ANALYSIS OF IMPEDIMENTS OVERVIEW: CITY OF FLORISSANT

The St. Louis HOME Consortium has prepared a fair housing study known as an Analysis of Impediments to Fair Housing Choice (AI). This study discusses patterns of race, poverty, and housing needs; access to opportunity; and housing barriers in the region. It also outlines strategies that participating counties and cities plan to take to improve housing choices for residents.

Community Engagement

An important component of the research process for this Analysis of Impediments to Fair Housing Choice involved gathering input regarding fair and affordable housing conditions, perceptions, and needs in the St. Louis HOME Consortium counties and cities. The project team used a variety of approaches to achieve meaningful public engagement with residents and other stakeholders, including stakeholder interviews and a community-wide survey.

The planning team engaged with stakeholders representing a variety of perspectives through indepth individual interviews. Interviews typically lasted 45 minutes to one hour and included discussions about barriers to fair housing, discrimination, access to opportunity, and fair housing resources. Twenty-seven (27) community stakeholders participated in interviews with the planning team. Participating stakeholders represented a range of viewpoints, including affordable housing, community development and planning, education, transportation, health services, homelessness services, senior services, family services, people with disabilities, and others.

Additional methods of engagement included a project website, a 36-question community-wide survey, and community workshops focused on identifying solutions to address impediments to fair housing choice.



Stakeholder Interview Results

Stakeholders identified several housing needs and issues in the region, including a need to increase housing affordability and supply; a need for accessible housing with access to transportation and walkability; issues of jobshousing balance; a need to address zoning that reduces opportunities for affordable housing; and opposition to affordable housing.

St. Charles County and west and central St. Louis County were most often identified as areas of opportunity in the region, with jobs, educational opportunities, and access to resources and amenities. Stakeholders noted a particular lack of access to grocery stores, proficient schools, and quality affordable housing in north St. Louis County. Barriers to moving to areas of opportunity noted by stakeholders included factors such as housing costs, municipal policies that limit affordable housing supply and drive up costs, lack of transportation opportunities, and lack of housing that is accessible for people with disabilities.



Community Survey Results

In the community survey, residents of inner north St. Louis County (including the city of Florissant) reported some of the highest levels of access in the region to reliable bus service, while also reporting some of the lowest levels of access to housing that is in good condition, housing they can afford, and quality public schools. About 42% of survey respondents living in inner north St. Louis County noted that a lot more housing that people with lower incomes can afford is needed in their community, a higher share than in any other area of the region.

DEMOGRAPHIC PROFILE

Race/ Ethnicity, National Origin, and Limited English Proficiency

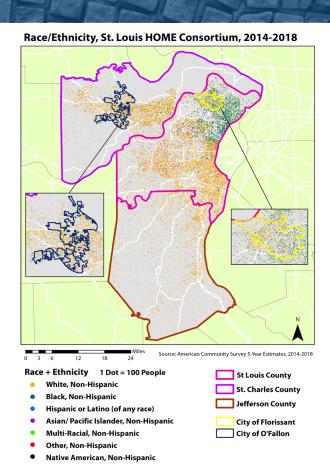
The combined population of the cities and counties that comprise the St. Louis HOME Consortium is 1,750,055 according to the most recent estimates from the 2014-2018 5-Year American Community Survey (ACS). With the exception of the city of Florissant, all jurisdictions in the St. Louis Consortium increased in population since 1990. St. Charles and Jefferson counties experienced substantial increases in population with growth rates of 48.4% and 27.6%, respectively. St. Louis County's population grew by just 1.0%, while Florissant was the only jurisdiction to decrease (-3.8%) in population.

Approximately three quarters of the population in the St. Louis MSA are non-Hispanic white (75.9%). Black residents represent the second largest group, comprising nearly a fifth of the population (18.9%). The city of Florissant has the smallest population share (54.5%) of white residents among Consortium jurisdictions, while over two-thirds (68.4%) of the population in the surrounding St. Louis County is white.

Foreign-born residents in Florissant comprise about 2.5% of the city, an increase of one percentage point since 1990. Compared to other jurisdictions in the Consortium, Florissant experienced the slowest growth rate of foreign-born residents between 1990 and 2010. The most common countries of origin for the foreign-born population in order by size is Kenya, Mexico, Dominican Republic, Colombia, and Sudan. All of these populations represent less than 1 percent of the total population.

The LEP population in the city of Florissant grew by 66.2% between 1990 and 2010, the slowest rate among jurisdictions in the Consortium. The LEP population share increased by just 0.8 percentage points to comprise 1.9% of the total population in 2010. The most common languages spoken among the LEP population are Spanish or Spanish Creole, African languages, Arabic, Tagalog, and Vietnamese.

