments.

Stakeholders agreed that the region had insufficient homeless shelters in the right locations to meet current needs. Stakeholders noted that the St. Vincent's Gateway Shelter for Women and Families and the St. Vincent de Paul Gettysburg Gateway Shelter for Men were in violation of the Olmstead decision regarding the rights of people with disabilities and that the shelters were generally not equipped to provide appropriate services for their clients.

We asked stakeholders whether bus routes and schedules met citizens' needs. Three stakeholders said yes, two were unsure, and six said no. Those who answered positively said that RTA had dramatically improved over the past five years. One person said the routes in Miamisburg were adequate. One stakeholder said that Trotwood should have increased service because of increased demand there. Three stakeholders said that RTA did not necessarily go where people needed, such as to jobs in the north of the county or to the Lohrey Recreation Center from east Dayton. One stakeholder thought RTA should have a spoke-and-wheel route system, and another said that the system was contrived to ensure that poor people could not go where they needed to be.

We asked stakeholders about the cost of transportation. Three stakeholders said outright that transportation is not affordable. Another said it was affordable but not for low-income people. Another said transportation was relatively affordable but that limited routes required too many transfers at additional cost. Another stakeholder thought that transportation costs were affordable.

We asked stakeholders about how public transportation in the region could be changed to give residents greater housing choice. One stakeholder said that routes should be streamlined. Another stakeholder thought bus service should be extended to the new Proctor & Gamble distribution center in Union (expected to create 800 new jobs in 2015).

Government

Forty-four percent of stakeholders said that they believed that local zoning ordinances affected housing choice, specifically by limiting possible siting of affordable housing and

or housing for special needs populations. One stakeholder said that federal law superseding local jurisdictions' ability to deny equal housing opportunities was not adequately enforced. Two stakeholders said that government creates barriers. One noted that robust architectural requirements added cost burdens.

We asked stakeholders to rate the level of cooperation amongst Montgomery County, the City of Dayton and the City of Kettering as either high, moderate, or low. 56% of stakeholders ranked the cooperation as high, 44% ranked it as moderate, and no stakeholder ranked it as low. Half of the stakeholders felt local government officials were very aware of housing needs in the region, but the other half felt that local government officials were only somewhat aware of these needs.

We asked stakeholders to rate the regional leadership of local elected officials in meeting the area's housing needs. 44% of stakeholders described the leadership as strong, while 56% described it as weak.

Finally, we asked stakeholders to select their first, second, and third choices in order of priority from a list of 13 housing-related concerns. We then combined these first, second, and third choices to determine a weighted list of the priorities. Addressing blighted neighborhoods, with a weighted ranking of 25%, was the top priority. Second, at 17.4%, was creating additional options for affordable housing. Addressing low-income families’ lack of mobility into better neighborhoods was third, at 15.2%.

