



# **2014 Analysis of Impediments to Fair Housing Choice**

**Sponsored by the  
Montana Department of Commerce**

## **Fair Housing Forum**



# Montana

## Analysis of Impediments (AI)

### States must:

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



# Montana AI



## Certification means three things:

1. Conduct an AI
2. Take action on impediments, if impediments were found
3. Maintain records of actions



# Montana AI



## Entire purpose of the Study:

**Conduct study to identify any impediments to fair housing choice, then recommend actions that address impediments**



# Content of an 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 housing choice**



# Montana Fair Housing Forum

**Present to you context, fair housing information, and preliminary results of analysis**

**Receive comment, input, and your experiences with fair housing**



# Definition of Impediments to Fair Housing Choice:



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



# Who is protected?



## Protected classes

under state and federal law:

**Race, color, creed, religion,  
familial status, marital status, age, sex,  
disability, and national origin**





# Review AFFH Court Cases



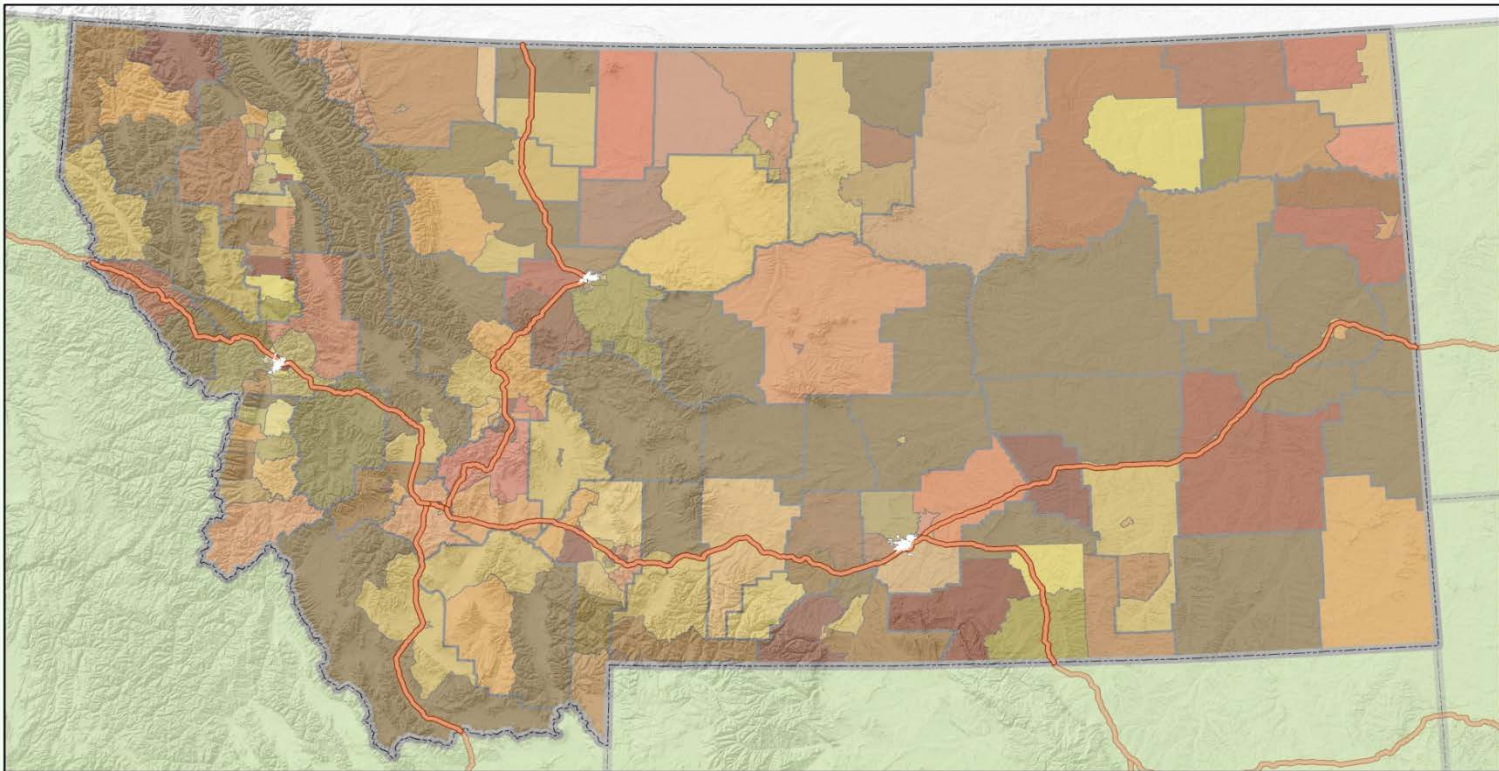
## National Significance:

- **Westchester County, NY, vs. Antidiscrimination Center of New York City**
  - ✓ **Falsely claiming certification**
  - ✓ **Forced to pay funding back to HUD**
  - ✓ **Forced to pay legal fees**
  - ✓ **That County now has very close oversight**
  - ✓ **AI scrutiny very high throughout the U.S.**



