



**2015 Analysis of Impediments
to Fair Housing Choice**
Sponsored by the
North Dakota Department of Commerce
PHA and Non-Entitlement Grantee Outreach
Committee
Fair Housing Overview



2015 North Dakota Analysis of Impediments (AI)

States must:

**Certify that they are Affirmatively
Furthering Fair Housing (AFFH)
as a condition of receiving
federal funds from HUD**



Definition of Impediments to Fair Housing Choice:



**Actions, omissions, or decisions
which restrict housing choice
because of protected class
status**



Who is protected in North Dakota?



**Protected classes
under state and federal law:**

**Race, color, religion,
familial status, marital status, sex,
disability, age (40+), receipt of public
assistance, and national origin**



Content of North Dakota AI

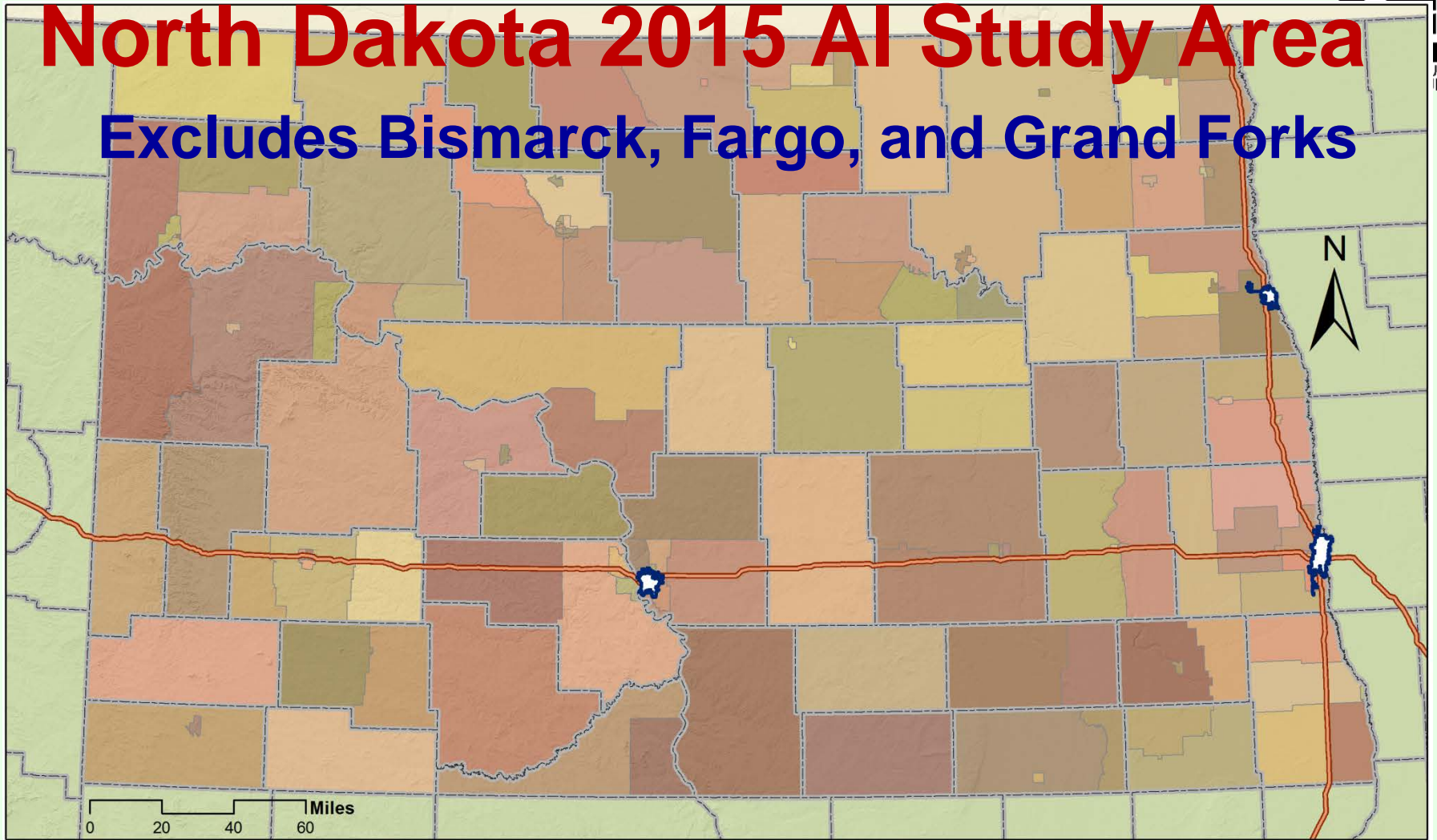


- **Private sector transactions: rental market (applications, interviews, etc.) and sales markets (lending, steering, blockbusting, foreclosure burden, etc.)**
- **Public sector influences: land use codes, zoning, public policy practices, neighborhood resistance, etc.**
- **Assessing barriers to fair housing choice**