The population with disabilities in the city of Florissant accounts for 12.2% of the total population, which is nearly identical to the population share found in the St. Louis MSA. The most common disability type is difficulty with ambulatory movement comprising 6.5% of the city's population.



Residential Patterns and Segregation Levels

This study uses a statistical analysis – referred to as dissimilarity – to evaluate how residential patterns vary by race and ethnicity, and how these patterns have changed since 1990. The Dissimilarity Index (DI) indicates the degree to two groups living in a region are similarly geographically distributed. Dissimilarity Index values range from 0 (complete integration) to 100 (complete segregation). HUD identifies a DI value below 40 as low segregation, a value between 40 and 54 as moderate segregation, and a value of 55 or higher as high segregation.

While demographic data indicate low but increasing levels of segregation within Florissant from 1990 to 2010, segregation at the level of the Consortium's study area is high among Black and white populations. At the regional level, the DI value for the Black/white pairing increased slightly since 1990 to a value of 70.7 in 2010. The DI value of 25.2 calculated for the Hispanic/white pairing is an increase of about 10 points since 1990.

ACCESS TO OPPORTUNITY

Among the many factors that drive housing choice for individuals and families are neighborhood characteristics including access to quality schools, jobs, transit, and a healthy environment. To measure these conditions at a neighborhood level, the Analysis of Impediments studied ACS 5-Year Estimates from the US Census at the census tract level. The AI reports findings on several "opportunity dimensions," including labor market engagement, job proximity, school proficiency, transportation costs and access, environmental health, food access, and healthcare.

Employment and Workforce Development

Residents of Florissant tend to have relatively low levels of educational attainment (23.9% have a bachelor's degree or higher) and high levels of labor force participation (68.3%) and unemployment (5.9%) relative to the region as a whole. The city also has the lowest median incomes of all jurisdictions in the Consortium, at \$54,978. Costs for a family of two working adults and one child in St. Louis, St. Charles, and Jefferson counties, including housing, childcare, healthcare, food, transportation, taxes, and other miscellaneous costs, are estimated at \$4,536 per month (or \$54,435 annually). Yet, 18.7% of jobs held by St. Louis County residents pay \$1,250 per month or less (\$15,000 or less per year), and 30.6% pay between \$1,251 and \$3,333 (between \$15,000 and \$39,996 per year), indicating that a high proportion of residents may have difficulty affording basic living expenses.

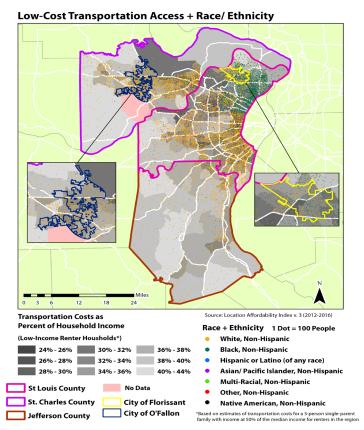
Education

Public schools in the region fall within 38 school districts, including 23 districts in St. Louis County, 11 in Jefferson County, and five in St. Charles County. Students living in the city of Florissant are served by the Hazelwood and Ferguson-Florissant school districts. Notably, white students make up the vast majority of all students in all Jefferson and St. Charles County school districts. Districts in St. Louis County, in contrast, vary more widely in racial composition, although many districts are still highly segregated by race. The percentages of students scoring below the basic level on 3rd grade math is highest in school districts clustered in and around north St. Louis County, which have high proportions of Black students, indicating high levels of disparities in school proficiency by race and geographic area.

Overall, data on school district performance in the region indicates high levels of segregation by race and income, and disparities in access to proficient schools by race and income among school districts and counties. Residents of north St. Louis County, who are predominantly Black and low-income, have the lowest levels of access to proficient schools in the region. As housing choices—and therefore school choices—are limited by income, the availability of affordable housing, transportation, and other factors, residents' ability to access more proficient schools in other locations is often limited.

Transportation

St. Louis County is served by the Metro transit system, which includes the MetroLink light-rail system and MetroBus routes. The bus system provides coverage throughout St. Louis County, although greater distances between routes exist in less dense areas in the western portion of the county further from the city of St. Louis Transportation costs tend to make up a greater share of income in the western portions of the three counties, areas with the lowest levels of access to transit. In these areas of the region, a combination of low proximity to jobs and a high proportions of residents' incomes spent on transportation may present barriers to obtaining and maintaining employment. Residents and stakeholders who participated in this planning process emphasized that the combination of a lack of affordable housing and lack of public transportation in St. Charles County is a primary barrier for residents in the region in accessing the variety of employment, job training, and educational opportunities available in St. Charles County.