# 2014 Montana AI Study Area

Excludes: Billings, Great Falls, and Missoula



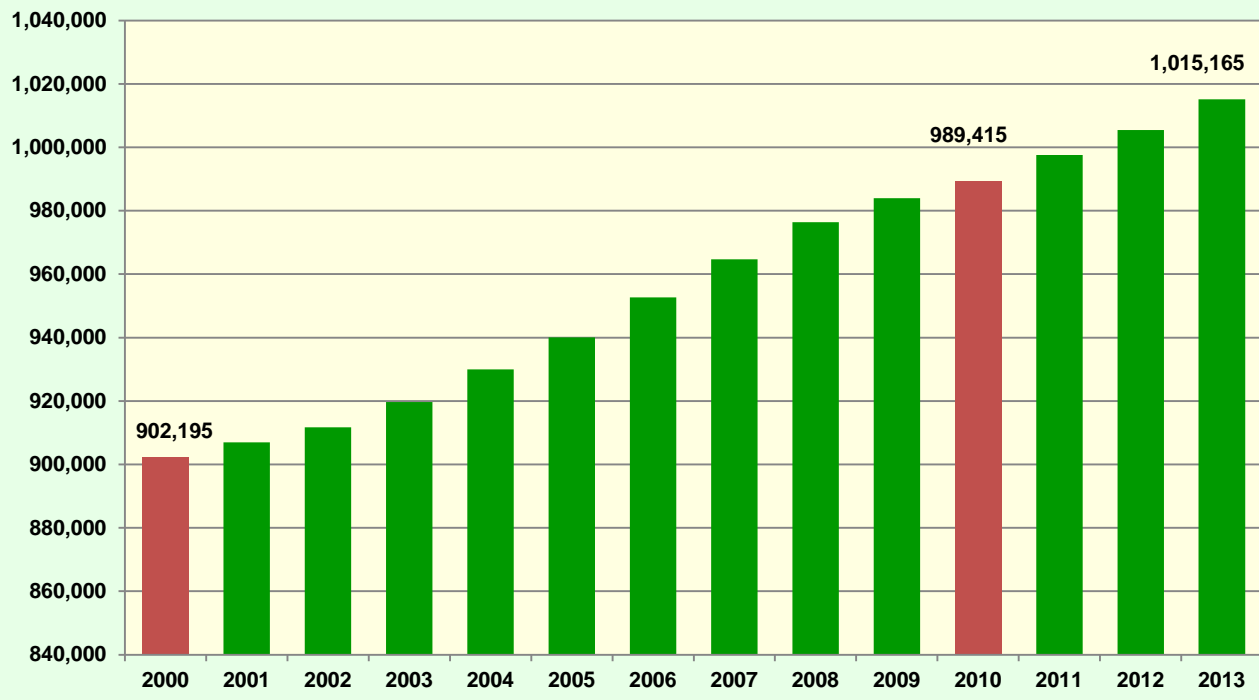


# Demographic Change

## Population Estimates

State of Montana

Census, Intercensal and Current Estimates: 2000-2013





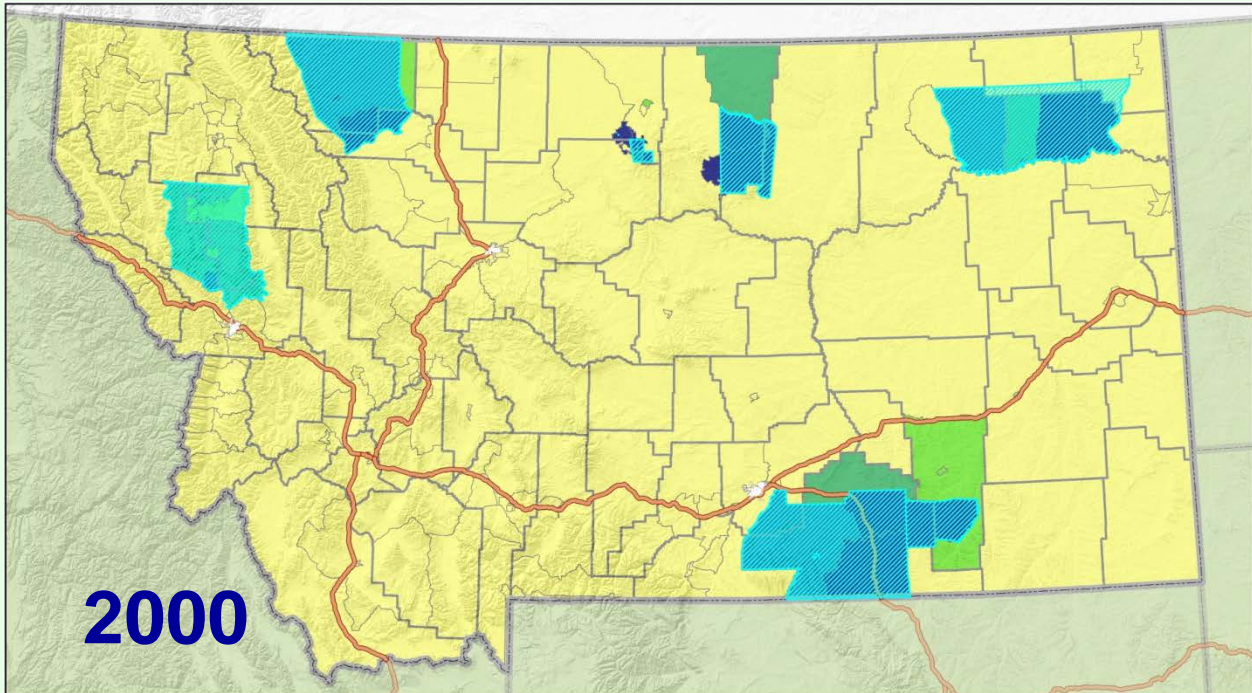
# Demographic Change

**Population by Race and Ethnicity**  
 Non-Entitlement Areas of Montana  
 2000 & 2010 Census SF1 Data

Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	630,307	90.2%	678,349	89.3%	7.6%
Black	1,450	.2%	2,230	.3%	53.8%
American Indian	48,751	7.0%	53,156	7.0%	9.0%
Asian	2,970	.4%	4,146	.5%	39.6%
Native Hawaiian/ Pacific Islander	326	.0%	430	.1%	31.9%
Other	3,384	.5%	3,809	.5%	12.6%
Two or More Races	11,417	1.6%	17,832	2.3%	56.2%
<b>Total</b>	<b>698,605</b>	<b>100.0%</b>	<b>759,952</b>	<b>100.0%</b>	<b>8.8%</b>
<b>Non-Hispanic</b>	686,640	98.3%	740,764	97.5%	7.9%
<b>Hispanic</b>	11,965	1.7%	19,188	2.5%	60.4%



# Distribution of American Indians



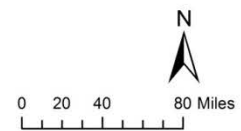
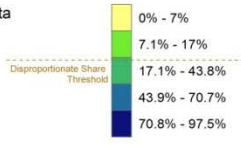
## 2000 American Indian Population

2000 Percent American Indian Population in non-entitlement areas of the State of Montana = 7%  
 Disproportionate Share Threshold = 17%  
 (A disproportionate share exists where the share of a population in a given area is at least 10 percentage points greater than the study area average).  
 Note: White areas represent entitlement cities.

Sources: 2000 Census

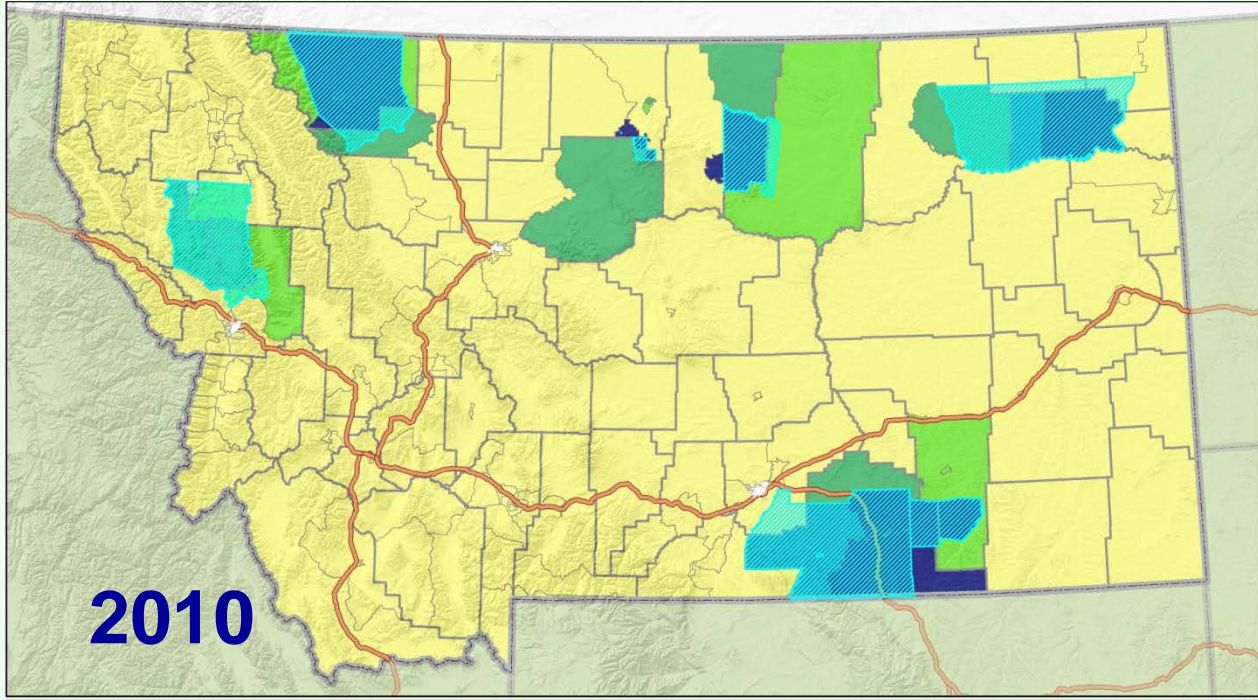
- Census Tract Boundaries
- Outside Study Area or No Data
- County Boundaries
- State Boundaries
- Major Roads

## American Indian Population





# Distribution of American Indians



**2010 American Indian Population**

2010 Percent American Indian population in non-entitlement areas of the State of Montana = 7%  
 Disproportionate Share Threshold = 17%  
 (A disproportionate share exists where the share of a population in a given area is at least 10 percentage points greater than the study area average).  
 Note: White areas represent entitlement cities.

Sources: 2010 Census

- Census Tract Boundaries
- Outside Study Area or No Data
- County Boundaries
- State Boundaries
- Major Roads
- Tribal Reservation Areas

**American Indian Population**

- 0% - 7%
- 7.1% - 17%
- 17.1% - 43.5%
- 43.6% - 70%
- 70.1% - 96.6%

Disproportionate Share Threshold

0 20 40 80 Miles

N



# Economic Change

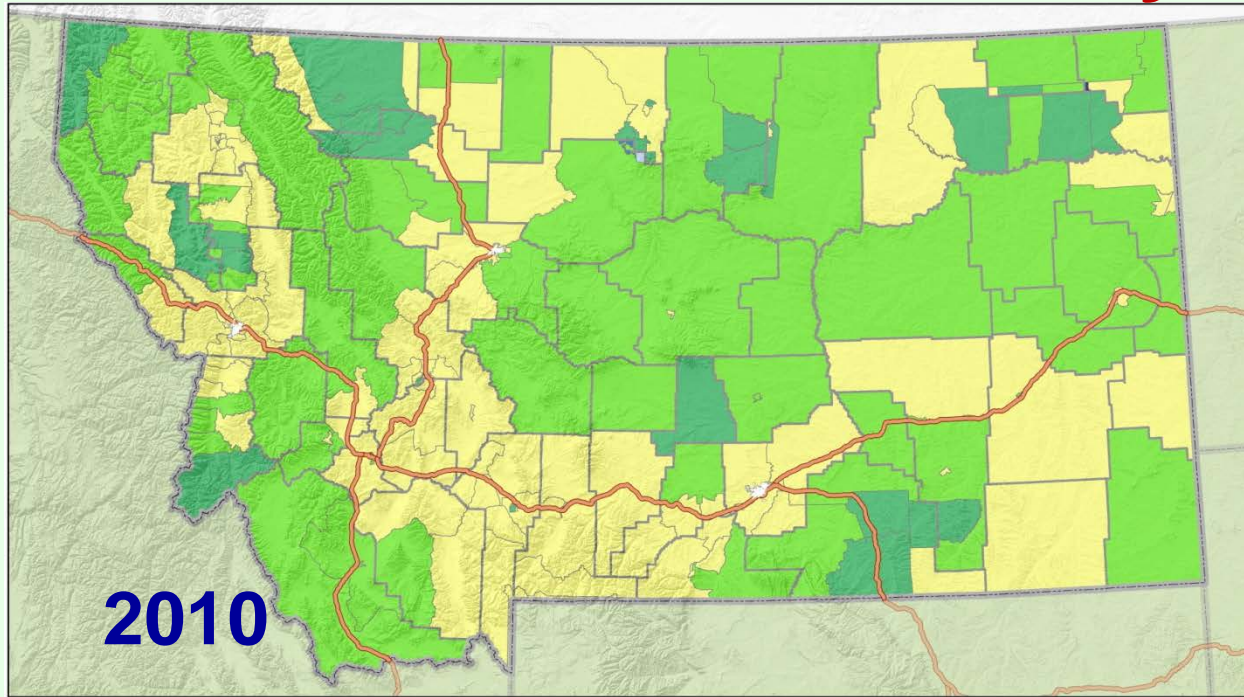
## Poverty in Montana

**Poverty by Age**  
 Non-Entitlement Areas of Montana  
 2000 Census SF3 & 2012 Five-Year ACS Data

Age	2000 Census		2012 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	10,895	11.0%	12,577	11.8%
6 to 17	23,183	23.4%	20,580	19.3%
18 to 64	56,993	57.4%	63,876	60.0%
65 or Older	8,190	8.3%	9,468	8.9%
<b>Total</b>	<b>99,261</b>	<b>100.0%</b>	<b>106,501</b>	<b>100.0%</b>
<b>Poverty Rate</b>	<b>14.5%</b>	.	<b>14.3%</b>	.



