JUST HOW INCLUSIVE ARE WE?

PRESENTED BY
James Whiteside, HUD
Mollie Fitzpatrick, BBC
Dace West, Mile High Connects

MODERATOR
Heidi Aggeler, BBC
WE’LL COVER TODAY

- Recent legal developments influencing inclusivity
- How to define and measure equity
- Where to find equity indicators
- How to use equity indicators
AND WE HOPE YOU WILL...

1. Understand the relationship between federal law and inclusive planning

2. Learn about equity indicators and tools available to measure equity

3. Be able to use these equity tools in community planning
LEGAL DEVELOPMENTS

- Equity and Disparate Impact:
  HUD’s position, AFFH Rule

- Equity and Inclusiveness

- Resources

- [Pause for questions]
TO BE OR NOT TO BE: DEFINING EQUITY

- Segregation and integration
- Concentrated poverty
- Mixed income communities
- Balanced housing stock
- Quality education and child care
- Employment opportunities
- Transportation
- Healthy communities
SEGREGATION AND INTEGRATION

1. **Measures of concentration:**
   50% minority population in urban area; 20% in non-urban areas

2. **Measures of clustering:**
   AFFHT dot density maps

3. **Measures of evenness:**
   - Dissimilarity index
   - Proportional distribution of residents by race and ethnicity by Census tract
SEGREGATION AND INTEGRATION

Measures of evenness:

Dissimilarity Index, Denver Region, 2000 and 2010

Population Distribution by Census Tract Majority, Denver Region, 2010
Be mindful that:

Segregation is not necessarily a negative indicator.

Measures should not be used to “problematize” racial and ethnic enclaves and culturally rich neighborhoods.
**POVERTY**

Measures of poverty = % of persons living in poverty. Does not answer: What level of poverty is “normal?” When should I be concerned?*

<table>
<thead>
<tr>
<th>County</th>
<th>All Residents</th>
<th>Non-Hispanic White Residents</th>
<th>Minority Residents</th>
<th>Difference Between Non-Hispanic White and Minority Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>DENVER REGION</td>
<td>12%</td>
<td>7%</td>
<td>22%</td>
<td>15%</td>
</tr>
<tr>
<td>Adams County</td>
<td>14%</td>
<td>7%</td>
<td>22%</td>
<td>14%</td>
</tr>
<tr>
<td>Arapahoe County</td>
<td>12%</td>
<td>6%</td>
<td>21%</td>
<td>15%</td>
</tr>
<tr>
<td>Boulder County</td>
<td>13%</td>
<td>11%</td>
<td>21%</td>
<td>11%</td>
</tr>
<tr>
<td>Broomfield County</td>
<td>5%</td>
<td>5%</td>
<td>8%</td>
<td>4%</td>
</tr>
<tr>
<td>Clear Creek County</td>
<td>8%</td>
<td>8%</td>
<td>8%</td>
<td>0%</td>
</tr>
<tr>
<td>Denver County</td>
<td>19%</td>
<td>11%</td>
<td>28%</td>
<td>16%</td>
</tr>
<tr>
<td>Douglas County</td>
<td>3%</td>
<td>3%</td>
<td>4%</td>
<td>2%</td>
</tr>
<tr>
<td>Gilpin County</td>
<td>11%</td>
<td>10%</td>
<td>22%</td>
<td>12%</td>
</tr>
<tr>
<td>Jefferson County</td>
<td>8%</td>
<td>6%</td>
<td>18%</td>
<td>12%</td>
</tr>
<tr>
<td>Weld County (DRCOG Portion)</td>
<td>6%</td>
<td>4%</td>
<td>10%</td>
<td>5%</td>
</tr>
</tbody>
</table>

*40% threshold indicates high level of economic and social dysfunction*
POVERTY

HUD focus is on high poverty + racial/ethnic concentrations = Racially and Ethnically Concentrated Areas of Poverty, or R/ECAPs

Be mindful that: *Economically poor does not = culturally or community poor*

Residents of R/ECAPs, 2010
POVERTY

Racially or Ethnically Concentrated Areas of Poverty, Denver Region, 2010
MIXED INCOME

1. Residential Income Segregation Index (RISI) measures income evenness. % of low income residents in majority low income Census tract + % of high income residents in majority high income Census tract. Higher indices indicate higher levels of segregation.

Between 1980 and 2010, Denver had one of the highest increases in low income Census tract segregation.

2. Income balance Indicator by Census tract: how representative is any given Census tract of the jurisdiction’s overall income profile?

