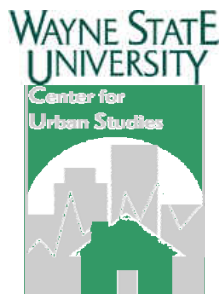




# **Analysis of Impediments to Fair Housing Choice City of Detroit, Michigan**

*March 2009*



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Prepared for the City of Detroit Planning & Development Department by:

Dave Martin, PhD

Douglas Towns, BBA

Wilma Scott, MA

Ramona Rodriguez-Washington, BPA



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## Executive Summary

This report presents an Analysis of Impediments (AI) to Fair Housing Choice in the City of Detroit. The study identifies and describes the current AI summarized below:

- Lack of resident awareness/knowledge of fair housing issues, laws, and complaint processes, including low levels of home buying literacy;
- High poverty and unemployment (ability to pay);
- Poor city services in low income areas;
- Lack of quality affordable housing options and the presence of deteriorated privately-owned properties that are either vacant or not actively managed;
- Lack of housing options for the disabled;
- Historical segregation in the region; and
- Lending disparities by race and income.

As shared with the City of Detroit Planning and Development Department, the following recommended strategies are suggested as a possible action plan to address fair housing choice impediments:

- Increase awareness of fair housing laws and the complaint processes through community development corporations and other housing assistance organizations;
- Establish standards for neighborhood conditions and municipal services to address equity in housing choice and to measure quality of city services on a regular basis going forward;
- More aggressively enforce housing and building safety codes, especially for rental properties and establish standards for rental properties;
- Work with community development organizations to target city government resources for neighborhood stabilization to improve housing choices for protected classes, many of whom are also low-income; and
- Conduct a gap analysis assessment of HUD subsidized properties with regard to protected classes and Detroiters' overall demand for subsidized housing.

## Introduction

Wayne State University's Center for Urban Studies was contracted by the City of Detroit to conduct this Analysis of Impediments to Fair Housing in the city of Detroit, Michigan. The analysis identifies and describes current impediments to fair housing choice in Detroit and makes recommendations on strategies to address each impediment. The study also presents a summary of current city policies and programs that promote fair housing choice and includes an analysis of statistical data on relevant community characteristics and trends, including population demographics, housing conditions, economic indicators, and discrimination complaints.

Qualitative data on impediments to fair housing choice were collected through five focus groups that took place in Fall 2008. These focus groups gathered detailed information on housing choice experiences and participants' views on impediments from selected protected classes. One focus group included fair housing advocates and representatives from local housing assistance organizations.

This introduction section of the report provides general information regarding the requirements for an analysis of impediments (AI) study and the Fair Housing Act. This section also outlines the research methodology utilized and summarizes report organization.<sup>1</sup>

## ***Background***

The Analysis of Impediments (AI) to Fair Housing Choice is a U.S. Department of Housing and Urban Development (HUD) mandated local review of impediments to fair housing choice in the public and private sector. The City of Detroit is required to conduct an AI study periodically in order to receive federal housing and community development block grant (CDBG) funding.

An AI describes the City's plan to affirmatively further fair housing. This plan requires regular monitoring of impediments to fair housing choice, and that the City takes appropriate actions to overcome the effects of any impediments identified through

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<sup>1</sup> We wish to acknowledge the assistance of the many individuals and non-profit organizations that contributed information for this report.

monitoring and analyses, and maintain records reflecting analyses and actions implemented.

The AI involves:

- A review of a city's laws, regulations, and administrative policies, procedures and practices;
- An assessment of how those laws, policies and practices affect the location, availability and accessibility of housing; and,
- An assessment of public and private sector conditions affecting fair housing choice.

According to HUD, impediments to fair housing choice are:

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status or national origin that restrict housing choices or the availability of housing choices.
- Any actions, omissions or decisions that have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status or national origin.

The City of Detroit is also required to submit a Consolidated Plan for Housing and Community Development and an annual performance report to receive HUD funding each year. These reports were prepared separately from this study and are available from the City of Detroit Planning and Development Department. The AI and annual updates are a required component of the city's Consolidated Annual Performance and Evaluation Report (CAPER).

HUD intends that the AI serve as the substantive, logical basis for fair housing planning, providing essential and detailed information to policymakers, administrative staff, housing providers, lenders, and fair housing advocates, and that it assists in building public support for fair housing efforts within the community.



### Federal Fair Housing Act

This study focuses on impediments to fair housing choice with regard to "protected classes" of individuals. These classes are identified in Title VIII of the Civil Rights Act of 1968. The Fair Housing Act, as amended in 1988, prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents or legal custodians, pregnant women, and people securing custody of children under the age of 18), and the handicapped (disabled). To prevent incidents of mortgage and insurance redlining, Congress passed the Federal Home Mortgage Disclosure Act (HMDA) in 1975. This Act provides public loan data to assist: "In determining whether financial institutions are serving the housing needs of their communities; public officials in distributing public-sector investments so as to attract private investment to areas where it is needed; and in identifying possible discriminatory lending patterns."<sup>2</sup>

### Michigan Fair Housing Acts

Michigan's fair housing laws are incorporated under larger, more comprehensive civil rights laws. They became part of the Elliott Larson Law of 1976 which deals not only with housing, but also with voting and civil rights. Michigan's law prohibits discriminatory practices, policies, and customs in the exercise of those rights based upon religion, race, color, national origin, age, sex, height, weight, familial status, or marital status; requires preservation of the confidentiality of records regarding arrest, detention, or other disposition in which a conviction does not result; prescribes the powers and duties of the Civil Rights Commission and the Department of Civil Rights; provides remedies and penalties; provides for fees; and to repeal certain acts and parts of acts. Michigan has also followed the lead of the federal government in addressing issues such as "redlining" and other discriminatory practices that deny people access to housing, financing, and insurance.

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<sup>2</sup> <http://www.ffiec.gov/hmda/history.htm>

## ***Research Methodology***

The approach used in this study was based on a literature review of over twenty recent “analysis of impediment” studies and a review of the methodologies recommended by HUD in its Fair Housing Planning Guide, Vol. 1. Center for Urban Studies staff initially met with project managers from the City's Planning and Development Department to develop project timelines, to discuss the proposed approach to the project, and to collect relevant background information. Center staff also collected relevant statistical data from sources including the Census Bureau, HUD, and the Southeastern Michigan Council of Governments. Some data used in this study comes out of the Center’s “Taking Stock of Neighborhoods” research projects and its past research identifying strategies to improve affordable housing options in Detroit.

This study includes the following components:

### *Review of City Policies and Programs*

The Center reviewed the City's current HUD Consolidated Plan, Consolidated Annual Performance and Evaluation Report, and other relevant reports. The use of CDBG funds was also analyzed. Available data from the city housing commission was also reviewed, identifying the extent to which the City of Detroit:

- Educates residents about Fair Housing rights;
- Collects and processes fair housing complaints; and
- Provides fair housing training.

### *Community Profile*

The Center reviewed population, demographic, economic, and housing statistics for the City of Detroit to identify trends that impact fair housing choices for Detroit residents. A set of fair housing indicators was developed and is presented as a “dashboard” in Section II. These indicators were analyzed to identify current conditions and to assess changes since 2000. Comparisons to regional and statewide statistics are made where relevant.

### *Analysis of Fair Housing Complaint Data*

The Center collected and analyzed data on fair housing complaints from the local HUD office and the Fair Housing Center for Metropolitan Detroit (located in Detroit). Data were

analyzed to assess trends in fair housing complaints, the basis of complaints, and the disposition of cases. In light of the recent mortgage crisis, the Center also analyzed data on foreclosures and sub-prime lending patterns in Detroit. The Detroit area has led the nation in foreclosure rates and in the prevalence of sub-prime lending.<sup>3</sup> Tighter lending/credit requirements, going forward, will have implications on persons from protected classes seeking mortgages.

### *Focus Group Findings*

The Center conducted five focus groups to gather detailed information from selected protected classes of residents. These groups included African American, Hispanic/Latino, Asian (Hmong), and Arabic residents of Detroit. One focus group included fair housing advocacy organizations and local housing experts. Focus group findings present in-depth information on the personal experiences and opinions of persons from protected classes. Participants were asked a variety of questions regarding seeking housing in Detroit. Several participants contributed specific recommendations.

### *Identification of Impediments*

Based on focus group findings, key informant interviews, and statistical data analysis, possible impediments currently affecting fair housing choices in Detroit include:

1. Lack of resident awareness and knowledge of fair housing issues, laws, and complaint processes. This may be viewed as one component of a generally low level of home buying literacy among residents.
2. Very high levels of poverty and unemployment that translate into a low ability to pay for quality housing.
3. Poor city services in low-income areas, especially police services.
4. Lack of quality affordable housing options (e.g., low supply).
5. A growing number of deteriorated privately-owned properties that are either vacant or not actively managed.
6. The lack of housing options for the disabled.
7. Segregation history of the region.
8. Lending disparities by race and income.

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<sup>3</sup> [http://images.businessweek.com/ss/07/04/0427\\_foreclosure/index.htm?campaign\\_id=msn](http://images.businessweek.com/ss/07/04/0427_foreclosure/index.htm?campaign_id=msn)

These impediments and the actions the City of Detroit can take to address each impediment are described later in this report. It should be noted that throughout the research process, Center staff sought information and feedback from housing advocates, community development organizations, social service providers and government officials that complement statistical data and focus group findings.

#### *Policy Recommendations and Action Plan*

Upon completion of a draft report, the Center sought feedback from City of Detroit Planning and Development Department officials in the development of a set of recommendations and an action plan to address the major impediments identified. These recommendations appear in Section V of this report.

## Section I: Review of City Policies and Programs

According to a recent estimate, about \$50 million is spent annually in the City of Detroit on housing assistance programs.<sup>5</sup> These funds include federal HUD and State of Michigan grants for emergency housing (e.g., homeless shelters), supportive and transitional housing programs, and block grant funds. This figure does not include major capital investments<sup>6</sup> These funds are distributed across a large number of organizations and service providers and the City of Detroit is required to perform a monitoring function for all programs and activities that involve federal funds to ensure compliance with fair housing, equal opportunity and other mandates.

### Organizations/Agencies Responding to Fair Housing Complaints

Detroit residents may file fair housing complaints with any of three agencies: the Detroit HUD Office of Fair Housing, Fair Housing Center (FHC) of Metropolitan Detroit, and the State of Michigan Office of Civil Rights. The City of Detroit refers complaints to the Fair Housing Center of Metropolitan Detroit located in Downtown Detroit. The Fair Housing Center serves the metropolitan region and is supported by grants and contract work with other communities in Michigan. Section III presents recent data on the volume of complaints by Detroit residents.

Another organization, the Detroit Alliance for Fair Banking is funded by the City of Detroit through HUD Community Development Block Grant funds (\$60,000) and through grants from local banking institutions (e.g., Comerica Bank). The Alliance performs a watchdog role, monitoring local lending (HMDA) and providing community education on fair housing and fair banking through seminars and workshops.

Apart from the local HUD Office of Fair Housing, expenditures for fair housing advocacy and compliance by the two local fair housing advocacy agencies (FHC and Alliance) comprise nearly \$500,000 in program activity annually. The majority of their activity takes places in Detroit.

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<sup>5</sup> Martin, David. Prisoner Reentry in Wayne County, Michigan: A Gap Analysis. Monograph. Wayne State University, Center for Urban Studies. 2007

<sup>6</sup> Small-scale capital investments in the form of minor home repairs are part of the CDBG and other programs.

Dozens of community development organizations are also active in housing development and services in the city of Detroit. Many of these groups are grantees of the Detroit Community Development Block Grant/Neighborhood Opportunity Fund program (CDBG/NOF) or grantees of the State of Michigan State Housing and Development Authority (MSHDA). The City itself provides some direct fair housing advocacy and monitoring of these organizations and their grant-funded programs.

### Housing Options and Priorities in Detroit

The City's current HUD Consolidated Plan (2005) presents a large number of strategies and projects either implemented or planned by the City that seek to increase housing options and improve the quality of housing options for City residents, especially low income individuals. With regard to specific fair housing policies and programs, the City highlights several priority "fair housing" issues: economic hardship, insurance affordability and discriminatory rate setting, unfair bank lending practices, and a need for greater fair housing education.

The City's previous AI study was conducted in 1998. Major impediments identified at that time included affordability for low-income individuals, limited options for the disabled, private lending practices, and insurance costs. Notably, racial discrimination was not cited as an impediment to housing choice within the city. According to the 1998 Fair Housing Impediments report:

"In general, minority populations have access to housing throughout the city of Detroit. Virtually every neighborhood in the city includes some African-American households. Other racial and ethnic groups, which generally are much smaller in number than Detroit's African American population, are more concentrated in their location. This appears to be the result of cultural and individual preferences, rather than a lack of housing opportunities."