# Distribution of Poverty



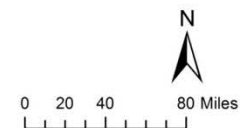
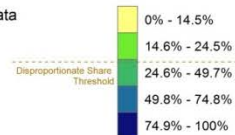
## 2000 Poverty Rates

2000 Average poverty rate in non-entitlement areas of the State of Montana = 14.5%  
 Disproportionate Share Threshold = 24.5%  
 (A disproportionate share exists where the share of a population in a given area is at least 10 percentage points greater than the study area average).  
 Note: White areas represent entitlement cities.

Sources: 2000 Census

- Census Tract Boundaries
- Outside Study Area or No Data
- County Boundaries
- State Boundaries
- Major Roads

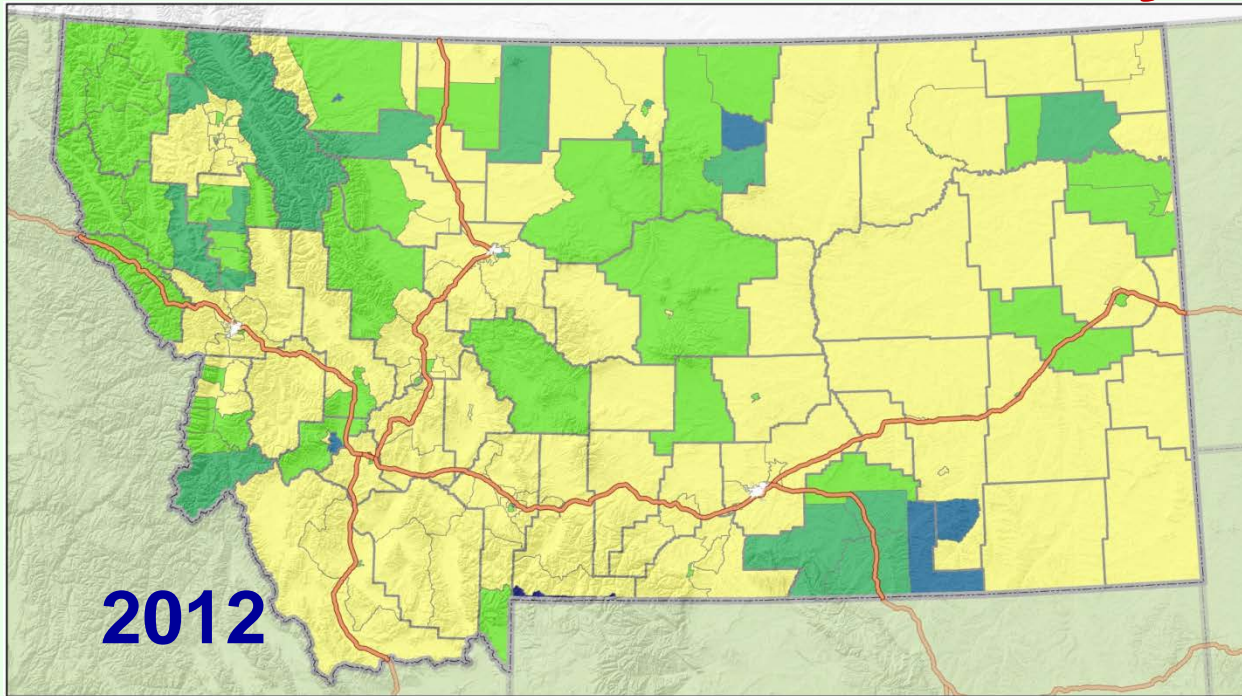
### Poverty Rate







# Distribution of Poverty








## 2012 Poverty Rates

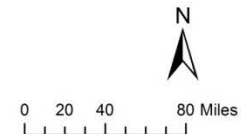
2008-2012 Average poverty rate in non-entitlement areas of the State of Montana = 14.3%  
 Disproportionate share threshold = 24.3%  
 (A disproportionate share exists where the share of a population in a given area is 10 percentage points greater than the study area average.)  
 Note: White areas represent entitlement cities.

Sources: 2012 Five-Year ACS

-  Census Tract Boundaries
-  Outside Study Area or No Data
-  County Boundaries
-  State Boundaries
-  Major Roads

## Poverty Rate

-  1.3% - 14.3%
-  14.4% - 24.3%
-  24.4% - 37.9%
-  38% - 51.4%
-  51.5% - 65%

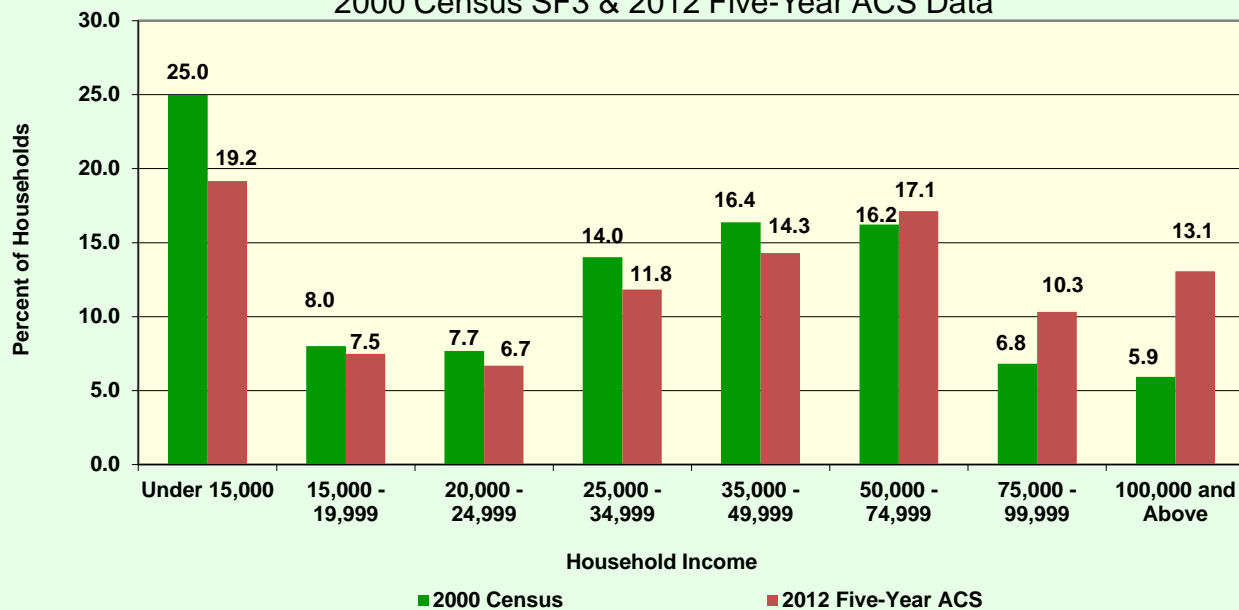




# Economic Change

## Household Income

**Households by Income**  
 Non-Entitlement Areas of Mississippi  
 2000 Census SF3 & 2012 Five-Year ACS Data

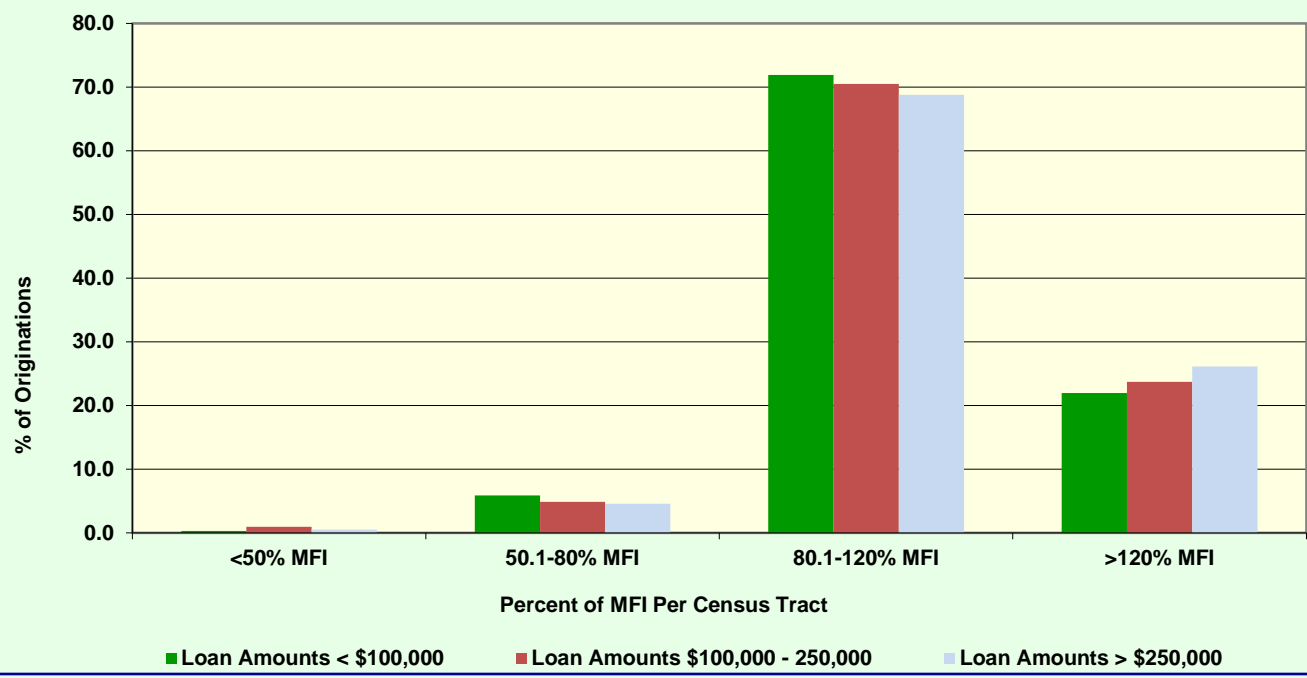




# Economic Change

## Community Reinvestment Act

**Percent of Small Business Loans Originated by Census Tract MFI**  
 Non-Entitled Areas of Montana  
 2000–2012 CRA Data