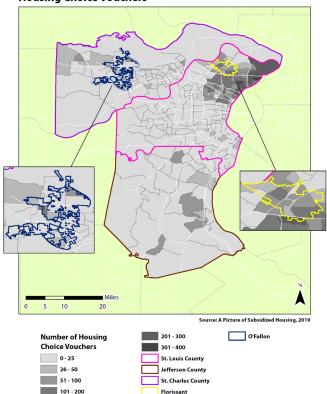
HOUSING NEEDS

The availability of quality affordable housing plays a vital role in ensuring housing opportunities are fairly accessible to all residents. On the surface, high housing costs in certain areas are exclusionary based solely on income. But the disproportionate representation of several protected class groups in low and middle income levels can lead to unequal access to housing options and neighborhood opportunity in high-cost housing markets. Black and Hispanic residents, immigrants, people with disabilities, and seniors often experience additional fair housing barriers when affordable housing is scarce.

Housing Needs

Approximately 27% of all households in the city of Florissant have at least one housing problem, including cost burden, overcrowding, or lacking complete kitchen or plumbing facilities. Severe housing problems--defined as severe cost burden, severe overcrowding, and lack of complete kitchen or plumbing facilities--affect 11% of Florissant households. Florissant and St. Louis County have both the highest rates of disproportionate housing needs and the greatest number of racial and ethnic groups with disproportionate needs. For example, only about one in five white households in Florissant (22%) have a housing problem. Comparatively, 32% of other, non-Hispanic households, 36% of Black households, 40% of Hispanic households, and 50% of Asian households have a housing problem.





DEMOGRAPHICS OF HOUSEHOLDS WITH DISPROPORTIONATE HOUSING NEEDS

Disproportionate Housing Needs	Florissant		
Households Experiencing any of the Four Housing Problems	# with problems	# of households	% with problems
White, Non-Hispanic	2,845	12,900	22.1%
Black, Non-Hispanic	2,430	6,680	36.4%
Hispanic	145	365	39.7%
Asian or Pacific Islander, Non- Hispanic	44	88	50.0%
Native American, Non-Hispanic	4	59	6.8%
Other, Non-Hispanic	140	435	32.2%
Total	5,608	20,527	27.3%

Geography of Supported Housing

The AI also looks at the locations of publicly supported housing units in the region. Housing choice vouchers are the most common type of publicly supported housing available in the three-county area. North St. Louis County has over 7,000 housing vouchers in the area extending between Overland and Spanish Lake. There are also a small number of traditional public housing developments remaining in the region. The largest cluster of traditional public housing is found in tract 2139, located in the City of Wellston. Several smaller senior housing sites are scattered in St. Louis County cities, including Florissant. Mapping publicly supported housing locations demonstrates that areas outside of St. Louis County have a limited supply of publicly supported housing. This shortage may indicate regulatory and discriminatory impediments which preclude the expansion of these housing types into a wider variety of communities.

Housing for People with Disabilities

There are 6,308 residents with disabilities in the city of Florissant (12.2% of the city's total population). Supportive housing--typically a subsidized long-term housing option combined with a program of wrap-around services designed to support the needs of people with disabilities--is an important source of housing for this population. There are only five apartments designated for low-income, elderly, and special needs residents within the city of Florissant. They are all located on the periphery of the city rather than in geographically central locations. All of these apartments only offer one-bedroom units.

FAIR HOUSING

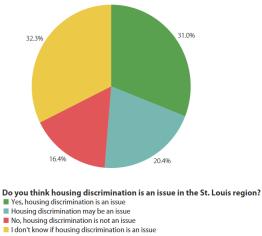
Fair Housing Act legislation provides protection to homebuyers, renters or those seeking other housing assistance from discrimination based on race, color, national origin, religion, sex, familial status, and disability. Through the Consortium's public survey, which was available in paper format and online, 301 respondents shared their experiences with fair access to housing.

Knowledge of Fair Housing Rights

Most survey participants reported knowing or somewhat knowing their fair housing rights (50.2% and 34.4%, respectively). While only 15.4% of respondents said that they did not know their fair housing rights, 39.8% said they would not know where to file a housing discrimination complaint. Residents of outer north St. Louis County were most likely to report not knowing their fair housing rights (46.7%), followed by residents of south St. Louis County (25.0%) and residents of Jefferson County (22.0%). Stakeholders interviewed during this process identified fair housing service providers, including Metropolitan St. Louis Equal Housing and Opportunity Council (EHOC); other nonprofit organizations; and other municipal, state, and federal services.