North Dakota 2015 AI Study Area

Excludes Bismarck, Fargo, and Grand Forks





Housing: Housing Complaints

Basis of Fair Housing Complaints

Non-Entitlement Areas of North Dakota

HUD Data 2004 - 2014

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Total
Disability - Physical	4	1	8	11	2	5	5	2	5	2	2	47
Disability - Mental	1	.	9	7	4	10	2	1	4	1	8	47
Familial Status	4	4	2	12	2	5	1	3	2	1	1	37
Race - Black	1	.	.	8	1	2	.	.	1	3	.	16
Race - Native American	4	1	2	3	1	1	1	1	.	1	.	15
National Origin - Other	.	.	.	6	.	.	.	1	.	2	2	11
Color	.	.	.	6	.	2	.	.	1	1	.	10
Retaliation	.	.	1	.	.	.	1	3	3	.	2	10
Religion	.	.	3	.	4	.	.	.	.	.	.	7
Sex - Female	1	1	.	.	1	.	.	.	.	.	3	6
Sex - Male	1	.	.	.	.	.	.	.	.	.	1	2
Race - White	.	.	.	.	1	.	.	.	1	.	.	2
National Origin - Hispanic	.	.	2	.	.	.	.	.	.	.	.	2
Harassment	.	.	.	.	1	.	.	.	.	.	.	1
Total Basis	16	7	27	53	17	25	10	11	17	11	19	213
Total Complaints	15	7	15	35	13	16	10	8	13	10	17	159



Housing: Housing Complaints

Issues of Housing Complaints
Non-Entitlement Areas of North Dakota
HUD Data 2004 – 2014

Issues	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Total
Discrimination in term, conditions or privileges relating to rental	2	3	4	12	2	4	6	3	4	5	7	52
Failure to make reasonable accommodation	.	.	5	11	4	9	5	2	7	.	7	50
Discriminatory terms, conditions, privileges, or services and facilities	6	2	5	12	6	4	1	2	.	3	2	43
Discriminatory acts under Section 818 (coercion, etc.)	1	.	2	6	3	5	4	5	3	3	10	42
Discriminatory refusal to rent	4	3	1	9	1	2	1	.	2	1	1	25
Discriminatory advertising, statements and notices	2	4	3	3	3	3	2	.	1	1	.	22
Discriminatory advertisement - rental	1	.	.	2	1	3	.	.	.	.	.	7
Failure to permit reasonable modification	2	.	.	2	.	.	2	.	1	.	.	7
All Other	4	3				4	1	1	4	2	1	20
Total Issues	22	15	20	57	20	34	22	13	22	15	28	268
Total Complaints	15	7	15	35	13	16	10	8	13	10	17	159



Housing:

Housing Complaints

Basis of Fair Housing Complaints Found with Cause

Non-Entitlement Areas of North Dakota

HUD Data 2004 - 2014

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Total
Disability - Mental	1	.	6	4	3	4	1	1	3	1	5	29
Disability - Physical	4	.	3	5	2	1	2	1	2	1	2	23
Familial Status	3	4	1	6	1	4	1	1	.	.	1	22
Race - Native American	2	.	1	.	.	1	1	.	.	1	.	6
Retaliation	.	.	1	.	.	.	1	2	1	.	1	6
Religion	.	.	2	.	.	.	.	.	.	.	.	2
Color	.	.	.	1	.	1	.	.	.	.	.	2
Race - Black	.	.	.	1	.	1	.	.	.	.	.	2
National Origin - Hispanic	.	.	2	.	.	.	.	.	.	.	.	2
National Origin - Other	.	.	.	1	.	.	.	.	.	.	1	2
Sex - Male	.	.	.	.	.	.	.	.	.	.	1	1
Sex - Female	.	.	.	.	1	.	.	.	.	.	.	1
Harassment	.	.	.	.	1	.	.	.	.	.	.	1
Total Basis	10	4	16	18	8	12	6	5	6	3	11	99
Total complaints	9	4	7	14	6	9	4	3	5	3	9	73