# Housing Choices

**Housing Units by Tenure**  
 Non-Entitlement Areas of Montana  
 2000 & 2010 Census SF1 Data

Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	273,167	84.6%	311,280	82.1%	14.0%
Owner-Occupied	196,549	72.0%	220,437	70.8%	12.2%
Renter-Occupied	76,618	28.0%	90,843	29.2%	18.6%
Vacant Housing Units	49,698	15.4%	67,692	17.9%	36.2%
<b>Total Housing Units</b>	<b>322,865</b>	<b>100.0%</b>	<b>378,972</b>	<b>100.0%</b>	<b>17.38%</b>



# Vacant Housing

## Disposition of Vacant Housing Units

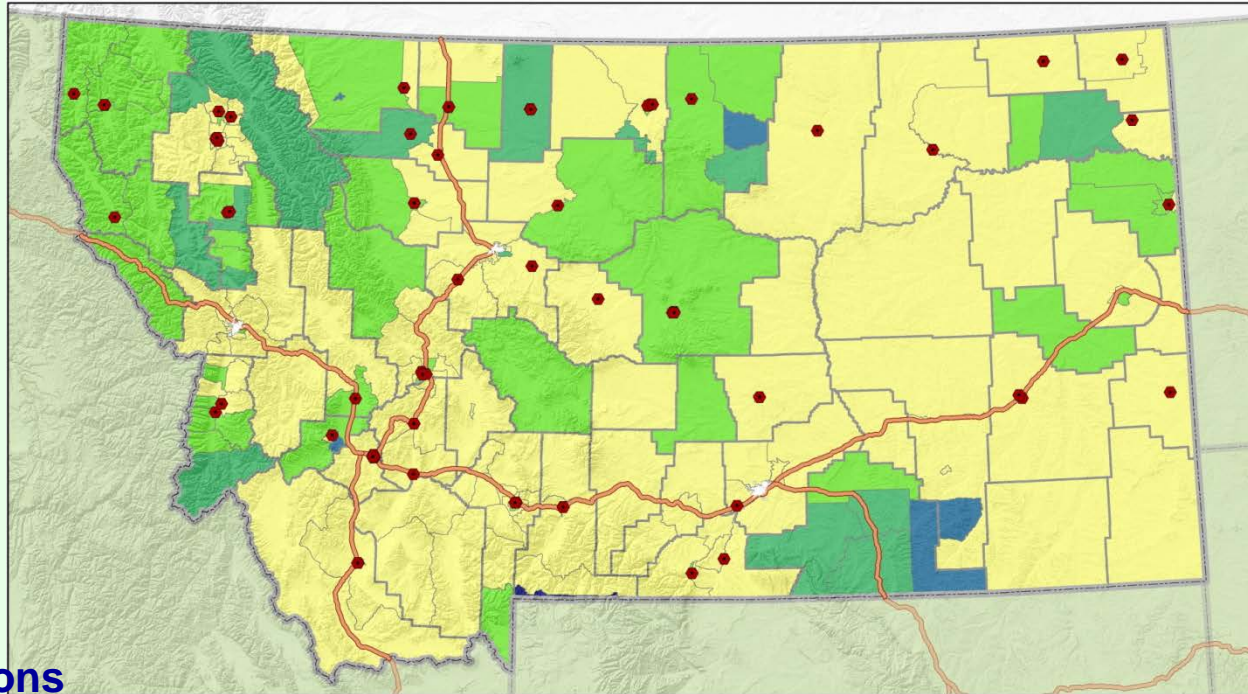
Non-Entitlement Areas of Montana  
2000 & 2010 Census SF1 Data

Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	7,290	14.7%	7,742	11.4%	6.20%
For Sale	4,967	10.0%	5,022	7.4%	1.11%
Rented or Sold, Not Occupied	2,225	4.5%	1,814	2.7%	-18.47%
For Seasonal, Recreational, or Occasional Use	23,838	48.0%	37,845	55.9%	58.76%
For Migrant Workers	248	0.5%	279	0.4%	12.50%
Other Vacant	11,130	22.4%	14,990	22.1%	34.68%
<b>Total</b>	<b>49,698</b>	<b>100.0%</b>	<b>67,692</b>	<b>100.0%</b>	<b>36.2%</b>



# Public Sector Housing Choices

Distribution  
Of Project  
Based  
Section 8  
And  
Concentrations  
Of Poverty



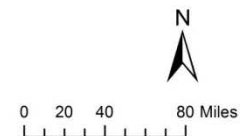
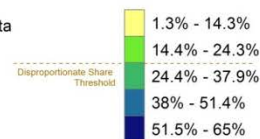
## Project-Based Section 8 Units and 2012 Poverty

2008-2012 Average poverty rate in non-entitlement areas of the State of Montana = 14.3%  
Disproportionate share threshold = 24.3%  
(A disproportionate share exists where the share of a population in a given area is 10 percentage points greater than the study area average.)  
Note: White areas represent entitlement cities.

Sources: 2012 Five-Year ACS, MDOC

- Project-Based Section 8 Unit
- Census Tract Boundaries
- Outside Study Area or No Data
- County Boundaries
- State Boundaries
- Major Roads