This finding, however, may be an artifact of the geographic scope (i.e., city) of the AI study. The Detroit metropolitan area remains a region highly segregated by race. Several recent court cases and research studies provide evidence of the persistence of discrimination and racial steering in the region.<sup>7</sup>

Housing options for the disabled was identified as a major impediment in 1998. The City indicates that it continues to address this issue through its HOME Investment Partnerships

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<sup>7</sup> Fair Housing Center of Metropolitan Detroit. Annual Report for 2007.

program (for single family housing construction and rental rehabilitation and construction). HOME funds are used to address affordability issues for all low and moderate-income persons in the city of Detroit including low and moderate income disabled persons. HOME projects must adhere to the Americans with Disabilities Act (ADA). Notably, the majority of Detroit's housing stock predates ADA regulations and are waived if the layout of the structure makes ADA compliance impossible. However, first floor units of a waived structure are made accessible, whenever possible, with ramps and other changes. All new HOME funded housing structures must comply with ADA codes during construction. Further, CDBG funds used to construct new housing or rehabilitate public facilities must also comply with ADA codes. The City of Detroit follows an Affirmative Fair Housing Marketing Plan to insure that housing units built or rehabilitated with HOME funds are available to all our citizens without regard to ethnic, racial, and gender groups.

Regarding issues in lending and fair housing education, since 1999 the City has contracted with the Detroit-based Alliance for Fair Banking to conduct monitoring of bank lending/mortgages in Detroit as well as community education and outreach activities regarding fair housing laws.

In summary, the City of Detroit has continued to promote fair housing based on the previous AI study conducted in 1998. The City's consolidated plan lists numerous initiatives and programs that seek to increase housing options and housing quality for a large, economically disadvantaged population. While the City only spends a small amount of funds directly on fair housing education, a substantial amount of federal, state and local resources for housing assistance are distributed among a number of community development and non-profit organizations.

## SECTION II: Community Profile

This section of the AI provides a discussion of population and housing trends and current socioeconomic characteristics of residents in the city of Detroit. The presentation of current population and community characteristics provides context for the subsequent discussion of impediments to fair housing choice.

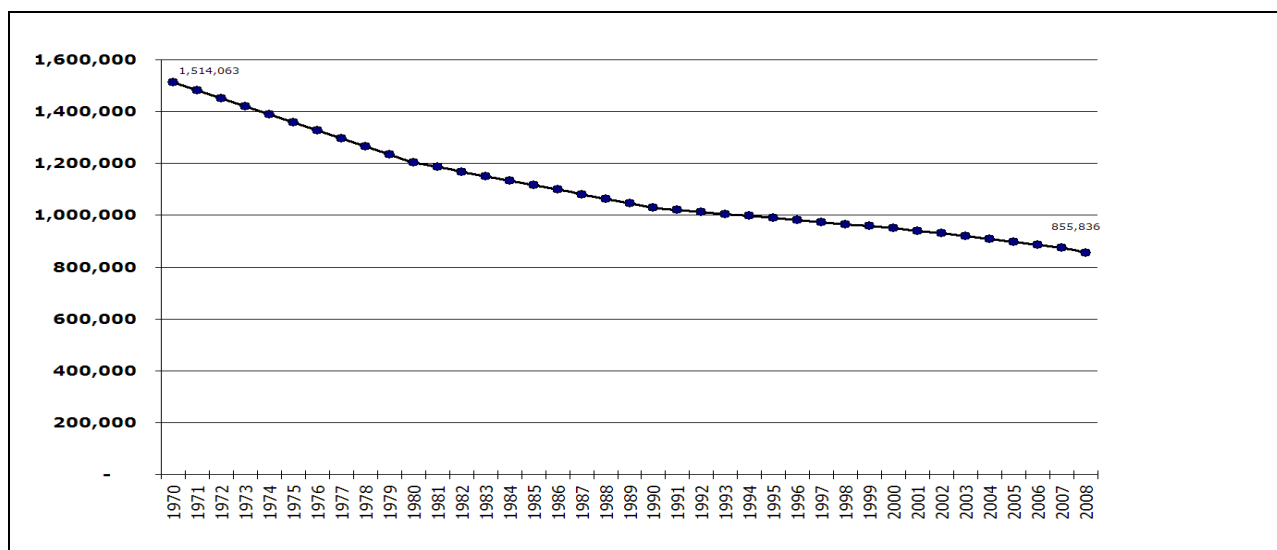
This section also presents a statistical dashboard of key community indicators relevant to the analysis of impediments to fair housing choice. These indicators provide current measures and depict trends (since 2000) that illustrate local social and economic environment.

### Population Trends

As of 2008, the Southeastern Michigan Council of Government (SEMCOG), the area's regional planning agency, estimates the City's population to be 855,836.<sup>8</sup> Since 2000, Detroit's population declined 10% from 971,570 to 855,836.

As seen in Figure 1, Detroit's population has declined at an average rate of two percent per year since 1970. Population projections for the city show continuing decline. By 2035, it is estimated that the city's population will decrease another 17% to 705,128.

Figure 1: City of Detroit Population Trend, 1970-2008



<sup>8</sup> <http://www.semco.org/Data/Apps/comprof/people.cfm?cpid=5>



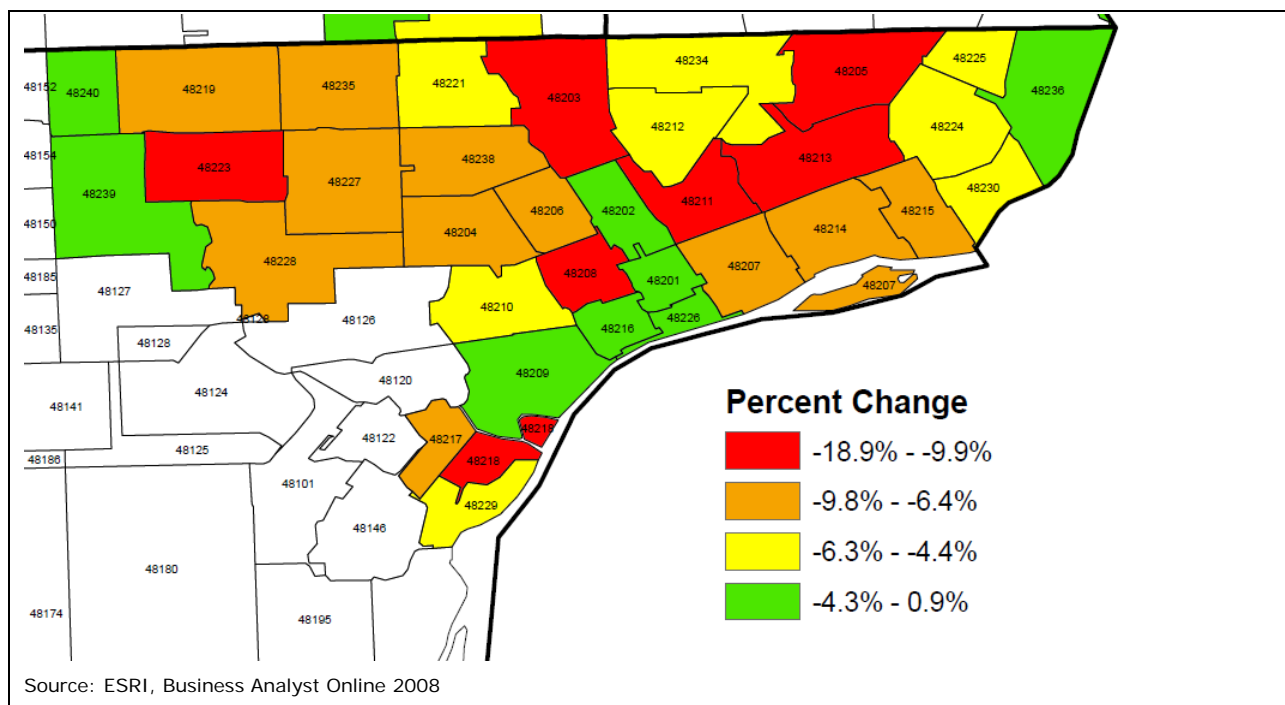
While Detroit's population is decreasing, the regional population has remained relatively stable since 2000. Figure 2 presents a comparison of population change in the city of Detroit, the seven-county Southeast Michigan region, and the State as a whole.

Figure 2: Population Change, 2000-2008

	<u>2000</u>	<u>2008</u>	<u>Change</u>
City of Detroit	951,270	855,836	-10%
Out-Wayne County	1,109,892	1,115,152	< +1%
Southeast Michigan	4,833,368	4,869,562	+1%
State of Michigan	9,938,444	10,071,822	+1%

Population change within the city of Detroit is illustrated in Figure 3. The map depicts change in population by zip code areas between 2000 and 2008. Population estimates for 2008 were obtained from ESRI, Inc.,<sup>9</sup> and are based on local data on the numbers of births, deaths, building permits, and net migration. Figure 3 also illustrates geographic variation in population change from 2000-2008. Most zip code areas showed population declines of greater than six percent. The most stable areas in the city are in Southwest Detroit and the Woodward corridor (Midtown and Downtown areas).

Figure 3: Population Change within Detroit Zip Code Areas, 2000-2008



<sup>9</sup> Environmental Systems Research Institute, Inc. <http://www.esri.com/>

## ***Race and Ethnicity***

The extent of racial segregation in a community is a key concern with regard to fair housing choice. It is well known that the Detroit area is a highly segregated region. In fact, the Detroit region ranked as the most segregated metropolitan region in 2000 as measured by the index of dissimilarity—a common measure of the level of racial segregation used by researchers.<sup>10</sup> The index of dissimilarity measures how closely neighborhoods in a region reflect the overall region's population. Values range from 0 (perfect integration) to 100 (total segregation). In 2000, the Detroit region's index of dissimilarity was 85, which means that 85% of African-Americans would have to move to a different neighborhood in order to have complete integration in the region. The 2000 measure represented a small decrease in the level of segregation from 1990 when the index was 88.

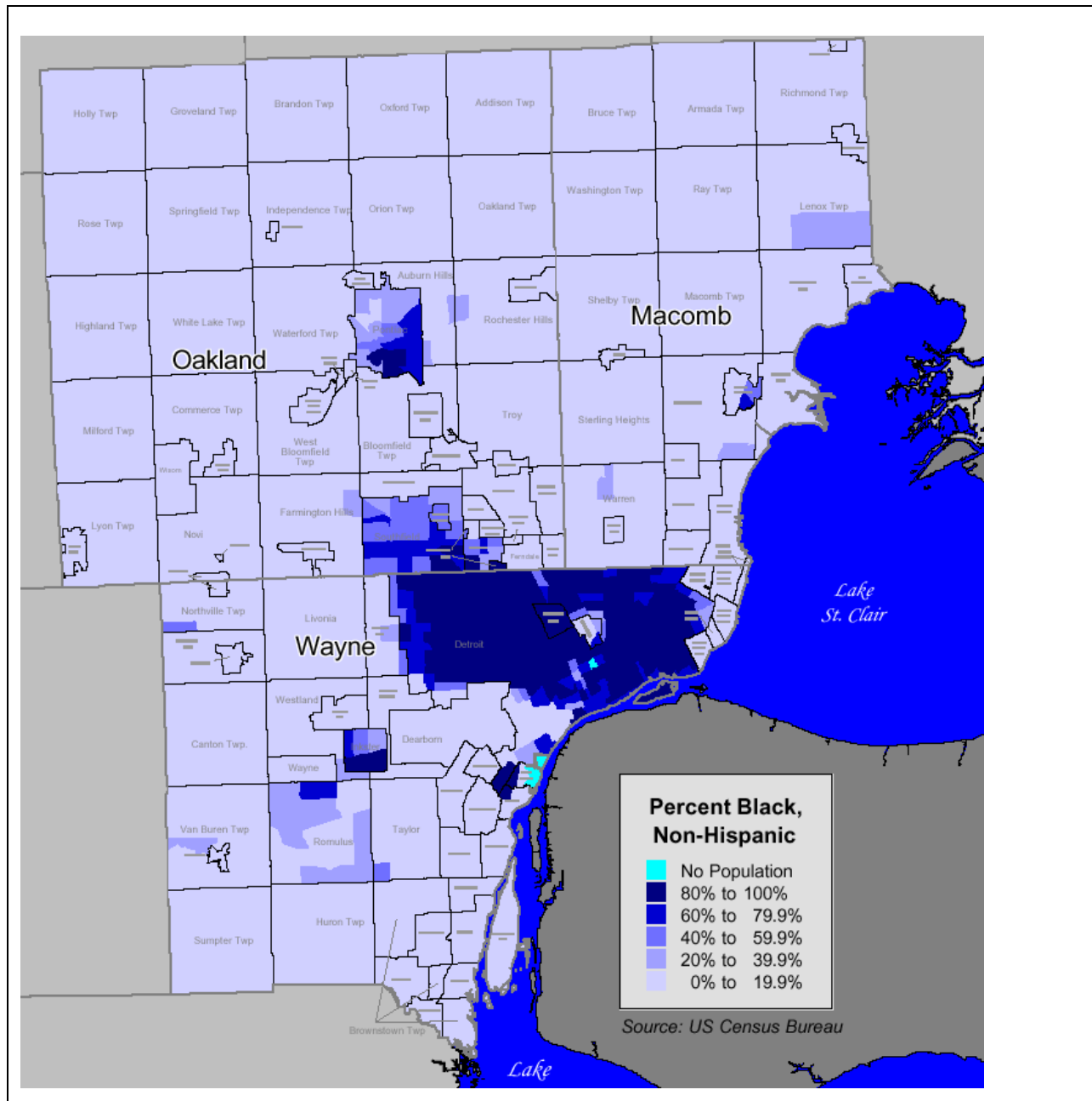
Segregation amongst the African-American and white populations in Metro Detroit is greater than can be found in any other region in the United States. Figure 4 illustrates the percentage African-American population by census tract in the region.