Housing: Housing Complaints

Basis of Fair Housing Complaints

Non-Entitlement Areas of North Dakota

North Dakota Department of Labor and Human Rights

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Total
Disability	9	15	17	18	12	23	13	8	16	11	17	159
Race	8	5	3	17	7	4	3	3	3	8	3	64
Family Status	6	7	4	17	4	12	1	4	2	3	1	61
Public Assistance	2	2	1	3	6	9	2	.	3	6	1	35
National Origin	.	1	3	7	3	.	1	2	.	2	5	24
Color	1	.	.	10	1	2	.	1	1	2	2	20
Retaliation	.	.	.	.	.	.	.	1	4	1	4	10
Sex	1	.	.	.	.	.	.	.	1	1	5	8
Religion	.	1	2	.	4	.	.	.	.	.	.	7
Age	.	1	.	1	.	.	2	.	1	.	1	6
Marital Status	1	.	.	.	1	.	.	.	1	1	1	5
Gender	.	1	.	2	1	.	.	.	.	.	.	4
Total Basis	28	33	30	75	39	50	22	19	32	35	40	403
Total Complaints	22	25	23	48	28	38	18	15	25	24	29	295



Housing:

Housing Complaints

Issues of Fair Housing Complaints

Non-Entitlement Areas of North Dakota

North Dakota Department of Labor and Human Rights

Issues	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Total
Terms of rental	11	12	13	32	18	11	12	9	9	14	16	157
Accommodation	2	10	8	12	8	15	7	5	14	6	11	98
Refusal to rent	4	12	3	14	6	5	4	2	7	2	1	60
Advertising	4	10	3	7	6	16	1	1	2	3		53
Harassment	1	1	2	4	3	3	3	5	1	5	12	40
Retaliation	2	2	1	4		6	1	2				18
Eviction		1							4	3	9	17
Non-renewal									3	4	1	8
Modification	2					1	2		1	1		7
Steering		3			1				2			6
Financing	2	3				1						6
All Other	1		1	1		2				2	1	8
Total Issues	29	54	31	74	42	60	30	24	43	40	51	478
Total Complaints	22	25	23	48	28	38	18	15	25	24	29	295



Housing:

Housing Complaints

Outcome of Fair Housing Complaints Found With Cause

Non-Entitlement Areas of North Dakota

North Dakota Department of Labor and Human Rights

Issues	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Total
Accommodation	2	14	10	9	9	12	7	8	13	7	6	97
Advertising	3	9	7	6	6	17			2	1		51
Non-renewal									1			1
Eviction								1	1	1	4	7
Harassment			5	4	3		2	2	1	4	5	26
Steering		2		1	3							6
Terms of rental	7	7	9	12	9	15	8	3	6	3	7	86
Modification	2			1				1				4
Retaliation			1	3		6	1	1				12
Refusal to rent	1	12	5	11	8	8	3	4	4		3	59
Financing	1	1				1						3
All Other	1		1	1		1				2	1	7
Total Issues with Cause	17	45	38	48	38	60	21	20	28	18	26	359
Total Complaints with Cause	10	14	11	20	13	25	11	8	13	7	15	147