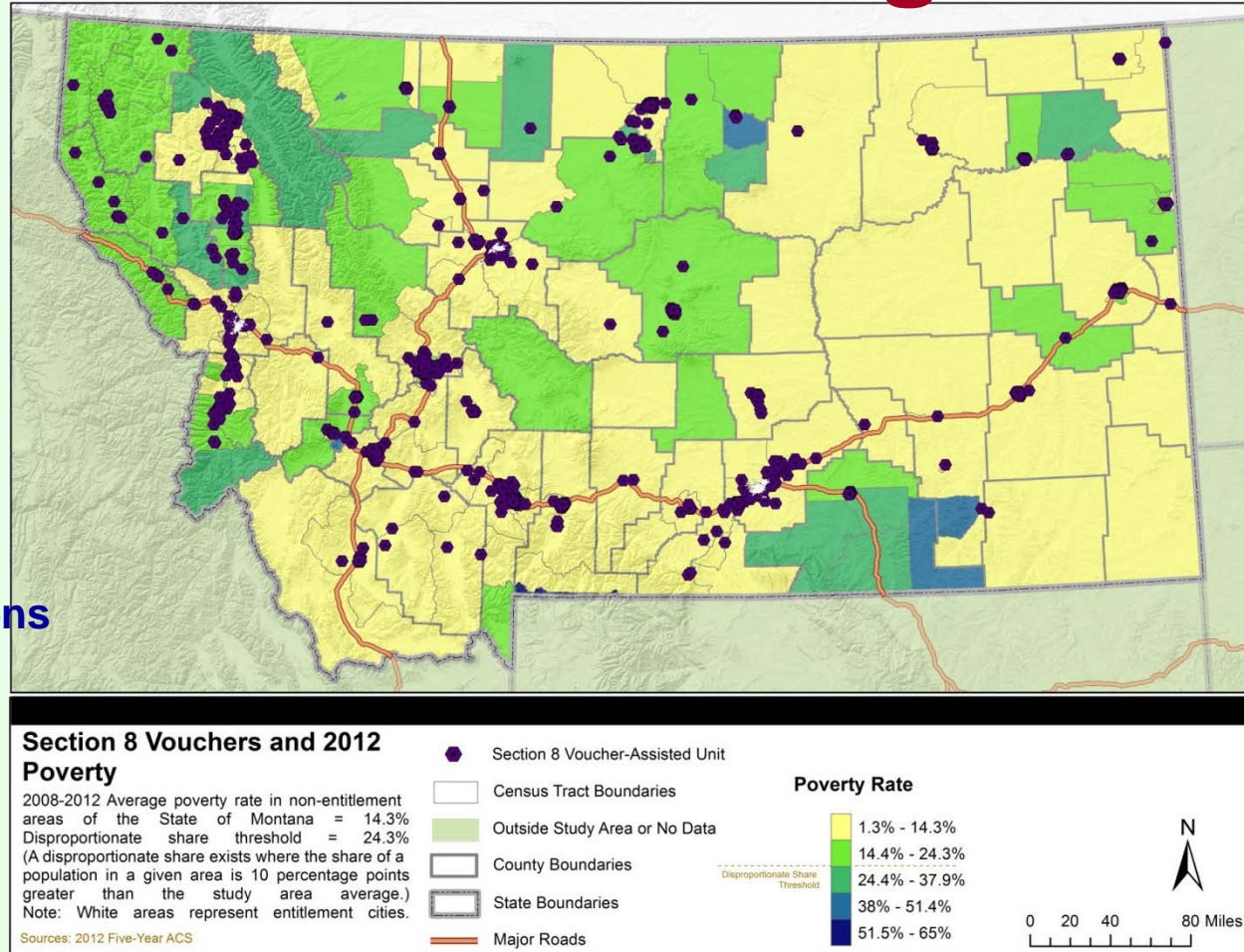
### Poverty Rate





# Public Sector Housing Choices

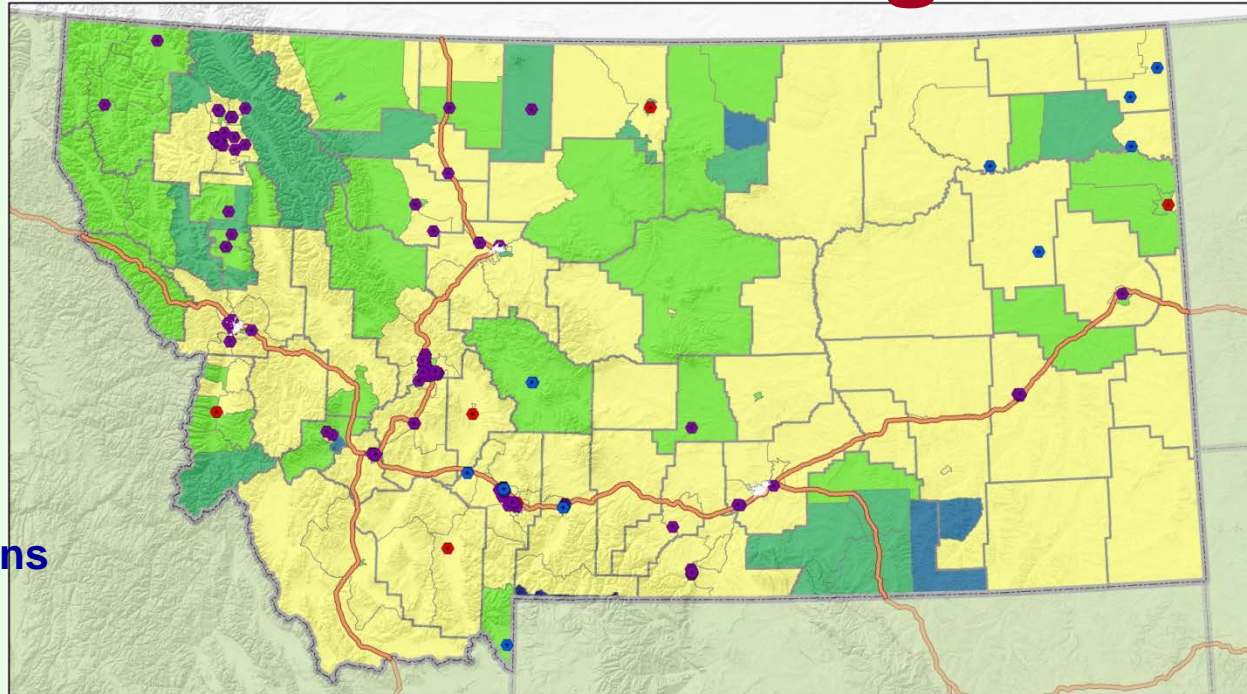
Distribution  
Of Section 8  
Vouchers  
And  
Concentrations  
Of Poverty





# Public Sector Housing Choices

HOME  
Investments  
And  
Concentrations  
Of Poverty



## HOME Investment and 2012 Poverty

2008-2012 Average poverty rate in non-entitlement areas of the State of Montana = 14.3%  
Disproportionate share threshold = 24.3%  
(A disproportionate share exists where the share of a population in a given area is 10 percentage points greater than the study area average.)  
Note: White areas represent entitlement cities.

Sources: 2012 Five-Year ACS, MDOC

- Census Tract Boundaries
- Outside Study Area or No Data
- County Boundaries
- State Boundaries
- Major Roads

### Poverty Rate

- 1.3% - 14.3%
  - 14.4% - 24.3%
  - 24.4% - 37.9%
  - 38% - 51.4%
  - 51.5% - 65%
- Disproportionate Share Threshold

### HOME Funding Type

- Homeowner Rehabilitation
- Rental Housing
- Homebuyer

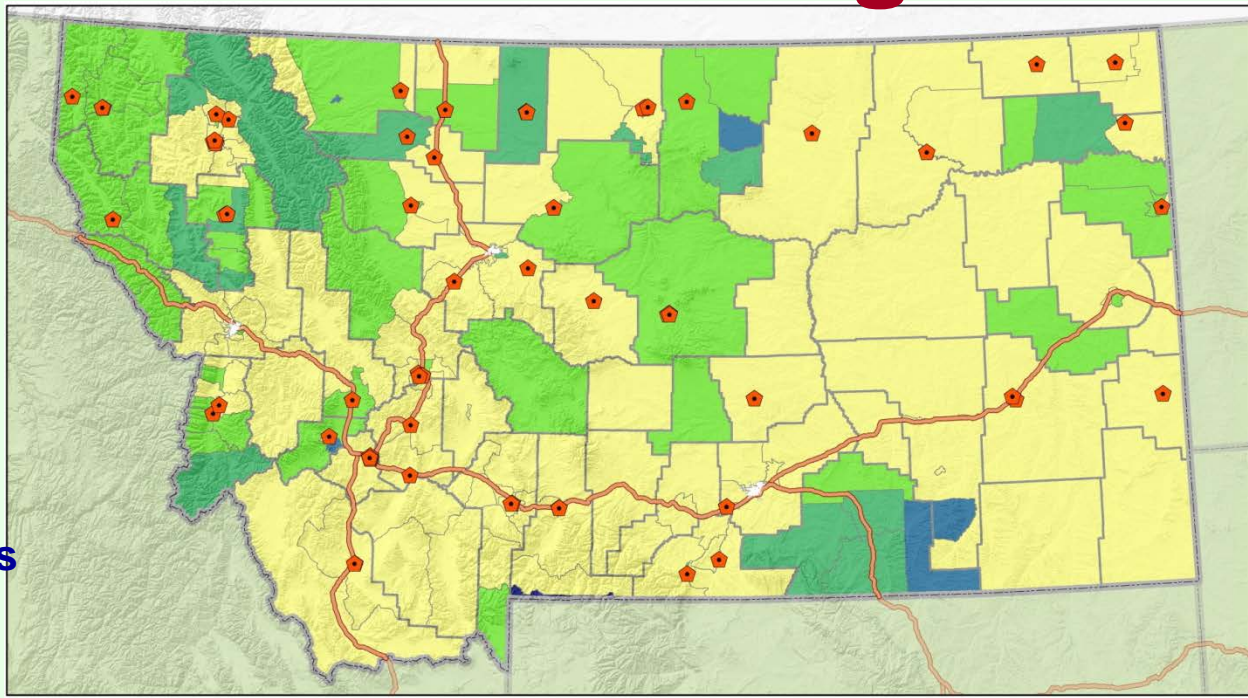




# Public Sector Housing Choices



LIHTC  
Units  
And  
Concentrations  
Of Poverty



**LIHTC Units and 2012 Poverty**

2008-2012 Average poverty rate in non-entitlement areas of the State of Montana = 14.3%  
 Disproportionate share threshold = 24.3%  
 (A disproportionate share exists where the share of a population in a given area is 10 percentage points greater than the study area average.)  
 Note: White areas represent entitlement cities.

Sources: 2012 Five-Year ACS, MDOC

- LIHTC Unit
- Census Tract Boundaries
- Outside Study Area or No Data
- County Boundaries
- State Boundaries
- Major Roads

**Poverty Rate**

- 1.3% - 14.3%
- 14.4% - 24.3%
- 24.4% - 37.9%
- 38% - 51.4%
- 51.5% - 65%

Disproportionate Share Threshold

N

0 20 40 80 Miles



# Housing Complaints

## Fair Housing Complaints

**Fair Housing Complaints by Basis**  
 Non-Entitlement Areas of Montana  
 2004–2013 HUD Data

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Total
Disability	18	11	8	8	3	1	6	9	5	7	.	76
Race	4	10	3	1	1	1	1		1	2	.	24
Family Status	1	4	5	1			2	8	2		.	23
Sex		6	2	1					3		.	12
Religion	1	2	2				1	1			.	7
Retaliation	1	3	1					1		1	.	7
National Origin	2	1								1	.	4
<b>Total Bases</b>	<b>27</b>	<b>37</b>	<b>21</b>	<b>11</b>	<b>4</b>	<b>2</b>	<b>10</b>	<b>19</b>	<b>11</b>	<b>11</b>	<b>0</b>	<b>153</b>
Total Complaints	22	27	17	11	4	2	9	15	10	8	.	125



# Housing Complaints

## Fair Housing Complaints

**Fair Housing Complaints by Issue**  
 Non-Entitlement Areas of Montana  
 2004–2014 HUD Data

Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Total
Failure to make reasonable accommodation	4	4	6	7	2	1	4	9	3	7		47
Discriminatory refusal to rent	7	12	7	3	1	1	2	6	2	1		42
Discriminatory advertising, statements and notices		2	8	2			3	9	3	4		31
Discriminatory terms, conditions, privileges, or services and facilities	3	7	1	1	1		1	3	8	6		31
Discriminatory acts under Section 818 (coercion, etc.)	2	10	3	1			1	1	4	4		26
Discrimination in term, conditions or privileges relating to rental	5	6	7	2		1		3	1			25
Otherwise deny or make housing available							1	2	6	4		13
All Other	10	3	8	3	1	0	4	13	2	3	0	47
<b>Total Issues</b>	<b>31</b>	<b>44</b>	<b>40</b>	<b>19</b>	<b>5</b>	<b>3</b>	<b>16</b>	<b>46</b>	<b>29</b>	<b>29</b>	<b>0</b>	<b>262</b>
<b>Total Complaints</b>	<b>22</b>	<b>27</b>	<b>17</b>	<b>11</b>	<b>4</b>	<b>2</b>	<b>9</b>	<b>15</b>	<b>10</b>	<b>8</b>		<b>125</b>