Housing Discrimination

Slightly more than one half of respondents (51.3%) said they believe housing discrimination is an issue or may be an issue in the region, while 16.4% said they do not believe housing discrimination is an issue. South St. Louis County, St. Charles County, and Jefferson County had the greatest shares of residents who said housing discrimination is an issue or may be an issue (62.5%, 53.9%, and 53.1%, respectively).



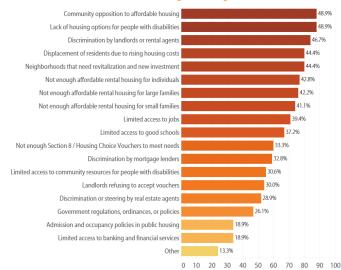
Twelve (12) survey participants experienced housing discrimination while living in the region. Eight (8) of the 12 noted that they were discriminated against by a landlord or property manager.

Residents of west St. Louis County, inner north St. Louis County, and St. Charles County were most likely to note that they had experienced discrimination in the region (15.8%, 7.1%, and 5.6% of residents, respectively). Disability was the most common basis for discrimination, cited by five people, followed by race and familial status, which were each noted by three people. Only one person filed a report of discrimination. The most common reasons for not filing discrimination complaints included not knowing what good it would do (identified by five people), not knowing where to file (identified by three people), fear of retaliation (identified by three people).

Barriers to Fair Housing

Asked to select any factors that are barriers to fair housing in the region, respondents most often identified community opposition to affordable housing (selected by 48.9%); lack of housing options for people with disabilities (selected by 48.9%); discrimination by landlords or rental agents (selected by 46.7%); displacement of residents due to rising housing costs (selected by 44.4%); and neighborhoods that need revitalization and new investment (selected by 44.4%). For residents of inner north St. Louis County, the greatest barriers included not enough affordable rental housing for individuals, lack of housing options for people with disabilities, not enough affordable rental housing for large families, and neighborhoods that need revitalization and new investment (all identified by 40.0% of residents)

Barriers to Fair Housing Choice from the Community Survey



IDENTIFICATION OF IMPEDIMENTS

Based on the data and public input collected for this analysis, the following fair housing impediments were identified. The full report contains descriptions of each impediment and a complete listing of associated activities, goals, timelines, and responsible parties.

IMPEDIMENT #1:	 Low labor market engagement and limited incomes restrict housing choice and access to opportunity among protected classes Jobs tend to be clustered in parts of central St. Louis County and St. Charles County, while fewer jobs exist in north St. Louis County, Jefferson County, and less densely populated areas of St. Charles County. Combined, the region's lower labor market engagement among protected classes and moderate segregation levels contribute to racially and ethnically concentrated areas of poverty.
	Lack of access to transportation services in some areas of the region
	limits housing choices and access to employment, services, and
IMPEDIMENT #2:	resources
	• Low levels of access to public transportation in parts of the region creates challenges for residents without access to vehicles in accessing employment, resources, and services. Residents in north St. Louis County have the lowest levels of vehicle access in the region.
	Insufficient housing for people with disabilities
IMPEDIMENT #3:	 Housing that is accessible and available for people with disabilities is in short supply, particularly in neighborhoods of opportunity that are served by transit and with other important amenities such as retail, healthcare services, and walkability.
	Limited access to quality schools disproportionately impacts residents
	of color
IMPEDIMENT #4:	 Data on school district performance in the region indicates high levels of segregation by race and income, and disparities in access to proficient schools by race and income among school districts and counties. Residents of north St. Louis County, who are predominantly Black and low-income, have the lowest levels of access to proficient schools in the region.
	Lack of affordable housing supply prevents members of protected
	classes from living in areas of opportunity
IMPEDIMENT #5:	 Affordable housing supply is limited in areas with greater access to jobs and amenities. Housing data for the three-county region indicates that renters, particularly in Florissant, O'Fallon and St. Charles County spend more than \$1,000 on rent at a disproportionately higher rate than renters in the MSA.
	Ongoing need for fair housing outreach, education, and enforcement
IMPEDIMENT #6:	• The members of the Consortium share a broad need for ongoing outreach, education, and enforcement regarding fair housing, which is evident from public input, local litigation history, complaint filings, and the results of the fair housing survey.
	Continued need for neighborhood investment and expanding
	opportunity in north St. Louis County
IMPEDIMENT #7	 A lack of access to neighborhood services, facilities, and infrastructure in north St. Louis Countyincluding grocery stores and other shopping, property maintenance, health services, and well-maintained parks presents additional barriers to fair housing in the region.
	NIMBYism and prejudice reduce housing choice for protected classes
IMPEDIMENT #8:	 Stakeholders interviewed for this research noted that developing multifamily rental housing - affordable or market rate - in many areas is difficult due to pushback and Not In My Backyard (NIMBY) sentiments expressed by some residents.