Housing: Mortgage Lending

Purpose of Loan by Year

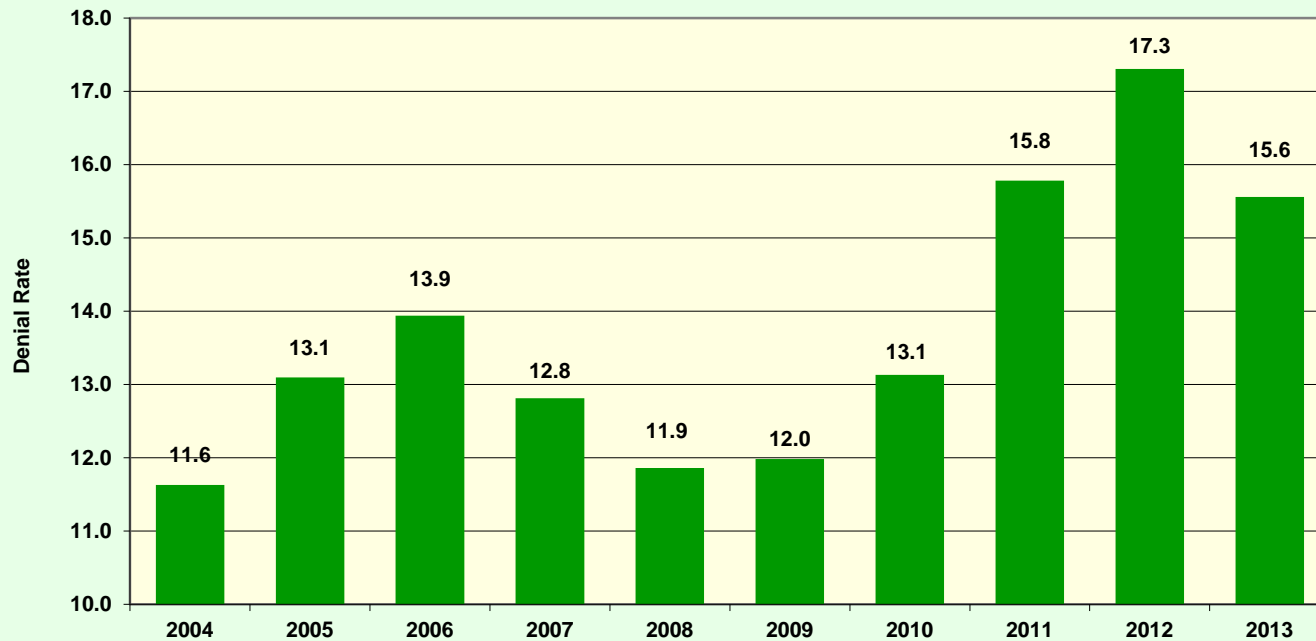
Non-Entitlement Areas of North Dakota
2004–2013 HMDA Data

Purpose	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Home Purchase	8,917	10,855	10,756	9,480	8,416	7,916	8,211	8,847	9,780	10,514	93,692
Home Improvement	2,183	2,448	2,427	2,645	2,087	1,740	1,638	1,732	1,735	2,021	20,656
Refinancing	11,391	10,522	9,107	8,754	8,860	13,396	11,652	9,659	10,703	9,594	103,638
Total	22,491	23,825	22,290	20,879	19,363	23,052	21,501	20,238	22,218	22,129	217,986



Housing: Mortgage Lending

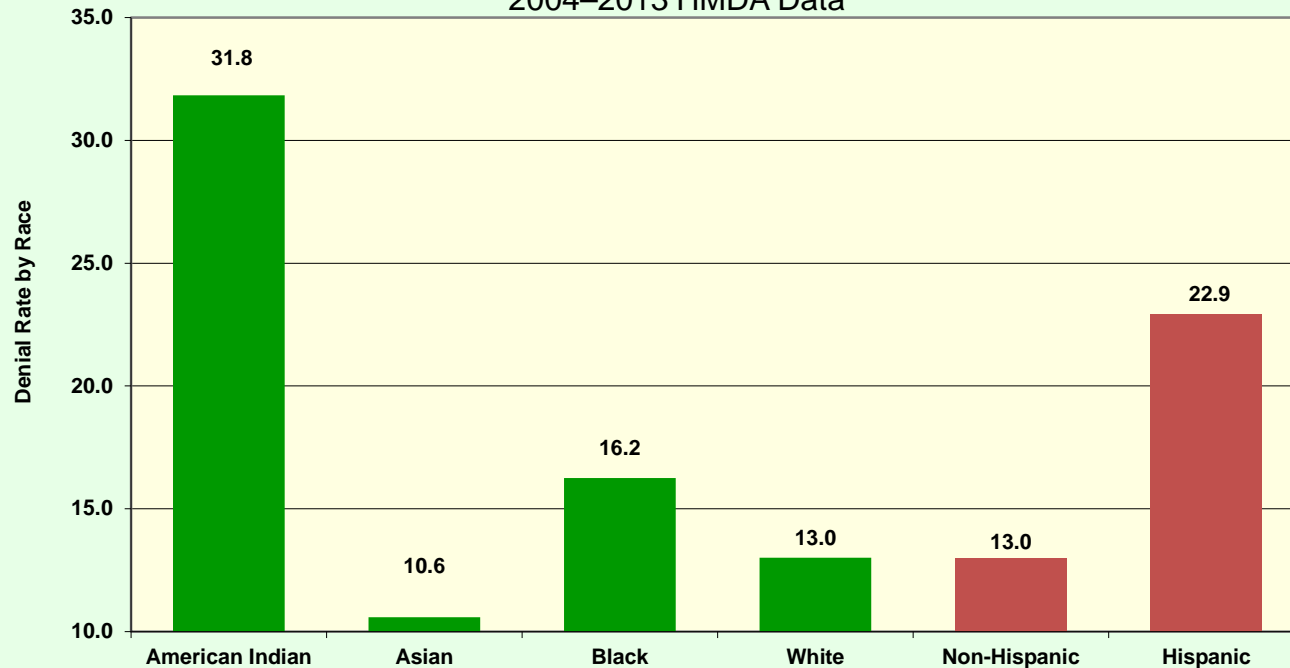
Denial Rates by Year
Non-Entitlement Areas of North Dakota
2004–2013 HMDA Data