# Housing Complaints

## Fair Housing Complaints

### Fair Housing Complaints by Basis Found to be With Cause

Non-Entitlement Areas of Montana  
2004–2013 HUD Data

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Total
Disability	8	2	3	2			5	7	3	2		32
Family Status	1	3	3					6				13
Retaliation		1	1					1		1		4
Sex			1						3			4
Race			1						1			2
Religion								1				1
<b>Total Bases</b>	<b>9</b>	<b>6</b>	<b>9</b>	<b>2</b>			<b>5</b>	<b>15</b>	<b>7</b>	<b>3</b>		<b>56</b>
Total Complaints	8	6	6	2			5	12	6	2		47



# Housing Complaints

## Fair Housing Complaints

### Fair Housing Complaints by Basis

Non-Entitlement Areas of Montana

Montana Fair Housing Data 2004 - 2013

<b>Basis</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>Total</b>
Disability	33	17	8	7	3	13	26	9	7	11	134
Familial Status	8	6	4	3	2	9	1	4	4	7	48
Design and Construction	19	.	.	.	.	9	.	.	2	1	31
National Origin	1	9	.	1	2	.	6	.	1	7	27
Age	.	1	.	2	.	9	4	.	.	8	24
Marriage	.	.	.	.	.	9	.	.	4	2	15
Sex	2	2	2	.	2	.	.	.	.	2	10
Religion	1	2	5	.	1	.	.	.	.	.	9
Race	4	.	1	.	2	.	.	.	.	.	7
Retaliation	1	.	.	.	.	.	.	.	.	1	2
Sexual Harassment	1	.	.	.	1	.	.	.	.	.	2
<b>Total Basis</b>	<b>70</b>	<b>37</b>	<b>20</b>	<b>13</b>	<b>13</b>	<b>49</b>	<b>37</b>	<b>13</b>	<b>18</b>	<b>39</b>	<b>309</b>
Total Complaints	48	33	18	11	9	22	30	9	14	22	216



# Housing Complaints

## Fair Housing Complaints

### Fair Housing Complaints Found with Cause by Basis

Non-Entitlement Areas of Montana  
Montana Fair Housing Data 2004 - 2013

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Disability	13	9	4	1	3	12	6	1	5	2	56
Familial Status	.	3	4	1	2	9	1	.	2	3	25
Age	.	.	.	1	.	8	1	.	.	4	14
Marriage	.	.	.	.	.	8	.	.	4	2	14
Design and Construction	7	.	.	.	.	2	.	.	1	.	10
Sex	.	.	.	.	1	.	.	.	.	2	3
Religion	.	.	2	.	.	.	.	.	.	.	2
<b>Total Basis</b>	<b>20</b>	<b>12</b>	<b>10</b>	<b>3</b>	<b>6</b>	<b>39</b>	<b>8</b>	<b>1</b>	<b>12</b>	<b>13</b>	<b>124</b>
Total Complaints	13	12	10	2	5	15	7	1	9	7	81



# Mortgage Lending

**Purpose of Loan by Year**  
 Non-Entitlement Areas of Montana  
 2004–2012 HMDA Data

Purpose	2004	2005	2006	2007	2008	2009	2010	2011	2012	Total
Home Purchase	21,480	25,076	25,858	21,219	13,336	12,085	11,081	11,021	12,516	153,672
Home Improvement	3,878	4,748	5,320	6,211	3,978	3,089	2,026	1,761	1,776	32,787
Refinancing	33,340	31,570	30,601	30,528	25,914	40,279	28,044	21,952	28,144	270,372
<b>Total</b>	<b>58,698</b>	<b>61,394</b>	<b>61,779</b>	<b>57,958</b>	<b>43,228</b>	<b>55,453</b>	<b>41,151</b>	<b>34,734</b>	<b>42,436</b>	<b>456,831</b>



# Mortgage Lending

**Loan Applications by Action Taken**  
 Non-Entitlement Areas of Montana  
 2004–2012 HMDA Data

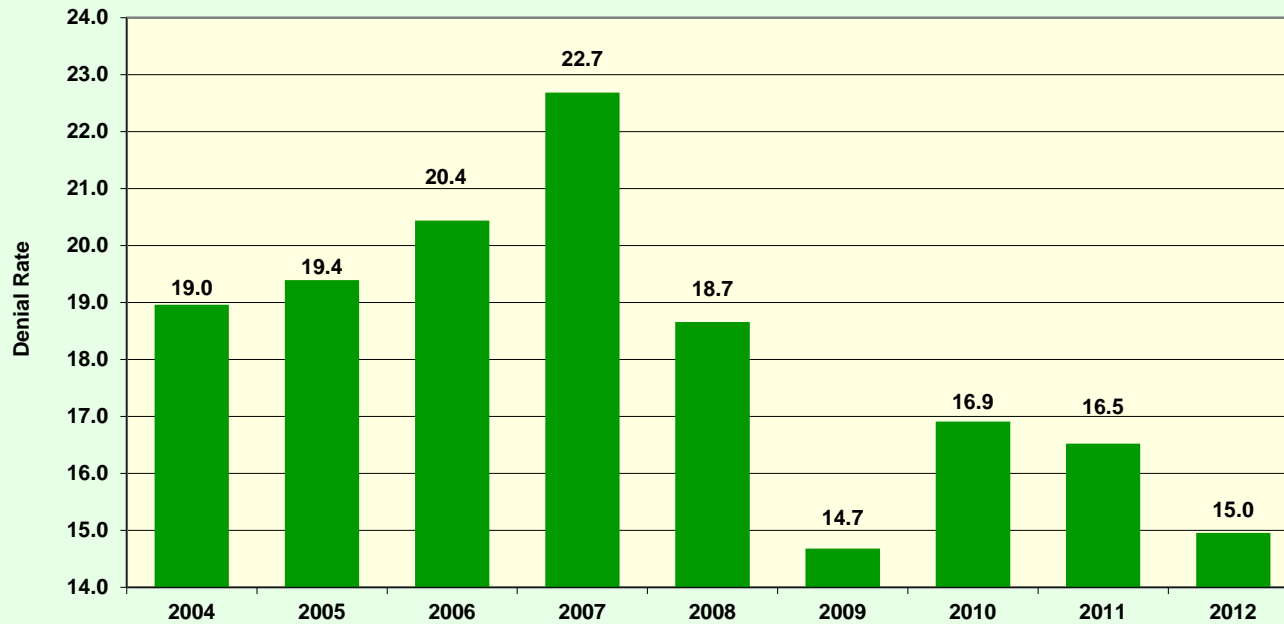
Action	2004	2005	2006	2007	2008	2009	2010	2011	2012	Total
<i>Loan Originated</i>	9,316	10,311	10,199	8,662	5,999	5,415	4,663	4,667	5,475	64,707
Application Approved but not Accepted	1,002	1,106	1,106	907	573	438	484	414	355	6,385
<i>Application Denied</i>	2,180	2,481	2,620	2,542	1,376	932	949	924	963	14,967
Application Withdrawn by Applicant	1,316	1,794	1,471	1,069	728	567	472	573	723	8,713
File Closed for Incompleteness	244	229	239	189	98	71	74	54	59	1,257
Loan Purchased by the Institution	3,825	4,682	5,477	4,256	2,703	3,432	3,043	2,877	3,228	33,523
Preapproval Request Denied	0	1	2	2	5	6	4	3	1	24
Preapproval Approved but not Accepted	0	0	3	0	1	0	0	0	0	4
<b>Total</b>	<b>17,883</b>	<b>20,604</b>	<b>21,117</b>	<b>17,627</b>	<b>11,483</b>	<b>10,861</b>	<b>9,689</b>	<b>9,512</b>	<b>10,804</b>	<b>129,580</b>
<b>Denial Rate</b>	<b>19.0%</b>	<b>19.4%</b>	<b>20.4%</b>	<b>22.7%</b>	<b>18.7%</b>	<b>14.7%</b>	<b>16.9%</b>	<b>16.5%</b>	<b>15.0%</b>	<b>18.8%</b>