With regard to the region, racial segregation remains the most prominent concern and potential barrier to fair housing choice among protected classes in Metropolitan Detroit to this day. This report, however, provides an analysis of impediments within the city of Detroit. As such, we restrict the discussion of racial segregation in the region to the above discussion and focus our analysis of impediments on issues existing within the city of Detroit. Clearly, however, the issues of segregation and its various effects remain and have broad impact on Detroiters and their choices for homeownership, rental housing, financing, and insurance.

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<sup>10</sup> <http://enceladus.isr.umich.edu/race/calculate.html>

Figure 4: Metropolitan Area Racial Segregation Map, 2000



## ***Fair Housing Indicators - Dashboard***

Data in this section present relevant statistics on housing, population and social demographics that could be monitored by the City of Detroit to inform policymaking on fair housing in Detroit. The tables and figures that follow present a set of community indicators, their current statistics, and an analysis of trends for each indicator. Data are presented to illustrate community characteristics and conditions that may impact housing options and/or present barriers to fair housing choice in the city. We have included indicators that describe the available housing stock, housing quality, options for low-income persons, social and economic conditions, and population figures for various protected classes living in the city of Detroit. The set of indicators are presented as a dashboard and are organized into four categories: housing stock, neighborhood conditions, economic characteristics, and population characteristics.

### Housing Stock

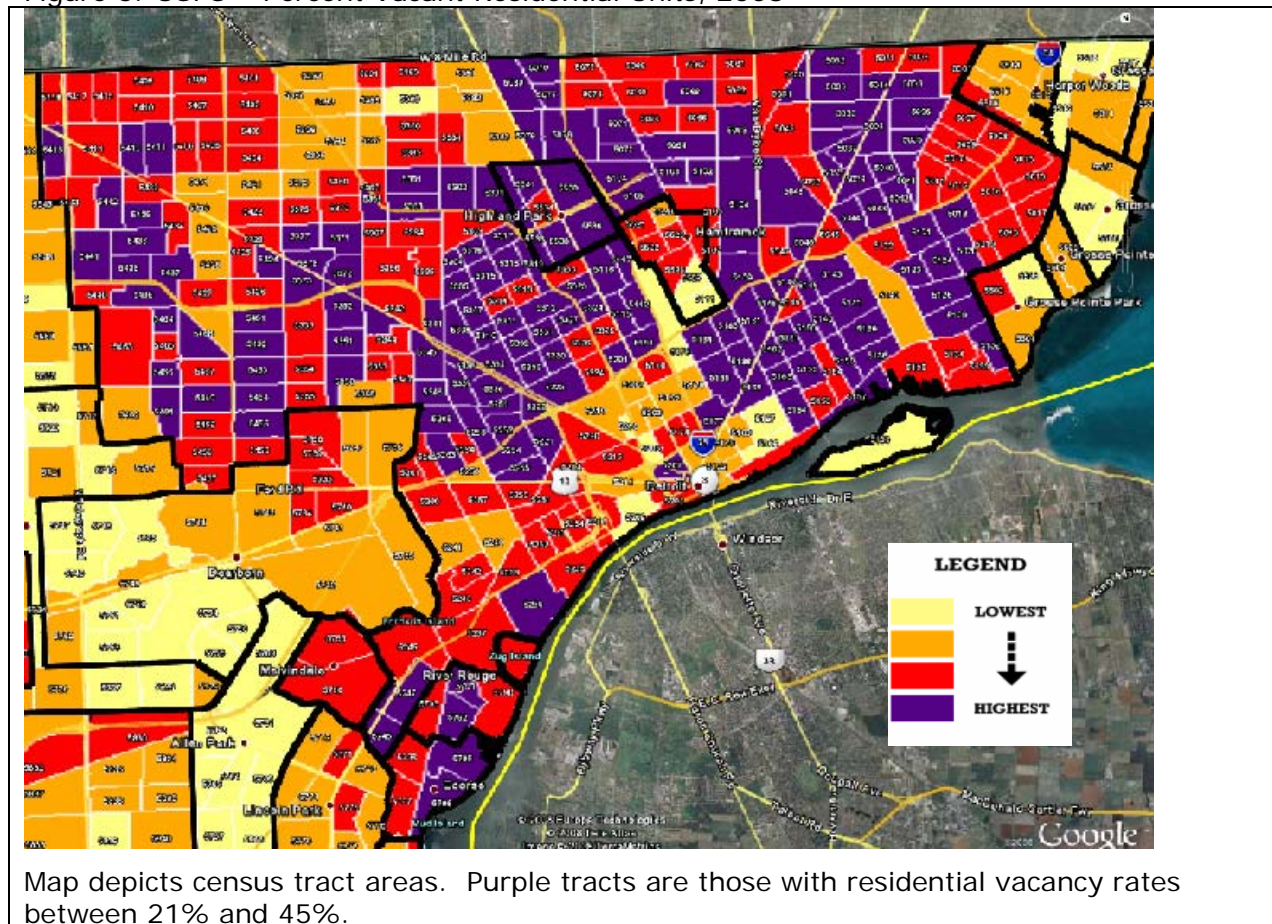
Across the board, indicators (see Figures 5 and 6) illustrate a decline in the number housing units and, perhaps more importantly, the continued deterioration of available housing stock as residents move out of the city and leave behind a growing number of vacant homes. In 2008, it was estimated that almost one in five residential addresses were vacant. Housing vacancy and neighborhood decline, resulting in the deterioration of the housing stock, has a number implication for fair housing that the City should examine.

While the number of public housing units has increased since 2000, the number of Section 8 vouchers has declined. Clearly, data illustrate a continued high demand for subsidized housing in the city.

Figure 5: Housing Stock Analysis

<i>Housing Stock</i>	<i>2000</i>	<i>2007</i>	<i>Change</i>	<i>Analysis</i>
Housing Units	375,096	368,932	DOWN	Since 2000, there have been 22,700 demolitions versus the construction of 5,901 new units. This represents a net decline of 6,164 housing units in the city.
Owner-Occupied Units	49%	42%	DOWN	Population migration out of the city of Detroit has resulted in a significant decline in owner-occupied units. Many remain vacant and some have been abandoned.
Vacant Housing Units	10%	22%	UP	Survey results from the American Community Survey for 2005-2007 show the dramatic increase in the number of vacant housing units. About one in every five housing units in the city was vacant in 2007. The most recent estimates by the USPS show that 17% of residential addresses were vacant. (See Figure 6).
Vacant Rental Units	8.6%	14.5%	UP	The number of vacant rental units has nearly doubled since 2000 reflecting the population movement out of the city.
Public Housing Units	2,876	3,950	UP	The number of public housing units, including conventional and scattered site housing, increased by 37% from 2000 to 2007.
Section 8 Vouchers	6,881	5,635	DOWN	The number of Section 8 vouchers has declined since 2000. The Detroit Housing Commission reports that there exists a waitlist of 9,200 individuals seeking Section 8 subsidized housing vouchers.
HUD Subsidized Persons	44,300	TBD	-	In 2000, HUD estimates that 44,300 persons were supported by public housing programs and subsidies in Detroit.
Median Contract Rent	485	711	UP	Median contract rents paid for housing in Detroit have risen from 485 to 711 between 2000 and 2007 according to the U.S. Census Bureau (unadjusted dollars).

Figure 6: USPS – Percent Vacant Residential Units, 2008



Neighborhood Conditions

Indicators (Figure 7) were selected to assess overall neighborhood conditions in the city. Conditions include presence of blighted homes and buildings, foreclosures, and criminal activity. It should be noted that these conditions vary across neighborhoods. Accordingly, the indicators only provide a general sense of improving or worsening conditions for all neighborhoods, and represent important considerations for city government in providing equitable housing options for protected classes.

Figure 7: Neighborhood Conditions

<i>Neighborhood Conditions</i>	<i>2000</i>	<i>2007</i>	<i>Chg</i>	<i>Analysis</i>
Abandoned Homes and Dangerous Buildings	7,432	12,000+	UP	Recent surveys indicate the presence of over 12,000 unsecured homes and buildings in 2008.
Foreclosures (Real Estate Company Owned Properties)	Unknown	3.7%	NA	The Detroit region led the nation in the percentage of properties owned by real estate companies or banks during 2007.
Violent Crimes per 100,000 residents	2,324	2,289	DOWN	The violent crime rate declined slightly but was nearly the same in 2007 as in 2000. Homicides were higher in 2007.
Property Crime per 100,000 residents	7,742	6,771	DOWN	The property crime rate declined slightly from 2000.

### Economic Conditions

The economic indicators in Figures 8,9 and 10 show an increase in the number of persons living below the poverty threshold and a near doubling of the unemployment rate since 2000. The worsening economic circumstances in the city affect Detroiters' ability to afford quality housing.

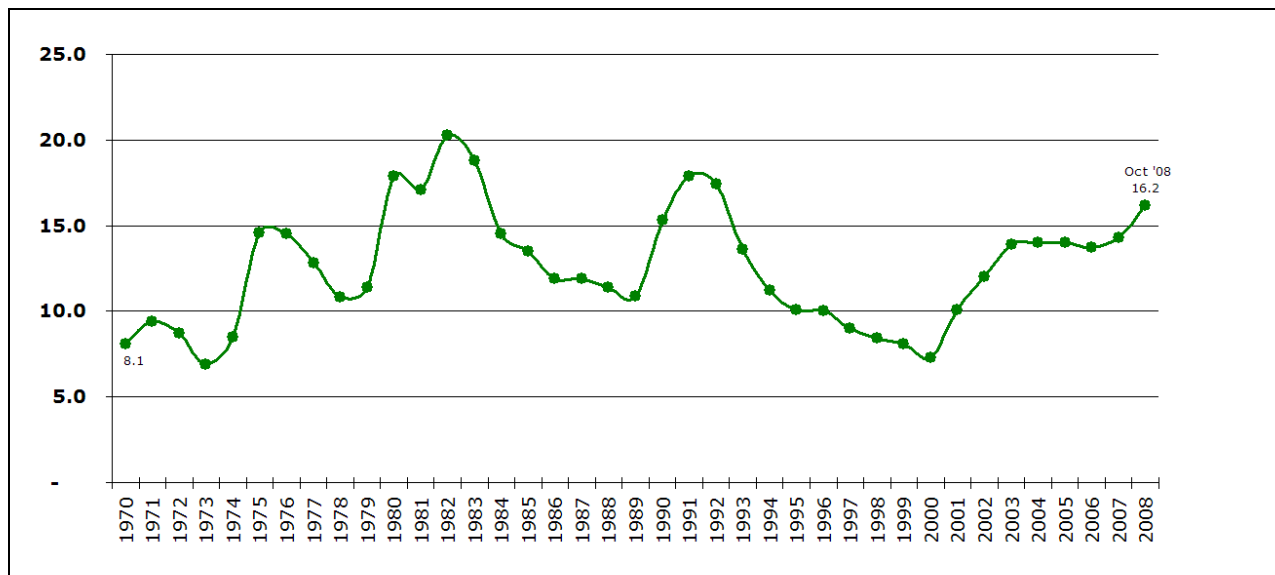
Figure 8: Economic Conditions

<i>Economic Conditions</i>	<i>2000</i>	<i>2007</i>	<i>Chg</i>	<i>Analysis</i>
Median Household Income	29,526	28,097	DOWN	Median household income declined by about 5% from 2000 to 2007.
Persons in Poverty	243,153	269,011	UP	The number of persons living below the federal poverty/income level increased by 10%. In light of the population loss, this translated into a 33% increase in the poverty rate. More than one in every three persons in the city was living below the poverty threshold in 2007, which was 20,650 for a family of four persons or 10,200 for a individual.
Poverty Rate	26%	34%	UP	
Unemployed	53,259	68,239	UP	The number of unemployed persons increased by 28%. This represents a nearly doubling of the unemployment rate from 2000 to 2007 in the city. Moreover, the unemployment rate does not include persons who left the labor force including the long-term unemployed.
Unemployment Rate	7.3%	14.3%	UP	

Figure 9: Change in Median Household Income, 2000 and 2007

Area	2000	2007	Change
City of Detroit	\$29,526	\$28,097	-5%
Wayne County	\$40,776	\$43,232	+6%
Michigan	\$44,667	\$48,642	+9%
United States	\$41,944	\$50,007	+19%

Figure 10: Detroit Unemployment Rates, 1970 to present



Population Characteristics

The indicators shown in Figure 11 assess population change among protected classes. These changes are occurring within the context of continued population decline due to migration of residents out of Detroit into suburban communities and the demographic aging of the area’s population, as well as the impact of the number of persons with disabilities.