Example: calculate proportion of low, middle, and upper income residents in a tract compared to region. If all groups are within 1 standard deviation of the region = income balanced tract
**HOUSING**

1. **Type of housing**—existing and allowed (attached housing holds affordability longer)

2. **Proportion of affordable housing relative to share of households overall**

3. **Distribution of housing by price, relative to opportunity indicators**

**Proportion of Rentals Affordable to Renters earning $25,000 and $50,000 per year, Denver Region and by County, 2008-2012**

<table>
<thead>
<tr>
<th></th>
<th>Total Rental Units</th>
<th>Number of units</th>
<th>Percent of all units</th>
<th>Number of units</th>
<th>Percent of all units</th>
<th>Regional distribution of all rentals</th>
<th>Units affordable at $&lt;25,000</th>
<th>Difference from all unit distribution</th>
<th>Units affordable at $&lt;50,000</th>
<th>Difference from all unit distribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adams County</td>
<td>49,863</td>
<td>7,329</td>
<td>15%</td>
<td>38,200</td>
<td>77%</td>
<td>13%</td>
<td>13%</td>
<td>0%</td>
<td>13%</td>
<td>0%</td>
</tr>
<tr>
<td>Arapahoe County</td>
<td>78,946</td>
<td>9,130</td>
<td>12%</td>
<td>59,575</td>
<td>75%</td>
<td>20%</td>
<td>16%</td>
<td>-4%</td>
<td>21%</td>
<td>0%</td>
</tr>
<tr>
<td>Boulder County</td>
<td>42,830</td>
<td>3,383</td>
<td>8%</td>
<td>27,725</td>
<td>65%</td>
<td>11%</td>
<td>6%</td>
<td>-5%</td>
<td>10%</td>
<td>-1%</td>
</tr>
<tr>
<td>Broomfield County</td>
<td>6,248</td>
<td>810</td>
<td>13%</td>
<td>3,924</td>
<td>63%</td>
<td>2%</td>
<td>1%</td>
<td>0%</td>
<td>1%</td>
<td>0%</td>
</tr>
<tr>
<td>Clear Creek County</td>
<td>770</td>
<td>120</td>
<td>16%</td>
<td>691</td>
<td>90%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>Denver County</td>
<td>127,130</td>
<td>27,620</td>
<td>22%</td>
<td>100,635</td>
<td>79%</td>
<td>33%</td>
<td>49%</td>
<td>17%</td>
<td>35%</td>
<td>2%</td>
</tr>
<tr>
<td>Douglas County</td>
<td>18,892</td>
<td>596</td>
<td>3%</td>
<td>9,676</td>
<td>51%</td>
<td>5%</td>
<td>1%</td>
<td>-4%</td>
<td>3%</td>
<td>-1%</td>
</tr>
<tr>
<td>Gilpin County</td>
<td>589</td>
<td>66</td>
<td>11%</td>
<td>423</td>
<td>72%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>Jefferson County</td>
<td>62,236</td>
<td>6,991</td>
<td>11%</td>
<td>45,784</td>
<td>74%</td>
<td>16%</td>
<td>12%</td>
<td>-4%</td>
<td>16%</td>
<td>0%</td>
</tr>
<tr>
<td>Weld County (DRCOG portion)</td>
<td>2,877</td>
<td>207</td>
<td>7%</td>
<td>1,776</td>
<td>62%</td>
<td>1%</td>
<td>0%</td>
<td>0%</td>
<td>1%</td>
<td>0%</td>
</tr>
</tbody>
</table>

**DENVER REGION**

<p>| | | | | | | | | | | |</p>
<table>
<thead>
<tr>
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</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>390,381</td>
<td>56,251</td>
<td>14%</td>
<td>288,409</td>
<td>74%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
</tbody>
</table>
Score based on the following variables:

1. % with less than post-secondary degree
2. Reading & math proficiency (3 nearest elementary schools)
3. Graduation rate (3 nearest high schools)
EMPLOYMENT

Score based on the following variables:
1. Jobs within 30-45 minute commute (5 miles)
2. Median income (% below region’s median)
3. Job growth rate
Score based on the following variables:

1. Median travel time
2. Transit access (% of tract within 1/2 mile of transit stop)
3. Pedestrian/bike friendliness (mode share)
4. Transportation cost (% of income)
INDICATOR DASHBOARDS

Jefferson County

Diversity
- Racial/ethnic minorities
- Racial/ethnic concentration
- Persons with disabilities
- Families
- Seniors

Opportunity
- School quality
- Proximity to jobs
- Proximity to health facilities

Assets
- Poverty rate
- Extreme poverty neighborhoods
- High crime neighborhoods
- Mortgage loan denials