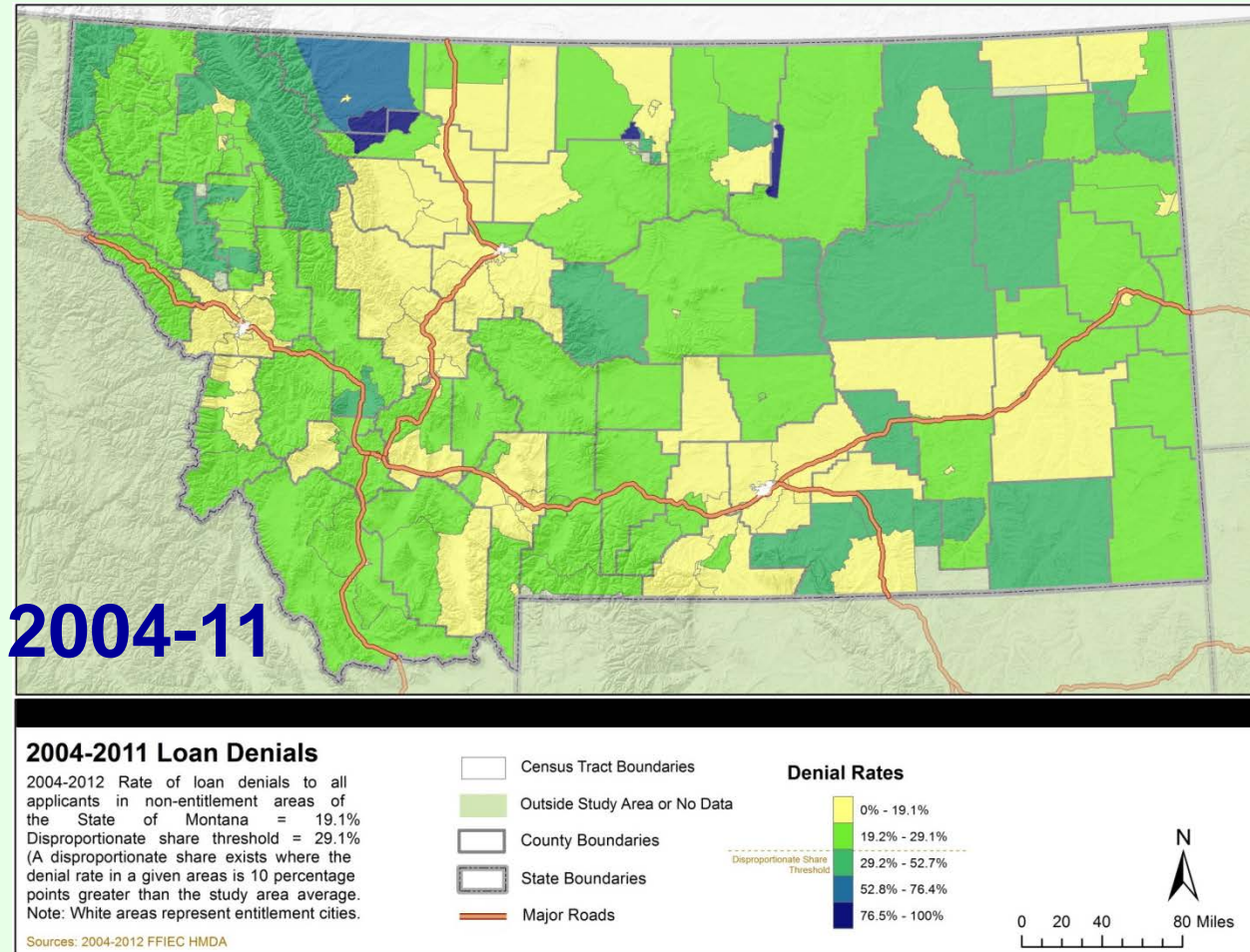
# Mortgage Lending

**Denial Rates by Year**  
Non-Entitlement Areas of Montana  
2004–2012 HMDA Data



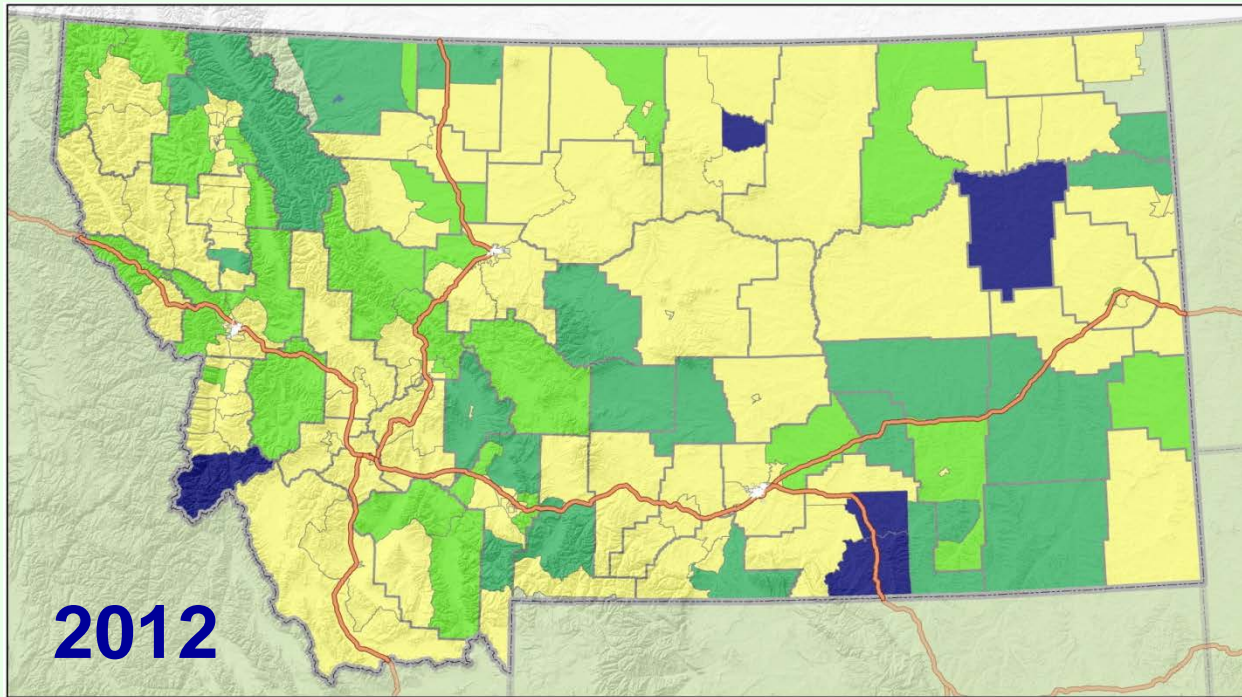


# Distribution of Denial Rates





# Distribution of Denial Rates



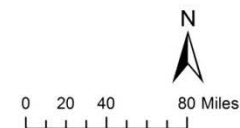
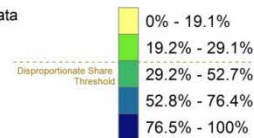
## 2012 Loan Denials

2004-2012 Rate of loan denials to all applicants in non-entitlement areas of the State of Montana = 19.1%  
 Disproportionate share threshold = 29.1%  
 (A disproportionate share exists where the denial rate in a given areas is 10 percentage points greater than the study area average.  
 Note: White areas represent entitlement cities.

Sources: 2004-2012 FFIEC HMDA

- Census Tract Boundaries
- Outside Study Area or No Data
- County Boundaries
- State Boundaries
- Major Roads

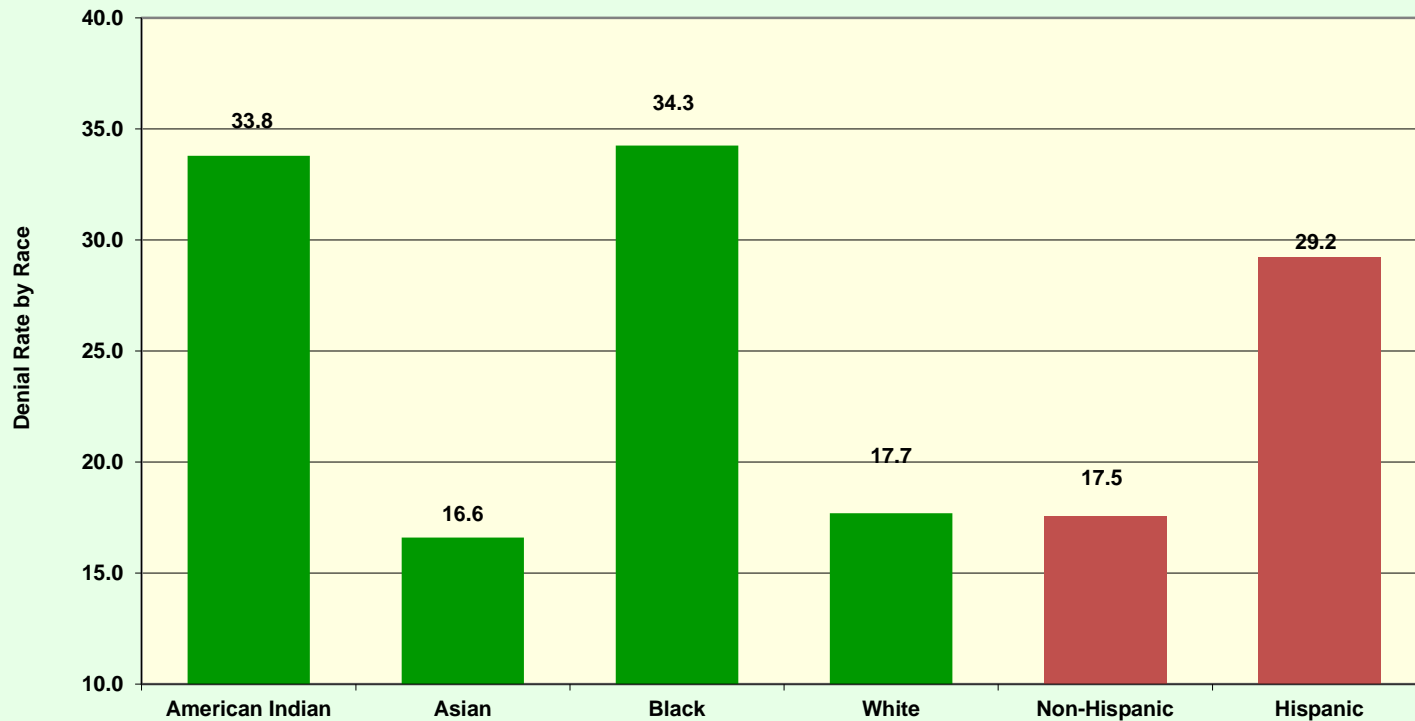
### Denial Rates





# Mortgage Lending

Denial Rates by Race and Ethnicity  
Non-Entitlement Areas of Montana  
2004–2012 HMDA Data