Figure 11: Population Change Among Protected Classes

<i>Population Characteristics - Protected Classes</i>	<i>2000</i>	<i>2007</i>	<i>Chg</i>	<i>Analysis</i>
Total Population	951,270	855,836	DOWN	Detroit population declined by 11% between 2000 and 2007. (SEMCOG population estimate).
Senior Citizens (age 65)	99,056 (10%)	85,299 (10%)	NO CHANGE	The number of senior citizens declined by 14% since 2000. As a share of total population, persons over age 65 represented about the same portion of the population in 2007 as they did in 2000.
Disabled Persons	244,893 (26%)	175,407 (20%)	DOWN	As a share of total population, disabled persons decreased by 8% between 2000 and 2007.
Veterans	67,081 (7%)	47,563 (8%)	DOWN	As a share of total population, veterans represent a slightly larger share of Detroit's population in 2007 compared to 2000.
African American	787,687 (83%)	693,377 (84%)	DOWN	African-American population declined by 12% between 2000 and 2007.
Hispanic	47,167 (5%)	51,419 (6%)	UP	The city's Hispanic population increased by almost 10% between 2000 and 2007.
Arab American	8,300 (1%)	11,455 (1%)	UP	The number of persons of Arab ancestry increased by almost 40% between 2000 and 2007.
Asian	12,361 (1%)	9,118 (1%)	DOWN	The Asian population declined by 26% between 2000 and 2007.
Median Age	31	34	UP	The median age of the city's population increased to 34 years old.

### **Summary**

This section presented a statistical profile of the city of Detroit to illustrate current population and community characteristics. This section provides context for the discussion and analysis of impediments to fair housing choice that were identified in key informant interviews and focus groups.

Clearly, the indicators present a compelling picture of the social and economic challenges facing the city of Detroit and its efforts to provide affordable, quality housing options for its residents. The indicators and analyses illustrate (1) reductions in and deterioration of the available housing stock that foster continued neighborhood decline within the city, (2) a sizeable demand for subsidized housing among city residents, (3) a worsening of the economic conditions of city residents, including increases in poverty and unemployment, and (4) population decline among protected classes, except for persons of Hispanic/Latino and Arab American ethnicity.

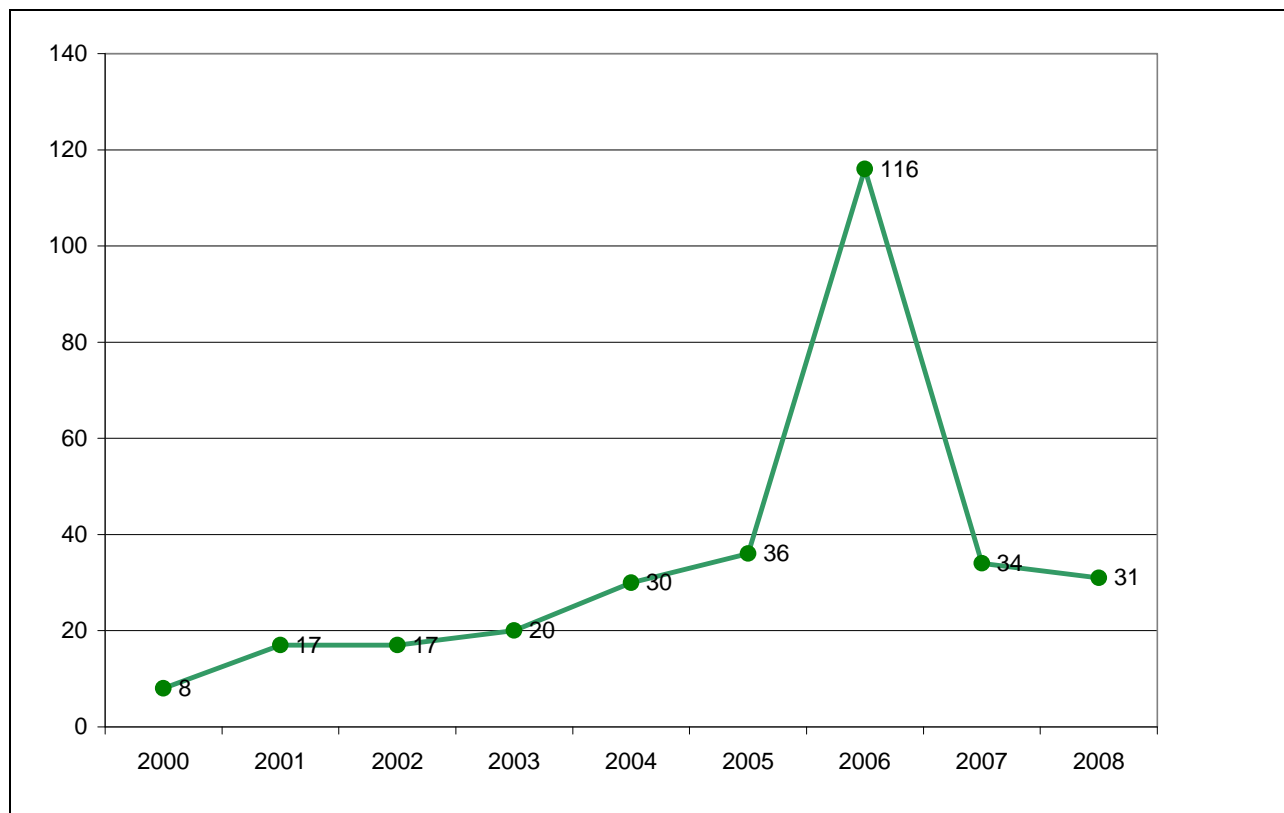
These issues have implications for fair housing policy in the city of Detroit. Several of the impediments to fair housing that we describe in Section V of this report are reflective of this statistical data. Concerns about access to quality, affordable housing, and specific concerns about neighborhood conditions were among the most frequent comments during focus group interviews.

### SECTION III: Analysis of Fair Housing Complaints and Violations

Individuals who feel they have been wronged in any way in regards to their housing issues in the city of Detroit have several avenues of appeal for remediation. First is the local office of the Federal Department of Housing and Urban Development (HUD) that would try to address the problem and avoid litigation. The second option is the Fair Housing Center of Metropolitan Detroit. This option is typically chosen when satisfactory results are not achieved through HUD. The last option would be to file a complaint with the State of Michigan; however, the State has no formal office to address such matters.

Between 2000 and 2008, a total of 309 fair housing complaints were received by the Detroit HUD office (Figure 12).

Figure 12: HUD Fair Housing Complaints, 2000-2008

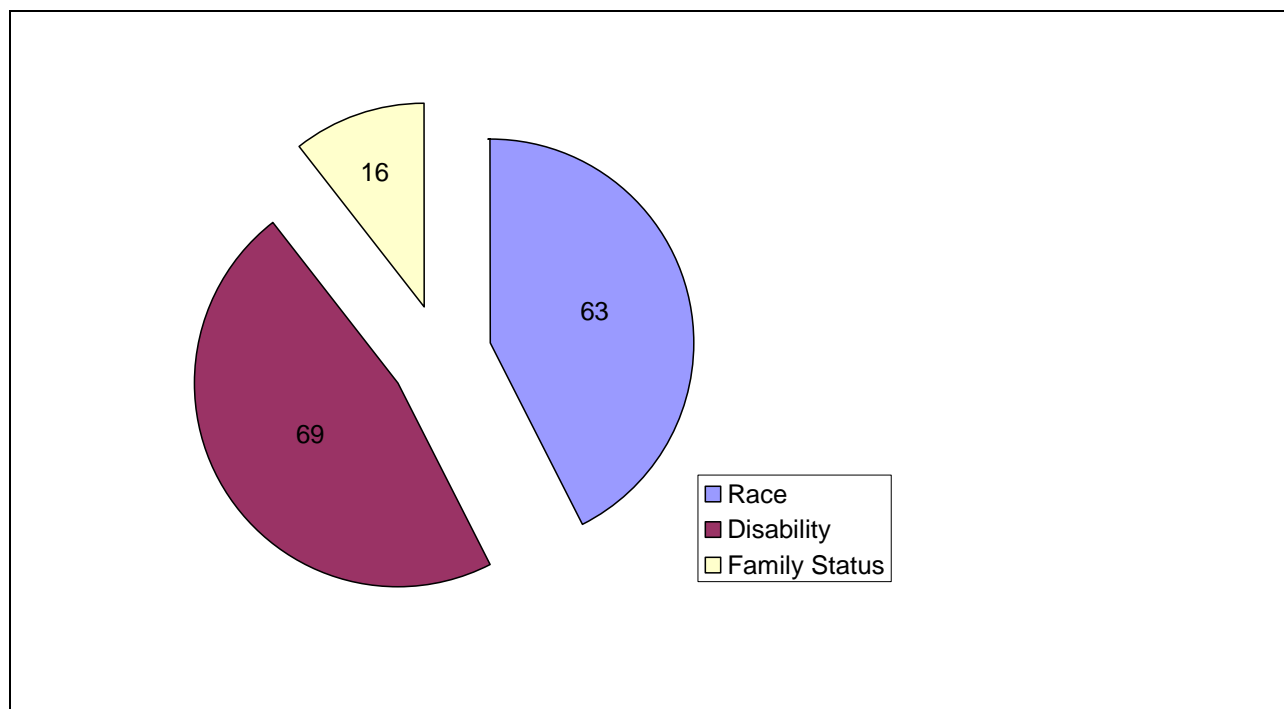


On average, about 34 complaints were filed with HUD each year since 2000. In 2006, a substantially larger number of complaints (116) were filed, 90 of which were based on race.

### Complaints Based on Type of Discrimination

Race and disability status represent the most common basis for filing a fair housing complaint. As seen in Figure 13, race and disability account for nearly 90 percent of all complaints (n=132). A little more than 10 percent of the complaints related to family status. (n=16)

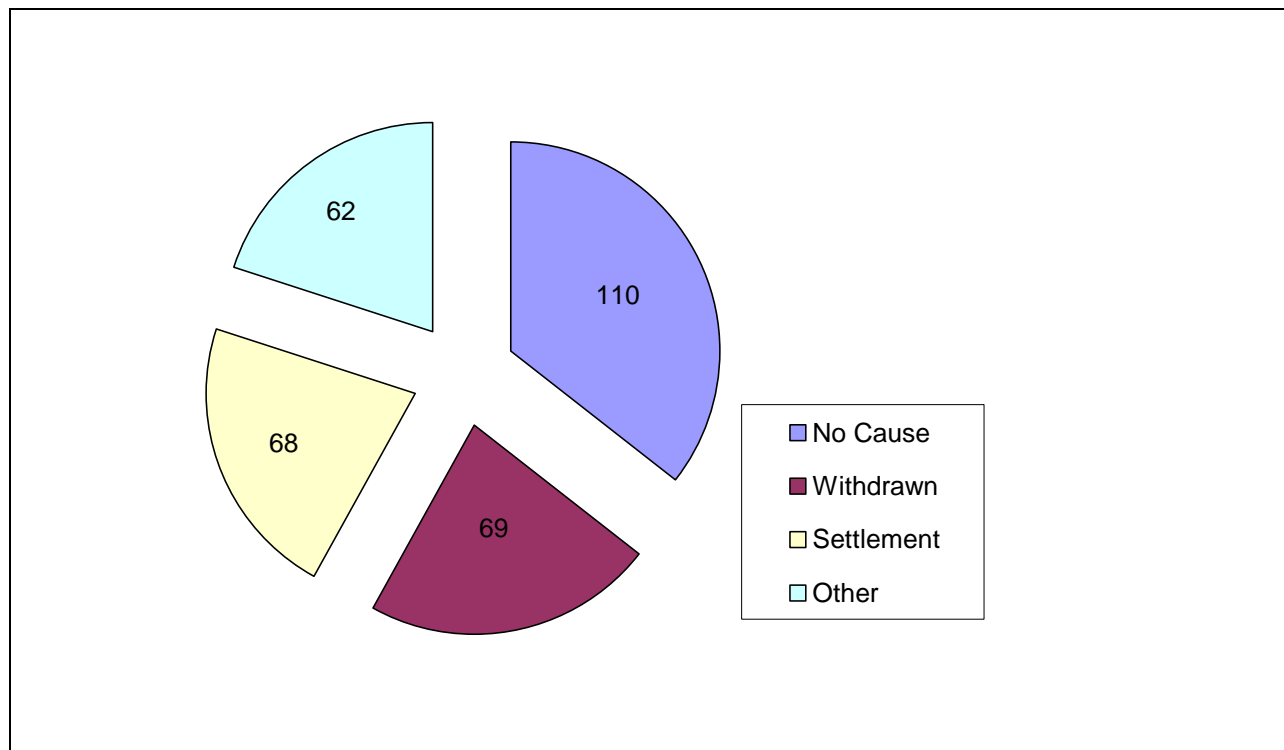
Figure 13: HUD Complaints by Discrimination Basis, 2000-2008



### Final Disposition of Complaints

With respect to the disposition of fair housing complaints, settlements were achieved in about one in every five cases (22%; n=68) filed between 2000 and 2008. The most common outcome for complaints during this period was a determination of "no cause," found in 36% (n=110) of cases. Complaints were withdrawn by complainants in 22% (n=69) of cases. Other dispositions, which included cases where there was a lack of cooperation by the complainant or other reasons for closing the case, accounted for the remaining 20% (N=62). See Figure 14.