Housing: Mortgage Lending

Denial Rates by Race/Ethnicity
Non-Entitlement Areas of North Dakota
2004–2013 HMDA Data





Housing: Mortgage Lending

Loan Applications by Reason for Denial by Race/Ethnicity of Applicant
 Non-Entitlement Areas of North Dakota
 2004–2013 HMDA Data

Denial Reason	American Indian	Asian	Black	White	Not Available	Not Applicable	Total	Hispanic (Ethnicity)
Debt-to-Income Ratio	24	8	10	1,307	96	0	1,445	19
Employment History	8	2	4	324	27	0	365	7
Credit History	68	12	25	1,936	170	0	2,211	58
Collateral	15	2	4	861	64	0	946	15
Insufficient Cash	3	3	0	222	6	0	234	6
Unverifiable Information	1	1	0	166	20	0	188	3
Application Incomplete	2	3	0	271	46	0	322	8
Insurance Denied	1	0	0	10	1	0	12	0
Other	15	4	3	587	70	0	679	6
Missing	118	10	12	1,470	162	0	1,772	42
Total	255	45	58	7,154	662	0	8,174	164
% Missing	46.3%	22.2%	20.7%	20.5%	24.5%	%	21.7%	25.6%



Housing:

Mortgage Lending

Denial Rates by Gender of Applicant

Non-Entitlement Areas of North Dakota
2004–2013 HMDA Data

Year	Male	Female	Not Available	Not Applicable	Average
2004	10.6%	14.3%	23.3%	.0%	11.6%
2005	11.5%	17.7%	16.4%	%	13.1%
2006	12.5%	17.4%	20.9%	.0%	13.9%
2007	11.8%	15.4%	17.3%	.0%	12.8%
2008	10.6%	14.4%	25.8%	.0%	11.9%
2009	11.3%	13.8%	16.7%	.0%	12.0%
2010	12.3%	15.1%	22.0%	.0%	13.1%
2011	15.3%	15.9%	29.7%	%	15.8%
2012	16.2%	20.9%	26.5%	.0%	17.3%
2013	14.6%	18.1%	26.8%	.0%	15.6%
Average	12.7%	16.4%	21.5%	.0%	13.8%