Stressors
- Transit access
- Transportation costs
- Percent rentals
- Percent subsidized rentals
- Percent rentals less than $625
- Percent rentals $625 to $1,250
- Percent homes less than $150,000
- Percent homes $150,000 to $250,000

Denver Region Average

Douglas County

Diversity
- Household diversity
- Equal to or better than average opportunity/access
- Worse than average opportunity/access

Opportunity
- School quality
- Proximity to jobs
- Proximity to health facilities

Assets
- Poverty rate
- Extreme poverty neighborhoods
- High crime neighborhoods
- Mortgage loan denials

Stressors
- Transit access
- Transportation costs
- Percent rentals
- Percent subsidized rentals
- Percent rentals less than $625
- Percent rentals $625 to $1,250
- Percent homes less than $150,000
- Percent homes $150,000 to $250,000

Denver Region Average
CITY OF AUSTIN HOUSING EQUITY MODEL

AUSTIN ZIP CODE XXXXX

Socioeconomic Make-Up

- Poverty
- Median Income
- Racial diversity
- Ethnic diversity
- Disability
- Unemployment
- Large Households

Income balance: does this ZIP code have a healthy mix of incomes?
No, there is an overrepresentation of LOW INCOME households.

Is this ZIP code at risk of gentrification?

- Change in median rent:
  - Zip code: 62%
  - City: 31%

- Change in median home value:
  - Zip code: 113%
  - City: 74%

Housing Affordability

- Median Home Value: $121,000
- Median Rent: $870

- Homeownership for residents earning less than $50,000:
  - 29% of owners city-wide earn less than $50,000 vs. 61% of homes for sale in this ZIP code are affordable to them.

- Rentals for residents earning less than $25,000:
  - 33% of renters city-wide earn less than $25,000 vs. 26% of rental units in this ZIP code are affordable to them.

Odds that workers can afford to...

- Retail and service workers (earning about $24,000 per year):
  - Buy: 12%
  - Rent: 25%

- Artists & Musicians (earning about $31,000 per year):
  - Buy: 22%
  - Rent: 30%

- Teachers (earning about $48,000 per year):
  - Buy: 57%
  - Rent: 84%

- Tech sector professionals (earning about $84,000 per year):
  - Buy: 95%
  - Rent: 100%

Compared to the city overall, this ZIP code has...

- Higher than average proportion of rent-restricted units
- Higher than average proportion of Housing Choice Voucher holders
- Higher than average proportion of rental units in poor condition
- Higher than average rate of housing development (2000 and 2012)

Transportation

- 87% of ZIP code residents live within a quarter mile of a transit stop
- $668 is the average monthly transportation cost for residents of this ZIP code
- 40% of housing + transportation costs that are transportation in this ZIP code
WHERE ART THOU, EQUITY INDICATORS?

Demonstrations:
- Mile High Connects Equity Atlas
- HUD AFFH Data and Map Tool
- Enterprise Communities of Opportunity Index
EQUITY ATLAS

http://www.denverregionalequityatlas.org/
HUD AFFH MAPPING TOOL

https://egis.hud.gov/affht/
THE COMMUNITIES OF OPPORTUNITY INDEX

A data-driven approach to advancing opportunity
A BETTER ASSESSMENT TOOL
ARRIVING AT A CATALYTIC MOMENT

- Housing insecurity is growing across all racial groups, areas of the country and income levels
- Policy, regulatory & legal challenges require new solutions
- New research & renewed public discourse about opportunity and neighborhoods
- Emergence of cross-sector/collective impact approaches
- Increased availability of data & need for more impact assessment
- Interest in resident engagement
Better Data for Our Industry: We will provide leadership in providing more robust data to catalyze greater support across industries.

Scale Our Impact: We will know more about the communities in which we work to scale our impact.

Assess Progress & Innovation: We will be able to better measure progress in advancing opportunity across communities over time – identifying the most impactful programs, policies and investment types.

Resident Engagement: We will have better ways to engage residents about our work in their communities.

Stronger Advocacy & Thought Leadership: We will have the data we need to make a stronger case for support Enterprise’s work.

Strategy: We will have better information to fuel our strategic planning and impact assessment efforts.
THE COMMUNITIES OF OPPORTUNITY MEASUREMENT REPORT
THE COMMUNITIES OF OPPORTUNITY INDEX

The online platform will allow for comparisons across opportunity dimensions.

COMMUNITY A

COMMUNITY B
QUESTIONS?
THANK YOU!

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Mollie Fitzpatrick, BBC Director
Dace West, Mile High Connects
Heidi Aggeler, BBC Managing Director

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