Figure 14: HUD Complaints by Disposition, 2000-2008

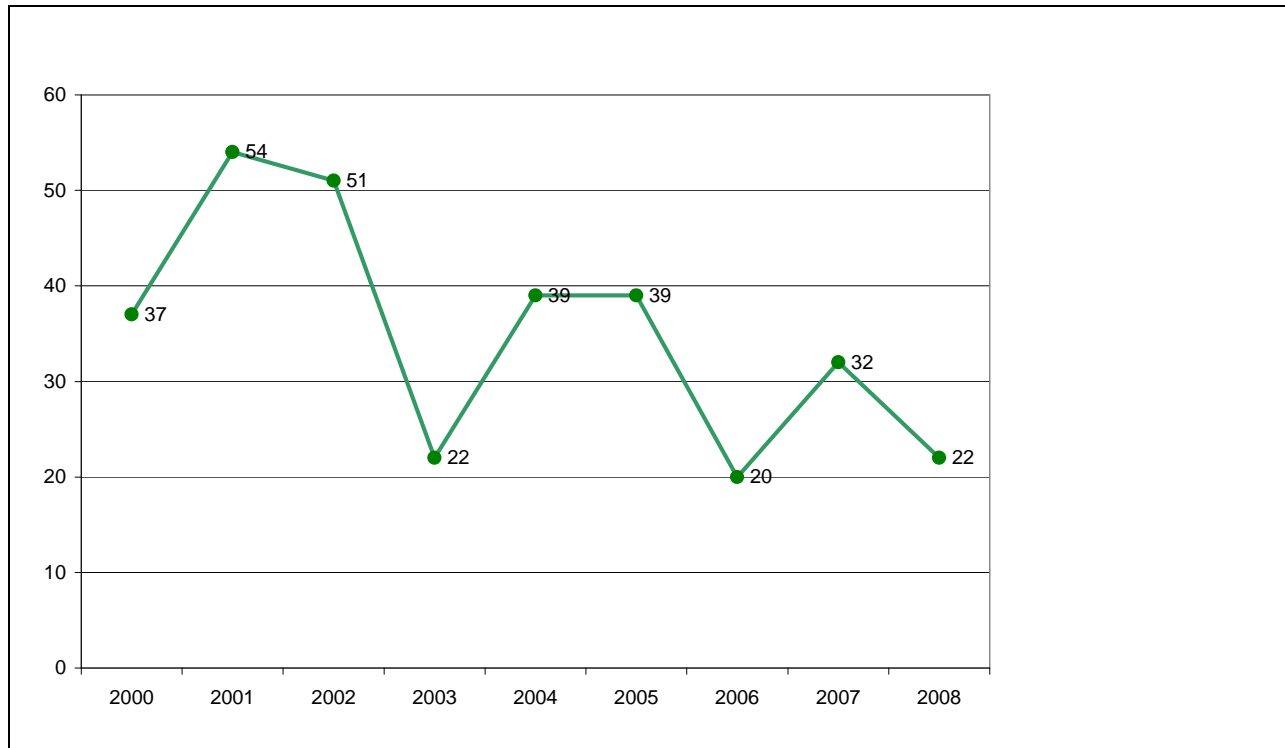


### Complaints Referred to FHC

While HUD typically avoids litigation if at all possible, they do refer cases to the Fair Housing Center of Metropolitan Detroit. According to litigation data supplied by FHC for the 30-year period from 1977-2007, they have filed a total of 394 lawsuits in federal or state courts. As of September 30, 2007, 390 cases had been closed and four remained open.

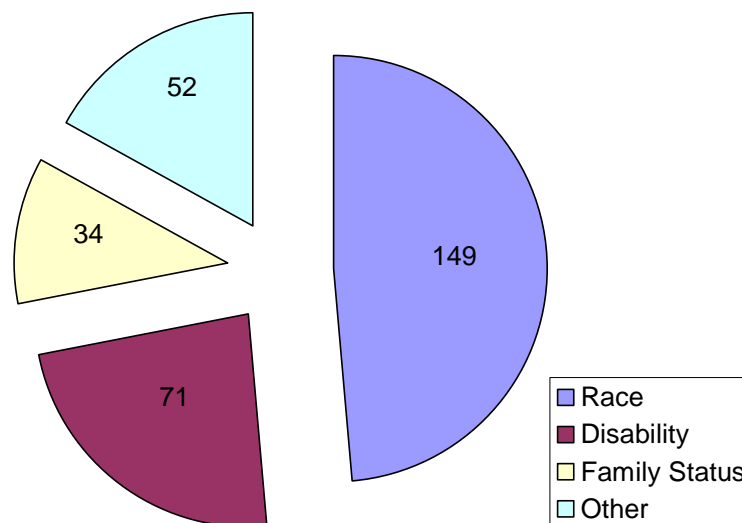
The Fair Housing Center of Metropolitan Detroit reviewed 316 cases from 2000 through 2008, with an average of 35 cases reviewed per year (Figure 15). The number of complaints reviewed by FHC-Detroit dealing with properties in the city of Detroit declined between 2000 and 2008. It should be noted that FHC-Detroit's budget has similarly declined from \$450,000 in 2000 to \$250,000 in 2007. While FHC-Detroit is funded by federal and state housing agencies, it is not under contract with the City of Detroit for fair housing services. A growing portion of FHC-Detroit's contracted services is with suburban and out-state communities.

Figure 15: FHC City of Detroit Complaints, 2000-2008



When examining fair housing complaints by type of allegation, about half (49%; n=149) of the 306 complaints on properties in the city of Detroit between 2000 and 2008 were regarding alleged racial discrimination (Figure 16). Disability ranked second at 23% (n=71) of all complaints during this same period. During 2007 and 2008, complaints alleging racial discrimination accounted for 75% and 68%, respectively, of those reviewed by the FHC-Detroit.

Figure 16: FHC City of Detroit Complaints by Allegation Type, 2000-2008



#### Foreclosures, Sub-Prime Lending and Neighborhood Stabilization

The current financial crisis has implications for fair housing choice in Detroit. Many Detroiters received mortgages issued in recent years that were sub-prime, meaning that little or no down payment was made. The mortgages were issued to households with low incomes and assets and troubled credit histories. It is likely that many of these individuals are members of protected classes as defined by fair housing laws. While the causes of the current financial crisis are complex, they do include the intent of government to increase homeownership among lower income individuals.

Impacts of the current crisis include large numbers of foreclosures resulting in an increase in housing vacancy and the likely deterioration of some city housing and neighborhoods. This directly threatens the remaining housing stock available to protected classes in Detroit. Other impacts include the tightening of credit and mortgage lending that will directly affect Detroiters' abilities to secure financing for home purchases both in Detroit and outside the city and may affect the ability of individuals with prior loan defaults to secure rental properties. Figure 17 illustrates predicted foreclosure rates for 2007 and 2008 based on the

number of foreclosures and the estimated number of mortgages for census block group areas.<sup>11</sup>

Figure 17: Predicted Foreclosure Rates, 2008

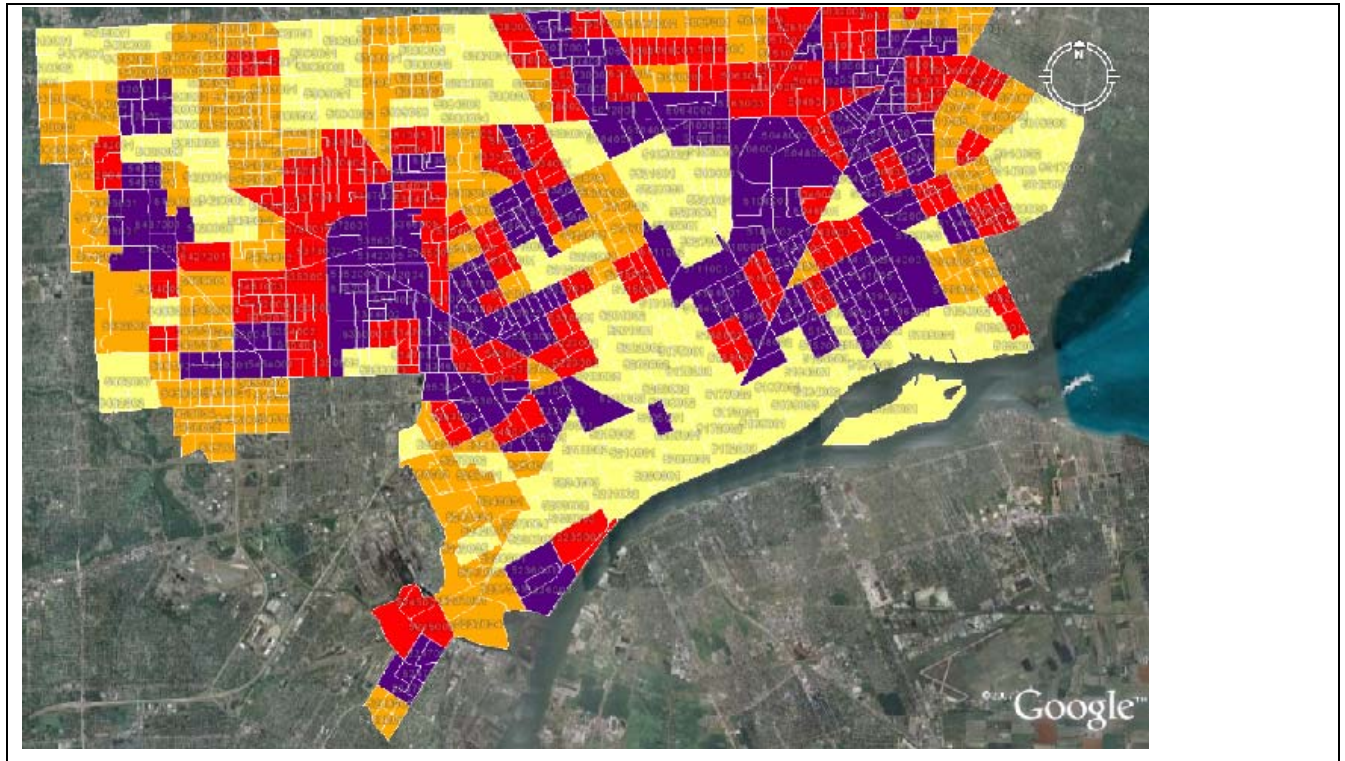


Figure 17 depicts census block groups area. Purple areas are those with predicted foreclosure rates of at least 20% (one in every five mortgages).

### **Summary**

Two sources of data on fair housing complaints were analyzed; the Detroit HUD office and the Fair Housing Center of Metropolitan Detroit. Complaint data covering the period 2000-2008 illustrates a slight upward trend. The most common basis upon which claims of discrimination were filed were race and disability status, followed by family status. The most common disposition for fair housing complaints is a "no cause" determination. Between 2000 and 2008, "no cause" was found in 36% of cases, and settlements were achieved in about one in five cases over that same period.

<sup>11</sup> Source: U.S. Department of Housing and Urban Development - Neighborhood Stabilization Program Data, 2008. [\[http://www.huduser.org/datasets/nsp.html\]](http://www.huduser.org/datasets/nsp.html)



## **SECTION IV: Analysis of Focus Groups**

This section begins with a description of focus group composition, recruitment, and procedures, then presents findings from each focus group, and concludes with an overall summary of focus group findings organized by key theme.