Housing: Mortgage Lending

Originated Owner-Occupied Loans by HAL Status

Non-Entitlement Areas of North Dakota

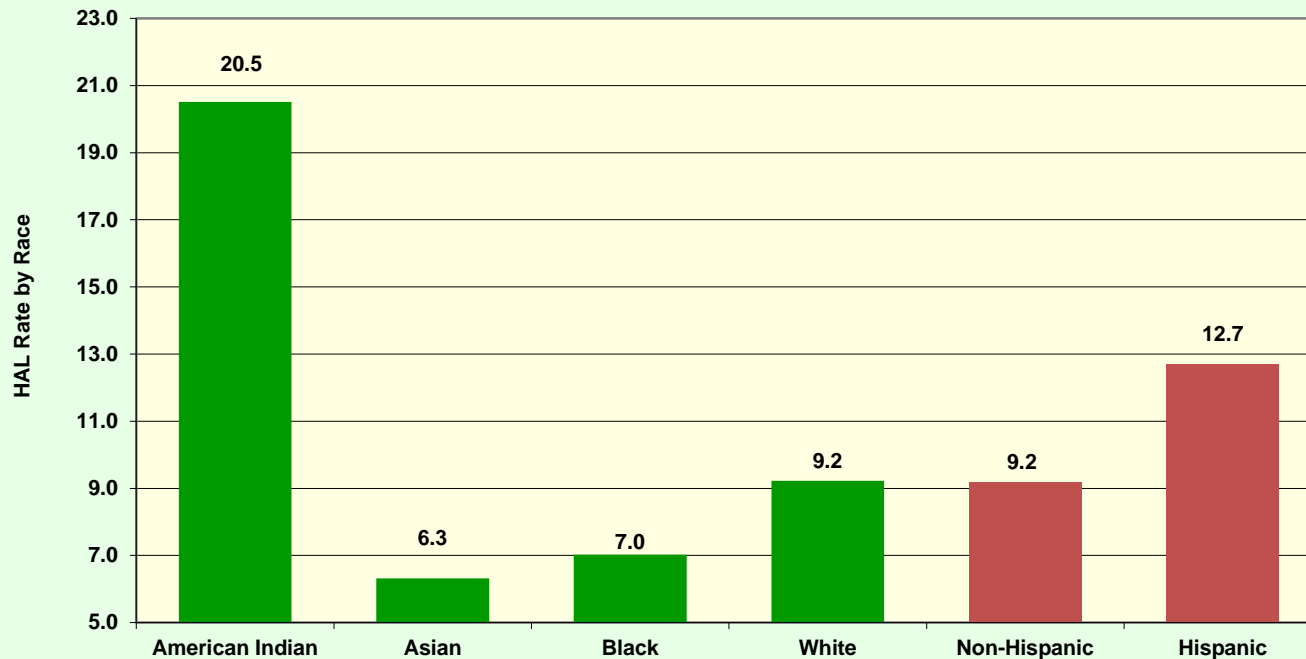
2004–2013 HMDA Data

Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Other	4,821	5,020	4,665	4,574	4,281	4,185	4,490	4,370	4,810	5,198	46,414
HAL	421	886	1,008	596	570	405	213	224	283	223	4,829
Total	5,242	5,906	5,673	5,170	4,851	4,590	4,703	4,594	5,093	5,421	51,243
% HAL	8.0%	15.0%	17.8%	11.5%	11.8%	8.8%	4.5%	4.9%	5.6%	4.1%	9.4%



Housing: Mortgage Lending

HAL Rates by Race/Ethnicity
Non-Entitlement Areas of North Dakota
2004–2013 HMDA Data





North Dakota Fair Housing Survey



Preliminary Findings

Role of Respondent

State of North Dakota

2014 Fair Housing Survey Data

Primary Role	Total
Advocate/Service Provider	23
Renter/Tenant	19
Service Provider	18
Local Government	15
Homeowner	13
Banking/Finance	11
Real Estate	11
Property Management	8
Law/Legal Services	4
Construction/Development	2
Other Role	12
Missing	1
Total	137

<https://www.research.net/s/2014NorthDakotaFairHousingSurvey>



North Dakota Fair Housing Survey



Preliminary Findings

Barriers to Fair Housing in the Private Sector

State of North Dakota

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?	27	46	24	40	137
The real estate industry?	6	54	36	41	137
The mortgage and home lending industry?	3	48	45	41	137
The housing construction or accessible housing design fields?	13	50	33	41	137
The home insurance industry?	2	50	45	40	137
The home appraisal industry?	5	48	44	40	137
Any other housing services?	8	44	43	42	137



North Dakota Fair Housing Survey

Preliminary Findings



Barriers to Fair Housing in the Public Sector

State of North Dakota
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?	7	50	39	41	137
Zoning laws?	9	53	35	40	137
Occupancy standards or health and safety codes?	11	48	38	40	137
Property tax policies?	10	45	40	42	137
Permitting process?	5	47	44	41	137
Housing construction standards?	10	46	41	40	137
Neighborhood or community development policies?	4	48	44	41	137
Limited access to government services, such as transportation or employment services?	26	42	29	40	137
Public administrative actions or regulations?	2	45	44	41	137



North Dakota Fair Housing Survey



Preliminary Findings

Fair Housing Activities

State of North Dakota
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	41	11	34	137	
Have you participated in fair housing training?	42	18	3	74	137	
Are you aware of any fair housing testing?	33	62	8	34	137	
Testing and education	Too Little	Right Amount	Too Much	Don't Know	Missing	Total
Is there sufficient outreach and education activity?	61	17	1	25	33	137
Is there sufficient testing?	33	8	4	57	35	137



North Dakota PHA and Grantee Outreach Committee

What should happen next?

1. **Continue to contact others to participate in survey.**
2. **Announce upcoming fair housing forum, scheduled for February 26, in Bismarck from 2:00 until 4:00 in the afternoon.**
3. **Other help?**



Conclusion



Contact Information:

Ms. Adele Sigl
CDBG/ESG Program Administrator
ND Department of Commerce
1600 East Century Ave., Suite 2
PO Box 2057
Bismarck, ND 58502-2057
Phone: 701-328-2618
asigl@nd.gov