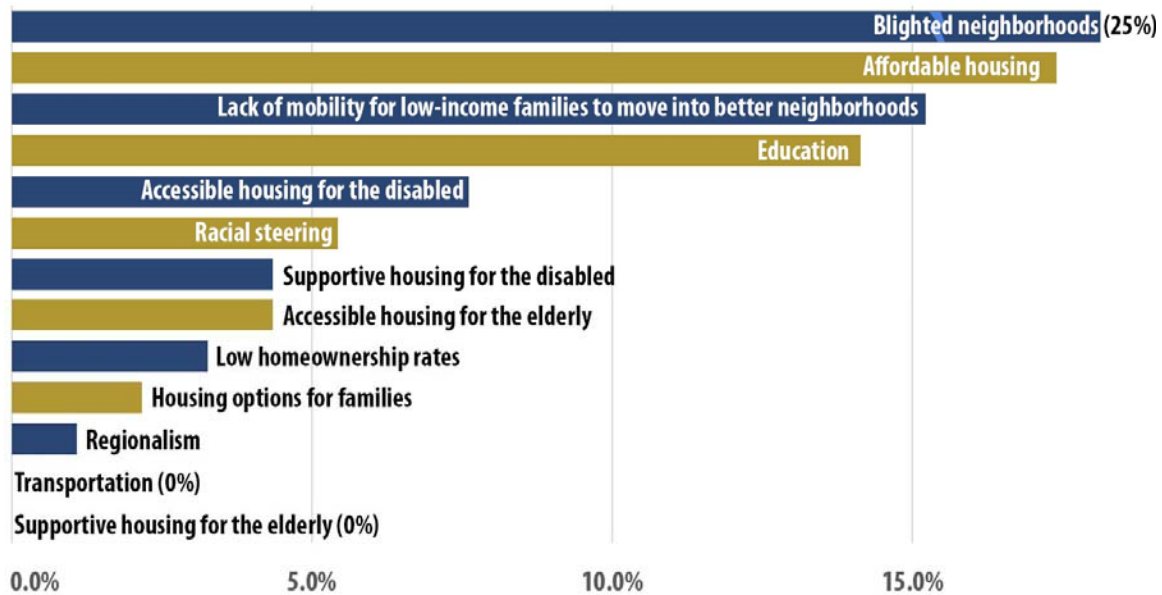


Chart 6.8 Weighted rankings of stakeholders’ top housing-related concerns

E. Conclusions

Vacant housing and neighborhood blight, a lack of affordable housing, and low availability of quality housing were the impediments to housing choice most commonly cited by participants in our public involvement process.

The amount of available housing was significantly reduced by the housing crash. Failure of banks to maintain their foreclosed properties made many units unsalvageable and lowered property values, as did the inability of many homeowners to obtain financing for major repairs.

The resulting decline in the tax base reduced jurisdictions’ ability to provide services, creating a cycle of decline. Reduced funding for schools, transportation, emergency, and other services made current residents of affected areas less inclined to stay in their homes and deterred others from moving to these areas. In turn businesses disinvest from the areas,

closing amenities such as full-service grocery stores and furthering job loss. Housing discrimination can then be the final barrier, blocking mobility for low-income households and perpetuating poverty and areas of low opportunity.

Transportation is a key factor in removing barriers to housing choice. Public transit affects how long it takes for residents to get to work, school or healthcare, or even whether they can do so. Having to use public transportation to get to full-service groceries affects how and what people eat. RTA should re-evaluate its bus routes to link residents of lower opportunity neighborhoods with areas having new and increasing opportunities.

Affordable housing—both its availability and its geographic dispersal—is another key factor. The long waiting lists for people in desperate need of subsidized housing cause increased homelessness, doubling up of households, families living in cheap substandard housing, and people going without food or medicine having spent most of their income on housing. People who do manage to gain access to existing subsidized housing complexes find themselves in segregated, low-opportunity neighborhoods. Although federal funding limits the availability of Housing Choice Vouchers, Greater Dayton Premier Management could do more to make its voucher program easier for tenants and to encourage landlords in higher-opportunity areas to accept vouchers.

Montgomery County must make local jurisdictions change their zoning so that it no longer restricts affordable housing from being available to families with children or people with disabilities. Local officials should pursue new development funded through Low Income Tax Credits or other subsidies, and they should work to place such developments throughout the county.

Low-quality housing is another barrier to housing choice. Renters in substandard housing are less likely to report code violations or other major problems because they cannot afford to live anywhere else. Homeowners cannot make major repairs and cannot obtain financing for such repairs, often because their properties are now worth less than their mortgages. The area's older housing stock also requires modification for people with disabilities, a growing segment of the population as people age.

These barriers to fair housing, separately and together, lower opportunity and the quality of life in the community and also perpetuate both segregation and poverty. Montgomery County and the cities of Dayton and Kettering must do more to prevent housing discrimination and to integrate neighborhoods so that areas residents have more opportunities and greater housing choice.