### ***Focus Group Recruitment and Procedures***

In order to provide a deeper, more detailed understanding of potential barriers to obtaining housing, a total of five focus groups were conducted with two target constituencies: 1) members of four protected classes (African-Americans, Hispanic-Americans, Arab/Chaldean-Americans and Hmong/Asian-Americans) generally considered to be the primary ethnic groups within the city of Detroit, and 2) representatives from organizations that provide fair housing and/or housing counseling services to Detroit residents.

Several methods were used to recruit focus group participants. For the focus group with representatives from organizations that provide fair housing and/or housing counseling services, Center for Urban Studies staff: 1) compiled a list of organizations that provide fair housing and/or housing counseling services to Detroit residents, 2) contacted administrators of these organizations by telephone to explain the purpose of the focus group and invite representatives to participate.

For the focus groups with citizens of a given ethnic heritage, the Center first worked with the host organization to compile a list of potential participants and obtain contact information. Recruitment flyers were mailed. Follow-up phone calls were made to those who had not responded to the mailing or those for whom mailing information was unavailable. When a compiled list provided an insufficient sample size, the Center purchased mailing lists for areas known to contain a large population of residents of the targeted ethnicity. Limited door-to-door canvassing also occurred.

Requirements for ethnic focus group participants were that they be Detroit residents at least 18 years old, and be a member of the racial/ethnic group targeted by a given focus group. In cases of non-English speaking participants, interpreters were available. Participants were provided lunch (representatives from organizations) or dinner (ethnic groups) as incentive to attend.

Focus groups with ethnic group residents were held at community-based organizations, and the session with representatives from government agencies and housing advocates was held on WSU's campus. Informed consent forms were obtained from participants prior to each focus group. Guided discussions took place during the meal to allow for "small talk" between researchers and participants. It was hoped this approach would be beneficial in creating a safe environment in which to share opinions in the upcoming discussion. Each focus groups lasted approximately two and a half hours. (See Appendix A for copies of focus group scripts.)

Qualitative analysis of focus group data was conducted to identify common and unique themes. Findings are presented according to major topics discussed. Participant remarks were transcribed and are included where applicable.

### ***Fair Housing Advocates/Housing Assistance Focus Group***

A focus group with four representatives from organizations providing fair housing and/or housing counseling services to Detroit residents was held on September 25, 2008 on Wayne State University's campus. Participants were evenly divided by gender. Two participants represented housing organizations, one participant represented an organization that reports on and litigates potential housing discrimination cases, and the final participant represented an agency that reviews and investigates civil rights and housing impediment issues.

#### Focus Group Key Topic Areas

The focus group script focused on three primary topic areas: 1) direct experience with housing complaints; 2) structure or organization of fair housing operations in City government; and 3) general questions about the state of fair housing discrimination and litigation in Detroit.

## Findings

### *A. Direct Experience with Fair Housing Violations*

Participants were asked a series of questions regarding their direct experiences with fair housing violations. Participants reported housing violations in the following areas: 1) disabilities, 2) race, 3) structural compliance, and 4) housing affordability.

*Disabilities.* Participants generally agreed that one of the largest areas of complaints they faced was the lack of housing accommodations for disabled persons. One respondent indicated that the majority of complaints they receive are not about discrimination based on race, but are instead related to lack of available housing for those with disabilities:

“MSDHA has now required that we build homes disability-accessible, but we have not built any yet....we don’t have a product for someone who has a disability.”

The ability of those with disabilities to afford suitable housing was also raised:

“I would think that income would come into play because if you’re building a single family home, I don’t know where the funding is coming from or how much stuff is actually involved in it, but once it’s built, does that person, being that they are disabled and they are probably on disability, then how do they afford the product?”

The group also felt that those with mental disabilities are particularly vulnerable because they often lack a voice. As one respondent explained, “The mentally disabled are underrepresented in terms of complaints. If they do not have supportive services—an advocate—then they are not heard,” and another participant supported this sentiment, explaining that “...landlords know that they are not going to say anything.” The group also indicated that landlords find ways to avoid having residents with mental illnesses in their properties.

*Race.* When asked whether racial issues are an impediment to fair housing choices, respondents indicated that, in contrast to historical patterns, current issues of discrimination are “subtle” and difficult to prove. As one respondent stated:

“If I have an African-American gentleman come to me and says he was discriminated against because he wasn’t allowed to purchase a home—and it turns out that the home was sold to a white family—based on those facts, it is virtually impossible for me to prove that he was discriminated against, though we may see very well that he may have been....The complaint may not be

proof of anything substantial, but may in fact be a greater representation of what is going on.”

Also a consideration in terms of racial discrimination in housing in the city of Detroit, according to another respondent, is the fact that Detroit’s minorities tend to “migrate together” and that, at least with respect to low income households, “different races tend to live in certain communities and they don’t step outside of those communities too much (I am speaking of the low-income), and so we have not had any discrimination complaints.”

Another individual indicated that, at the time of his/her agency’s last annual report, 57 complaints of racial discrimination in Wayne County were recorded, and that 32 of those cases came from the city of Detroit, and 24 were racial discrimination claims filed by African-American residents.

*Structural Design and Construction Compliance.* Focus group participants reported that non-compliance with structural design and construction requirements are issues with respect to Detroit housing. They explained that, because of Detroit’s aging infrastructure, “modifications in terms of older structures in the city of Detroit are not required by any laws,” that “[a] major issue we find in terms of disabilities are the failure to make reasonable accommodations in policy or practices for a person’s disability....”

In terms of new construction, all ground floor units in multi- and single-family homes are required to be accessible. Focus group participants reported that construction violations do occur when builders bypass this requirement by building only two-story homes. According to one respondent, “A lot of the multi-family home builders have shied away from building ground units and have developed two story townhouses to be exempt from the accessibility requirements.”

*Housing Affordability.* All focus group participants commented on the impact of the current economic climate in Southeast Michigan on Detroit residents seeking housing. One respondent indicated that income was the main issue his/her agency dealt with in terms of affordable housing barriers, and another stated the problem is that the resident income requirement was either too low or above the cutoff for aid:

“There is no middle ground right now with the products we are providing and it has partially to do with MSHDA hasn’t increase their guidelines for a long time and just, you know, people not being able to get mortgages.”

When asked how often their agencies are asked to work with clients who report that they cannot afford housing, two respondents stated this was almost always the case. One respondent went on to explain that housing support services are unavailable. S/he stated:

"I received a call from a woman who was evicted and needed a place as soon as possible, and she spent ten minutes stating she couldn't find help. She doesn't work and was a student at Marygrove (she was an elderly woman). Those are the types of calls we receive about needing help and no system in place to provide that help."

State or Federal lawsuits involved in complaints. Participants were asked how housing complaints and lawsuits are handled. They indicated procedures varied depending upon the agency involved. For example, complaints filed with HUD undergo an administrative process before going to court. Alternatively, when filed with the FHC, complaints may go directly to court. Respondents stated that those residents with "strong cases" are more likely to choose court rather than the administrative remediation process. Respondents also indicated that only a very small percentage (typically less than 1%) of state and federal lawsuits are litigated, but that local cases are slightly more likely (3-4%) to end up in litigation:

"We have a strong federal mandate in the law to attempt to conciliate the cases.... If conciliation fails, we make a determination of whether there is reasonable cause to believe that a discriminatory housing practice has occurred or was about to occur. For example, last year in the United States, for the tens of thousands of complaints filed, we only had 30 to 40 cases that went to court and then through a jury trial to a verdict."

One respondent stated that an advantage their agency had over federal government agencies in investigating claims of discrimination was the use of what were termed "testers." As this respondent explained:

"There are very few instances of blatant discrimination; housing providers rarely told individuals they did not want to rent or sell them particular advertised housing units because of their race, religion, or other protected characteristic. Instead, the FHC was able to uncover discrimination with use of testers. Testing provides tools for litigation; without that, then there would not be any proof."

Another respondent suggested that the City of Detroit should have a plan to disseminate information about housing accessibility to the public, "be it someone from [the] human rights department that goes to conferences in the area and speak on issues of accessibility."

*Five-year trend.* Participants were asked about historical trends in complaints over the past five years. Participants reported that, while it appears the overall trend in litigation activity has declined over the past decade, recent federal media campaign efforts aimed at educating the public on housing issues have created a noticeable increase in complaint activity.

Regarding the outcome of complaints, one respondent indicated that the vast majority (“about 88 to 90%”) of cases that reach the litigation stage are resolved in favor of the complainant and that settlements have increased from \$2,000 or \$3,000 to \$30,000.

Conversely, another respondent stated that “the vast majority” of cases are settled with “a recommendation for no cause for discrimination, not based on the fact that discrimination didn’t occur, but based on the fact that many times it is hard to prove and we are not in a position where we can collect enough information to prove that administratively.”

A third respondent echoed this experience, and added that only a small percentage of his/her agency’s complaints move to litigation because “ we [our agency] have a pretty good idea of what it takes to win a case.”

#### *B. Structure/Organization of Fair Housing Operations in the City Government*

Participants were asked a series of questions regarding how the City of Detroit’s internal structure functions in dealing with fair housing issues. When asked which agencies were involved in housing complaints, two participants agreed there is no department of fair housing, that the Human Rights Department does not investigate complaints, and that there is a referral service to Detroit’s Michigan Department of Civil Rights (MDCR). As one respondent stated:

“In Michigan, we have FHAP.....the administering and managing unit of the Fair Housing Assistance Program (FHAP), which provides reimbursement to state and local government agencies that investigate housing discrimination complaints filed under laws that HUD has certified as substantially equivalent to the federal Fair Housing Act. The Michigan Department of Civil Rights is the only FHAP. HUD pays them to investigate housing complaints. The MDCR receives every complaint that they would normally receive. They investigate all housing discrimination complaints throughout the state of Michigan.”

Another respondent added:

“The city has a City Executive Order (Human Rights Clearance) that requires those who receive funds that they will be in a contract that says there is compliance with fair housing. HUD requires all of the sub recipients of federal funds to sign statements saying they are not going to discriminate.”

It was further stated that the City of Detroit protects itself against contractors who build in the city:

“Contracts that the City of Detroit provides to contractors relieves the City of responsibility. If something goes wrong then don't sue the City, and the City of Detroit isn't receiving funds (federal) to investigate those complaints, so they are going to refer to that agency that gets paid to do that task.”

### *C. Concluding Questions*

When asked if the City's elected officials had interest in affirmatively furthering fair housing in Detroit, the general consensus was that the City was moving in this direction and “developing an action plan,” but as one respondent claimed, “There is a lack of municipal staff and public service agency staff awareness of fair housing laws and resources for referral purposes.”

### *D. Recommendations to City Officials*

The housing advocate focus group offered a number of recommendations. First and foremost is the establishment of outreach and education programs so that residents are able to become more aware of housing issues in general and how to effectively deal with them. In the words of one respondent, the City “should be extraordinarily proactive in just getting the word out.” The second recommendation is the establishment of allocation priorities for various ethnic groups that do not receive support or recognition from the City.

### *E. Summary*

Overall findings from the focus group consisting of advocates for fair housing indicate that, while there was general knowledge of fair housing violations with respect to disabilities, building issues, and affordability, a main issue identified was what seemed to participants to be a lack of concern from City officials regarding fair housing, as well as the lack of a City department focused on this issue. The current state of the economy was also defined by the group as an impediment to fair housing.

Participants identified a trend in the reduction of housing-related complaints filed within the city, which the group indicated might be a result of local, state and federal agencies failing to work collectively to increase awareness of and education regarding fair housing standards and practices. It is anticipated that local testing of fair housing conditions will continue.



### ***Ethnic Group Focus Groups***

Focus groups with the four ethnic groups consisted of the following topic areas: 1) reasons for searching for housing in Detroit; 2) direct experiences with fair housing violations; 3) experience, if any, with racial/ethnic harassment or intimidation in Detroit; 4) perceptions of racial/ethnic tolerance of people in housing complexes, neighborhoods, and businesses in Detroit; 5) perceptions of the City of Detroit's government officials creating a welcoming environment for all racial/ethnic and religious groups; and 6) recommendations for the City of Detroit's government officials.

This section provides a summary of each focus group. Qualitative analysis of focus group data employed a thematic approach to identify common and unique themes.

#### African American Residents

The focus group with African-American residents was held in the offices of a non-profit agency on Detroit's east side, and was comprised of seven females and one male respondent. Five of eight participants reported living in Detroit all their lives and three stated they have been Detroit residents for 38 to 46 years. While most participants were from the city's east side, two were previous west side residents. All owned their homes.

A description of key focus group findings follows, arranged by topic.