# Predatory Style Mortgage Lending



**Originated Owner-Occupied Loans by HAL Status**  
 Non-Entitlement Areas of Montana  
 2004–2012 HMDA Data

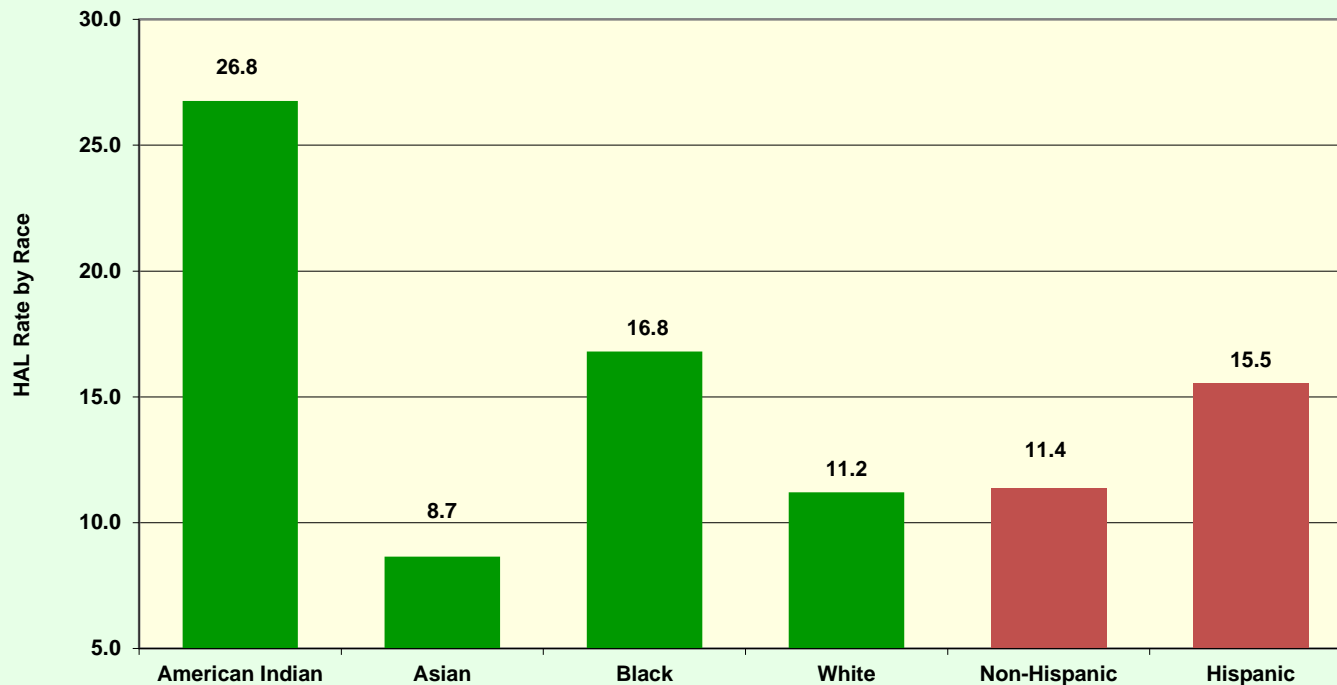
Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	2012	Total
Other	8,399	8,272	8,120	7,605	5,465	5,032	4,534	4,497	5,321	57,245
HAL	917	2,039	2,079	1,057	534	383	129	170	154	7,462
<b>Total</b>	<b>9,316</b>	<b>10,311</b>	<b>10,199</b>	<b>8,662</b>	<b>5,999</b>	<b>5,415</b>	<b>4,663</b>	<b>4,667</b>	<b>5,475</b>	<b>64,707</b>
Percent HAL	9.8%	19.8%	20.4%	12.2%	8.9%	7.1%	2.8%	3.6%	2.8%	11.5%



# Predatory Style Mortgage Lending



**HAL Rates by Race and Ethnicity**  
Non-Entitlement Areas of Montana  
2004–2012 HMDA Data





# 2014 Montana AI

## Fair Housing Survey Questions

### Role of Respondent

State of Montana

2014 Fair Housing Survey Data

Primary Role	Total
Other Role	20
Service Provider	16
Local Government	11
Advocate/Service Provider	9
Renter/Tenant	9
Homeowner	8
Property Management	7
Land Use Planner	6
Real Estate	4
Banking/Finance	2
Construction/Development	2
Elected Official	1
Public Works	1
Missing	1
<b>Total</b>	<b>97</b>

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



# 2014 Montana AI

## Fair Housing Survey Questions

### Perceptions About Fair Housing Laws

State of Montana

2014 Fair Housing Survey

Question	Yes	No	Don't Know	Missing	Total
Are fair housing laws difficult to understand or follow?	25	39	16	17	97
Do you think fair housing laws should be changed?	18	38	24	17	97
Do you thing fair housing laws are adequately enforced?	40	31	5	21	97





# 2014 Montana AI

## Fair Housing Survey Questions



Please evaluate the severity of the following impediments to the provision of fair housing opportunities in the PRIVATE SECTOR  
 State of Montana  
 2014 Fair Housing Survey Data

Question	Not	Slightly Severe	Moderately Severe	Very Severe	Missing	Total
Insurance agencies or agents refuse to issue policies or limit coverage for person based on their status in a protected class	34	10	7	2	44	97
Inability of prospective home buyers to obtain financing based on their status in a protected class	27	13	12	2	43	97
Real estate appraisers base home values of a neighborhood on the protected classes of the residents	24	16	10	2	45	97
Presence of unfair lending practices such as the promotion of subprime mortgages or predatory lending	26	16	8	2	45	97
Realtors® showing properties only in certain areas to prospective buyers based on their status in a protected class	28	14	10	2	43	97
New housing units are being constructed that are not accessible for persons with disabilities	19	22	13	1	42	97
Rental unit owners refusing to rent to prospective tenants based on their status in a protected class	15	21	15	5	41	97
Lack of knowledge or understanding regarding fair housing laws	10	15	22	10	40	97
Other	3		1		93	97



# 2014 Montana AI

## Fair Housing Survey Questions



Please evaluate the severity of the following impediments to the provision of fair housing opportunities in the

### PUBLIC SECTOR

State of Montana

2014 Fair Housing Survey Data

Question	Not an Impediment	Slightly Severe	Moderately Severe	Very Severe	Missing	Total
Lack of knowledge or understanding regarding housing opportunities	13	23	13	6	42	97
Lack of information regarding housing opportunities in languages other than English	23	18	13	2	41	97
Lack of information regarding housing opportunities provided in accessible formats for persons with disabilities	16	23	11	2	45	97
Health and safety codes are enforced differently in certain neighborhoods based on the residents protected class	23	17	8	2	47	97
Lack of mechanisms for identifying and alleviating discrimination	18	17	12	3	47	97
Insufficient monitoring, oversight, or enforcement of fair housing laws	15	20	15	2	2	97
Inadequate access to public transportation	15	14	15	12	12	97
Inadequate access to employment opportunities	18	23	10	2	2	97
Inadequate access to employment opportunities	16	18	14	6	6	97
New housing units are being constructed that are not accessible for persons with disabilities	21	19	10	1	1	97
Inadequate representation of protected classes on local government bodies, housing advisory boards, or similar committees	18	16	12	5	5	97
Lack of knowledge or understanding regarding fair housing laws	11	20	17	8	8	97



# 2014 Montana AI

## Fair Housing Survey Questions

**Local Fair Housing**  
 State of Montana  
 2014 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any city or county fair housing ordinance, regulation, or plan?	17	22	20	38	97
Are you aware of any policies or practices for “affirmatively furthering fair housing”	13	27	20	37	97
Are there any specific geographic areas that have fair housing problems?	13	9	38	37	97



# 2014 Montana AI

## Fair Housing Survey Questions

**Fair Housing Activities**  
 State of Montana  
 2014 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total	
Are you aware of educational activities or training opportunities available to learn about fair housing law?	40	31	5	21	97	
Have you participated in fair housing training?	29	17		51	97	
Are you aware of any fair housing testing of any sort in the State?	13	50	14	20	97	
Testing and education	Too Little	Right Amount	Too Much	Don't Know	Missing	Total
Is there sufficient outreach and education activity?	28	21	1	27	20	97
Please assess the current level of fair housing testing in the State	11	10		56	20	97



# 2014 Montana AI

## Fair Housing Survey Questions

### Other Comments Shared by Respondents:

- **Additional fair housing protections needed, such as sexual orientation**
- **Discrimination exists, lack of local resources to address fair housing**
- **Landlords do not comply with the law and tenants are unaware of their rights**





# 2014 Montana AI



## Preliminary Impediments – Private Sector:

- **Discriminatory terms and conditions in the rental markets**
- **Failure to make reasonable accommodation**
- **Lack of understanding of fair housing laws**
- **Higher denial rates for American Indians**
- **Higher incidence of predatory style loans for American Indian householders**



# Montana AI



## Preliminary Impediments – Public Sector:

- Insufficient testing and enforcement
- Lack of protections for selected subpopulations
- Insufficient outreach and education



# Conclusion

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