##### *A. Reasons for searching for housing in Detroit*

Focus group respondents were asked to articulate their reasons for searching for housing in Detroit. Most cited affordability and the desire to live near family, other reasons included a lifelong affiliation with the city and the thought of it as "home," and several mentioned financial assistance plans for first time buyers in Detroit as an incentive. For example:

"I came across a program called Dream Dollars and that is what prompted me to buy property in Detroit. It was a program offered through one of the banks, in part of the New Detroit, Morning Side Community, and U-SNAP-BAC. The program was a huge factor of my interest to purchase property, because it provided down payment assistance for first-time home buyers."

*B. Direct experience with fair housing violations*

A number of participants indicated they had directly experienced fair housing violations. One respondent reported driving by homes for sale and writing down numbers to call and inquire about properties, but not receiving return phone calls from sellers. The participant said these homes were located in Detroit, but area code prefixes on the numbers called were (248) and (734) exchanges. When asked if s/he felt s/he would have received return calls from sellers in (313), this respondent stated: "I really don't know; it could have been that they didn't get the message; the property was sold."

Section 8 vouchers. Income was generally reported by the group as a barrier to fair housing access, with the explanation that landlords preferred renters who had Section 8. As one respondent stated:

"It was a problem (an income problem) if you wanted to live in the nicer areas, and you didn't have Section 8. If you didn't have a great, great job then landlords only wanted Section 8 people to guarantee rent money. They wanted their money sent to them."

A few participants agreed that a screening process exists, stating that:

"Because landlords said Section 8 only or they knew what questions to ask they could deny you. For example, 'Do you have kids?' Was a question posed to see if individuals qualified for Section 8. If you didn't have the right answers you were denied."

Another participant stated:

"It was always the nicer homes in Northwest and Southfield. They would always discriminate."

Affordability. Affordability was also indicated as a barrier in finding housing to buy or rent in Detroit, due to rising rental housing prices that sometimes exceed what a buyer would pay in monthly mortgage payments. One focus group participant stated:

"It has been difficult for the average person to find housing for the last 3 to 5 years due to the average price of rental housing. People cannot afford rental property. Some of the rental property is more expensive than some of our mortgage payments, so that makes it difficult for someone who is making poverty level up to \$25,000 a year. Some of these homeowners are charging up to \$1,000 in rent a month for rental, and you can get a mortgage less than that. When I think about some of us, who have these affordable homes? We have mortgages less than that."

Elaborating on the theme, another added:

"I have spoken to some people who are really experiencing it now. Some single women who have children that are settling for what I would call not so

good living conditions because they cannot afford to rent at \$750 or \$850 a month. Now if you look in the paper or magazine, you're not going to find any rental property under \$800 a month."

Quality of rental properties. Landlord issues were reported by two long-term city residents, who indicated that landlords of rental properties near their residences were not maintaining rental properties adequately:

"The house next door from us. They never fix the place up. My wife sat down with a lady trying to convince her not to rent the property. The roof is bad. After someone leaves, the landlords just patch it up, while the lady told my wife that she just cannot afford anywhere else. The place is a dump. The landlords just look for the next sucker. The people who move in never stay for long."

Applying for mortgage. When asked if they experienced difficulties obtaining a mortgage for property in Detroit, one participant commented affirmatively, saying s/he had been declined a mortgage on a second home due to credit score. This resident went to another lender.

Property insurance. When asked about whether or not they had ever been denied property insurance in the city, participants replied that they had not been denied, per say, but that the price of property insurance in the city was cost-prohibitive. As one respondent explained:

"When I tell them 24 [zip code 48224 encompasses east Detroit and the Grosse Pointe cities], they always think Grosse Pointe. Then they ask that trick question about what block. That block always messes up the price."

Filing a complaint. No respondents reported having filed a complaint about fair housing violations or other racially/ethnically discriminatory practices with the city of Detroit. However, participants all agreed with the following statement related to lack of knowledge about how to file such a complaint if the need arose:

"If I felt I was discriminated against, I really wouldn't know the first steps to take in the process. I would probably have to get on the internet to find something, or ask my sister... I don't know the first step. I don't know who governs that."

Following up on the lack of knowledge about how to file a complaint about fair housing violations, a perhaps larger issue was raised — one which would appear to lend credence to the need for education and outreach identified by participants in the fair housing advocates focus group:

"This isn't 1964 no more. Things are much different. You can be cheated and not even know it. You can be denied something and not even realize it."

*C. Experience with racial/ethnic harassment or intimidation in Detroit*

When participants were asked if they had personally experienced any racial or ethnic intimidation while living in Detroit, the general consensus was no, they had not. No other comments on the topic were made.

*D. Perceptions of racial/ethnic tolerance of people in housing complexes, neighborhoods, and businesses in Detroit*

None of the focus group respondents reported experiencing a realtor, government official, or someone else directing them to a specific neighborhood in Detroit. However, when asked about how they felt about realtors, lenders, landlords, and/or apartment managers working in Detroit, the overall feeling expressed was that these groups do not treat all racial, ethnic, religious groups and neighborhoods similarly. One respondent indicated "they think they do, but they don't," and another expressed the belief that they have a "selective screening process."

One respondent was the owner of rental property and explained:

"I have rental property, and I have to be honest, I am going say no. If they don't look the part, then I am going to say no. I have a mortgage to pay. I have to pay my taxes and I have bills. I can't afford for them [renters] to just live there. I need my money every month. Period. I am not nice. It is a business."

Another respondent added:

"If I had a house, I would only rent Section 8 because I know I would get my money. I am sure to get it. There are a very few I would rent to."

*Ethnically-concentrated neighborhoods.* When asked how they felt about living in a community with the same racial or ethnic group, participants agreed that they would not be able to live just anywhere in Detroit - that it is important for them to live in a neighborhood where other people are of the same race/ethnicity. In the words of one respondent, "People want to live where they feel comfortable. We don't want the harassment." One participant added that, "If you have the money you can live anywhere you want to, but there is no guarantee that there will not be any issues."

*Preference to live in Detroit?* Participants were then asked how many would still want to live in Detroit if they could live anywhere. None indicated they would still want to live in Detroit. All focus group respondents were asked whether they would consider moving elsewhere, and all agreed they would. They cited crime, government, and schools as reasons to consider moving elsewhere.

*Racial tolerance of businesses in Detroit.* When focus group participants were asked if they considered businesses in Detroit to be racially/ethnically tolerant, they stated that they generally were not. One indicated a problem receiving service at a gas station outside his/her neighborhood. Another agreed that gas stations and corner store employees "are rude and disrespectful."

One respondent reported the following incident:

"I had an experience; a white kid looked at me like I was going to do something to him. Intimidated by me."

Another respondent reported experiencing vendor mistrust:

"[R]ight here in our own neighborhood, right up the street at Mack and Alter, we have businesses that when we go in, we are being followed by employees. That's what makes you want to go outside of Detroit to shop, because it makes you feel uncomfortable. I left out the store and said forget it."

#### *E. Perceptions of whether or not City of Detroit government officials create a welcoming environment for all racial, ethnic, and religious groups*

The general perception of those who participated in the focus group is that the City is not making efforts to create a welcoming environment. This perception is most evident in responses surrounding the belief that the City does not support its citizens. Respondents indicated that police do not respond to emergency calls in a timely manner, and that, "If you call the police they won't come until a few hours later - sometimes not until the next day," or would not come "unless there is some shooting going on." One resident added, "everyone is looking out for their selves. You have a corrupt mayor and administration."

#### *F. Recommendations for government officials*

Focus group participants were asked for recommendations to improve fair housing and/or acceptance of racial ethnic diversity in the city. No specific recommendations were offered.

However, focus group participants expressed a need to train and educate residents about home buying, obtaining mortgages, and taking care of property, in general.

### *G. Summary*

Findings from the focus group with African-American residents indicate that while some report experiencing incidences of violations of fair housing laws in Detroit, the majority of participants have not. However, they reported being unsure how to report such incidences should they occur. Despite some participants having experiencing non-housing-related incidents of harassment and intimidation, these incidents have not affected their decision to remain in Detroit. They indicated this decision has generally been made for them via family and affordability issues.

Focus group participants cited a lack of faith that City government will help them achieve a better standard of living, most stridently expressed as a lack of public safety and security. Participants also perceive Detroit's government officials to be unwilling to make efforts to encourage members of all racial/ethnic groups to move to the city and feel welcome. Lastly, focus group participants expressed a need to train and educate residents about home buying, obtaining mortgages, and taking care of property, in general.

### Arab-American Residents

The focus group of Arab-American residents was held at the Arab Community Center for Economic and Social Services (ACCESS) offices. The participants included seven males and one female, and they reported living in Detroit for a period ranging from one to 25 years. Two participants reported owning their own homes, and six were living in rental properties.

A description of the key focus group findings follows:

#### *A. Reasons for searching for housing in Detroit*

Most participants indicated that they based their decision to live in the City of Detroit on culture, housing affordability, and family. As one respondent stated, "I came back to Detroit to look for a place to rent in this area because it is safe and for the culture."

Another explained: "I initially looked in the Joy and Southfield area. The Mosque closed, so

I did not rent in the area. If the church closes then that is bad news, so that's what helped me decide one location over other," and a third respondent stated:

"There are other places in Dearborn or Detroit where it's condensed, for instance like with Arabic people, but even I guess within those condensed communities or whatever, it's very different, the lifestyle is different, the way the culture is practiced is different, I mean like the way we practice our culture or my religion in this area, I feel most comfortable."

One participant provided the following comment regarding Detroit being known nationally for its acceptance of the Arab-American culture:

"For my wife, after 9/11, when she wanted to wear head scarf, it was something to be ashamed in Massachusetts. In Massachusetts the Arabic cultural and religion is not common, so that's why we came here. We targeted this area to retain culture, religion, and support. There is no place in America that is concentrated in Arabic people like here."

#### *B. Direct experience with fair housing violations*

Focus group participants were asked a series of questions regarding their direct experiences with fair housing violations. A number reported having experiences with fair housing violations, for example:

"When I was talking on phone, maybe I speak with an accent or something; so the majority of things that I saw were apartments. I suspect when they hear an accent on phone, and based on that they opt not to give any other information."

*In-person contact.* Another respondent indicated that while their contact with landlords was positive via phone, this was not the case in person:

"Refused once you look at property. Happen to me a couple of times on the phone and they accept you, then when you go to someone, just there to steer you away from it. They say it is already sold. Indirectly a couple of times, when see face, they change tone."

One participant reported the screening process seemed to work until he showed up to see a property and it became obvious he was of Arabic descent. The respondent explained that he was given the excuse that someone had come by in the meantime and made an offer that was followed up this way by the sellers:

"They live in their house for so long that they want to give it to someone of their same culture. They are leaving but selling to people of more like them. They have loyalty to street and neighbors to make sure that you are selling it to a good person."

Neighborhood steering? The focus group participants were asked whether or not they were directed to a specific neighborhood in Detroit by a realtor, a government official, or someone else. While they reported hearing of that occurring outside of the city, none were aware of this type of behavior happening in Detroit, nor had any of them personally experienced racial/ethnic harassment or intimidation while looking for housing in the city.

Applying for mortgage. When asked if they experienced any difficulties in obtaining a mortgage for property in Detroit, many expressed feeling an undercurrent of discrimination that seemed to exist against minorities.

Property insurance. Obtaining property insurance was cited as a challenge by focus group participants. None had been denied property insurance, but comments indicated a belief that vendors lack a consistent and fair system for pricing:

"In my house, when I bought it, they estimated the cost of property insurance at \$5,000. I said why. He said because replacement cost. I said, if I bought for 200,000 dollars and I wanted to insure it for a half a million dollars, he said that there is a formula. They plug in the information about the house (square footage, and how big it is) and the system will throw in a number. I said no and I will go somewhere else. Even them, the insurance company, they are not consistent with what they are providing."

### *C. Experiences with racial/ethnic harassment or intimidation in Detroit*

When asked if they experienced racial/ethnic harassment or intimidation in Detroit, some of the younger participants appeared more willing to respond in regard to how things have changed since the September 11<sup>th</sup> attacks:

"Where I grew up, they were very diverse. There were blacks, whites, there were Arabs. Where I went to school, I saw everybody because we lived in the same area and went to the same school. They were more accepted or were more, it was easier to get along. But post 9/11, I mean, it was very hard to be friends with someone from a different race so that's why nowadays people are more comfortable with around their type of people because of what's happened."

"...after 9/11 there's a fight every week. It's usually white against Arab and it's like 2% black."

"I lived in both times so before 9/11 it was underneath the surface, but after 9/11 I think it's blown up... If you are sending a message in all the medias? Every time something happened, they put an Arabic Muslim picture. Any



bomb, anything, the average person looks you and thinks you're associated with Muslims and Arabs with terrorism, in the name of security....I have lived and worked with blacks, whites, and Spanish. We have no problems, but the problem is the way the media do things, the way the government display things..."

*D. Perceptions of racial/ethnic tolerance of people in housing complexes, neighborhoods, and businesses in Detroit*

Focus group participants were also asked about their perceptions of racial/ethnic tolerance in housing complexes, neighborhoods and businesses. The west side of Detroit and bordering Dearborn are home to the largest concentration of Arab Americans in the country. Here again, younger participants were more vocal than older participants in the group. The son of one of participant had this to say:

"Our English teacher said, think about it this way, it was our turn, now it's your turn. Because she is our teacher, I didn't want to argue with her. I could have just told her it was different—you can't compare it to how blacks were treated... (Inaudible)... respect towards Arabs but not that bad, it did change, the people and their feelings, they pretend sometimes or stuff like that, but not that bad, no one would come up to you and say you Arab, cuss me out or like that."

*Ethnic communities*. Another question regarding neighborhood tolerance prompted this comment on how ethnic groups are geographically concentrated in Detroit and its surrounding suburbs:

"Yeah, Detroit and the outer suburbs. It just feels like kinda blacks will stay with theirs and you kinda see people stick to their own and I didn't see that as much in Massachusetts. Maybe in other places too, you don't see... people don't really care as much. Maybe it's 90% white or something; here the minority are very large groups. I noticed when I came here but as far as... it kinda feels like everyone sticks to their own here."

*Racial tolerance among businesses*. When asked about racial tolerance among businesses, some perceived a lack of such tolerance, as indicated by the following series of comments:

"I guess it all depends on what business it's in. I mean if it's professional it's not so tolerant. But if it's a restaurant they are tolerant because they need the work. But when you're coming to like an office job or something it's like they're not tolerant to what they want a certain kind of people working there, or certain races."

"Even within the service industry, I work in the service industry, even within in that, there is still that type of discrimination."

"That's even in the restaurants. You find the minorities in the back making food or busing tables. You won't find them running the cash register or waiting on tables."

*Seeking housing.* Most focus group participants did not provide a response when asked about difficulties in finding housing to buy or rent in Detroit' however, one respondent who is a real estate agent indicated that he or she experiences difficulty in selling houses based on what they perceived to be racial discrimination:

"As a realtor, I do. Sometimes when I show houses in different neighborhoods, like I said over the phone and I go there and show houses, spend time with them and show them 20 houses and then suddenly when I call to follow up with them, they don't answer my phone. They don't. If they answer it's like we changed our mind for buying a house. I know they didn't change their minds. Sometimes I have my manager call to get the real story and they give me good feedback and I find out they don't want to deal with me. If you don't want to deal with me, that's fine, I'm not going to take that against you, that's fine but don't make me work with you for two, three months and then that."

*E. Perceptions of whether or not City of Detroit government officials create a welcoming environment for all racial, ethnic, and religious groups*

The majority of respondents reported that they do not perceive that the City of Detroit has actively created a welcoming environment for all racial, ethnic and religious groups. "Maybe they tried," one respondent stated, "but not hard enough. I think the message wasn't to outreach to the community. I don't hear of any community discussing issues. Even when you go to the government office, it's not a diverse working group. It is either dominated by one group working there or the other."

*F. Recommendations for government officials*

Focus group participants were asked for recommendations to improve fair housing and/or acceptance of racial ethnic diversity in the city. Overall, participants would like to see more people of Arab-American descent holding positions in city government in order for them to feel more a part of the solution to better relations. They also voiced the desire to see more outreach to their community and the provision of community education regarding Muslims and their culture:

"I would say something about education. At work, there is an African American Muslim that wears a scarf. Why was he being disrespectful? They tell him to take off the scarf, because if they were at work with their cowboy hats then they would have to take it off. Education about Arab and Muslim -

just more education, then people can understand why things are done. Interfaith education and just anything that would help.”

Additionally, there were criticisms of city administration for its perceived failure to gain the trust of the Arab-American community. Collectively, they cited a lack of community leadership.

### *G. Summary*

A focus group with Arab-American residents was conducted as part of the AI study. When asked why they sought housing in Detroit, three reasons emerged: 1) proximity to others in their culture, 2) housing affordability, and 3) proximity to family members. While a considerable amount of discussion centered on fair housing violation issues, perception of the existence of such violations were more frequent than reported incidents. As residents of the largest concentrations of Arab-Americans in the nation, participants shared that they tend to conduct their lives in very close approximation to individuals of their own culture and ethnicity, and, by extension, conduct the majority of their transactions with these same community members. Thus, as one participant stated, “Most Arab-Americans do not realize that they are being discriminated against. They buy within their own community.” However, participants indicated that there is a lack of trust of those outside their community.

As was also the case in focus groups with other ethnic groups, Arab-American participants cited a lack of confidence that city government would help them achieve a better standard of living. Collectively, Arab-American participants do not feel they have a voice in Detroit government and express the belief that this hampers their ability to be understood and thus, “be part of the solution.”

### Hispanic-American Residents

This section presents a summary of key findings from the focus group held with Hispanic-American Detroit residents at the Latin Americans for Social and Economic Development (LASED) office in Detroit. All focus group participants were Hispanic - two respondents were female and one male. All were homeowners in Southwest Detroit.

A description of the key focus group findings follows:

### *A. Reasons for searching for housing in Detroit*

When asked why they sought housing in the City of Detroit, participants in the Hispanic-American focus group cited affordability and proximity to family. They also cited opportunity as a reason for seeking housing in Detroit:

“When I was getting married, my parents lived on Casper and my husband’s family lived on Vinewood. Me and my husband wanted to move out the city, so we were looking in the suburbs. It just so happened that an elderly woman lived next door, and she passed away at that time. My dad always took care of her. So her family offered my dad the house up front if he wanted it. At that time we were getting married, looking for a home and had a hard time looking in the suburbs as far as what we could afford at that time. So we just went ahead and put a bid on it and we got it. So it just so happens is the house next door to my parents in Detroit. Not necessarily looking, but it was an opportunity.”

### *B. Direct experience with fair housing violations*

Focus group participants were asked a series of questions regarding their direct experiences with fair housing violations. None reported having been refused service or information while looking for a home, having been steered to certain neighborhoods in the city, or denied property insurance. They indicated, however, that their choice of insurance providers was limited, as illustrated by the following two statements:

“When I purchased our house, they had said that the only company that would cover in the city was Michigan Home Basic, so that’s why I went with them.”

“When me and my husband had first purchased a home in the seventies, we first were able to buy regular insurance, and we had it for a couple of years. Then all of a sudden we had to have Michigan Basic, and no one else would cover. There were a lot of issues in the seventies and that is when whole insurance thing began to change. It was very scary for us. That was all of Detroit. No one wanted to give us insurance and all the companies refused. They stated that it was risky and a dangerous area. At that time the area of Michigan Avenue was not dangerous, so they redlined us.”

### *C. Experiences with racial/ethnic harassment or intimidation in Detroit*

When asked about experiences with racial or ethnic harassment or intimidation, one participant reported that people prey on those new to the country:

“I think the people that are immigrants or undocumented are the people who really, really have been abused, and they are the ones you need to talk to.”

There are several of things that have happen to them. Some of them are the people who bought homes, and they had people who said that they were notary publics. [This] was a whole issue in our neighborhood a couple years ago. This notary public thing. Because in Mexico or Latin America, a notary public is someone who is higher than a lawyer, almost a judge, and here anybody can be a notary public. So people were going to them thinking they were honest people, they sold them insurance and sold property and they ripped them off. Another issue is fake mortgages. People were giving fake mortgages because they knew that they were undocumented. They knew that they did not speak the language well, so they took advantage of them. There is a lot of discrimination going on now, and it has been going on for the last fifteen years."

These practices were not perceived to be limited to outsiders:

"They want to be a part of the system, but because they know they don't have a leg to stand on, they know they can take them to the cleaners. Some of it is our own people."

"No, for real—it's our own people and in general. It became a hot neighborhood because people from California and Texas were willing to pay 150,000 cash on a house. So they were willing to take them to the cleaners."

*Language as a barrier.* Language barriers were also perceived as a problem. According to one respondent, "if you do not speak the language, if you do not know all the innuendo, then you are at a loss, and if you are depending on people who are supposed to be translating to you and they are part of the mix, then you are at a loss." Another respondent agreed, saying, "I don't know if you would see that as discrimination, but the language thing, it just the unfair practices. People taking advantage."

*Choosing SW Detroit.* When asked about whether or not they would have trouble finding housing in another part of the city, responses from participants focused on their contentment where they currently live and lack of desire to move elsewhere in the city where they may not feel as comfortable:

"I don't feel like I would be comfortable. I like Southwest Detroit because the variety is mixed. I wouldn't even know what kind of housing stock there is in the other parts of the city."

#### *D. Perceptions of racial/ethnic tolerance of people in housing complexes, neighborhoods, and businesses in Detroit*

Due to how Hispanic residents tend to cluster in the city, ethnic tolerance was largely reported as a non-issue within the individual communities. Comments from focus group

participants suggested that they tend to base their feelings on the way people “looked”; particularly with regard to first impressions. Following are examples of these perceptions:

“Michigan is very, very racist. That I will tell you. They will look at you funny. I have a friend who is Polish. It was difficult for her and she’s very open-minded. A Middle Eastern family moved next door to her in west Dearborn, and it was difficult for her. Once they got to know her, she realized it was okay.”

“It’s not only whites. It’s the Arabs that look at us funny, African-Americans that look at us funny. It’s the Whites. It’s not only them but it is our own people. We look at the undocumented funny.”

*E. Perceptions of whether or not City of Detroit government officials create a welcoming environment for all racial, ethnic, and religious groups.*

Participants were then asked if they felt the City has attempted to create an environment where everyone is welcome. This topic elicited the most comments from participants, with all indicating that the City has not made efforts to create a welcoming environment.

According to one respondent:

“The City of Detroit, you can definitely feel the atmosphere or the mood of City of Detroit employees very strongly anti-discrimination. They don’t make you feel welcome here. Under the previous administration, Southwest Detroit was one of the most neglected areas. I think we struggle to have a voice, and I think that the current mayor now is addressing some of those issues. But you don’t feel like you are wanted, nor do you feel like you are liked. I think there is reason the second generation of Mexican-Americans wants to move. As much as I love my neighborhood, if I had children, I would have to move. My personal experience is that I would leave.”

Another respondent concurred:

“I am old and I am going to tell you—Southwest gets whatever the dogs get. Less than the leftovers. We started to get empowerment money, so we had Mexican Bakery and all this other stuff. As a whole, everything that we got in Southwest Detroit was because of (special) people. Many other people fought for everything we have, beginning with the public schools, the Catholic Church. But every institution we have in this city, we have fought tooth and nail for anything we have. Even Wayne State University. As liberal and open minded as it is, WSU is very discriminatory against Latinos. Nothing has changed.”

Diversity education. Participants report that there is “a lot of ignorance in our city,” and that “we have not tried to teach diversity,” which they feel is the City’s fault because it lacks a sense of community.

Law enforcement discriminatory practices. They also feel they face discrimination from law enforcement, exemplified by the following comments:

“[We] have a lot of law enforcers who do not speak Spanish—of course what do they do if they need a translator, call INS.”

And:

“Oh no, there’s another thing that’s being done more and more that is plain out discrimination. The fact that they are profiling—racial profiling in the city of Detroit. Even Latino police officers, if they don’t want break up a fight or get involved they call INS and INS takes everybody. They don’t care who you are. There is a young woman, Puerto Rican. They profiled her and said she was an illegal alien and was told she was too dark to be a Mexican-American.”

They also report special vulnerability to crime and criminal targeting:

“There have been a whole lot of unlawful robberies and murders because they know that Latino men do not bank, because we do not bank. So what they do is go to the party store and cash their checks and there are people waiting for them. Whites, Latinos, and African American males are outside waiting for these other Latinos, undocumented — they know that they are undocumented. They look it. They steal their checks, they will kill them, and it’s a reality of life. So there’s discrimination and it’s in the businesses, because they know about it and they don’t do anything about it. They don’t care. They get their check.”

When asked if realtors, lenders, landlords, and/or apartment managers working in Detroit treat all racial, ethnic, and religious groups similarly, responses indicated an underlying sense of mistrust. As one respondent stated:

“A lot of the realtors working in Southwest Detroit are either Middle Eastern or Latinos. I think they take advantage of us. Especially those who don’t speak English well; even if they are your own. They don’t know the law or the realty game. I think it’s them taking advantage of people because of lack of knowledge. They do that to African-Americans and whites who don’t know the rules.”

Other Detroit areas of choice? When asked if they felt racial/ethnic minorities are able to live anywhere they want in Detroit, one respondent stated, “We can try. I think it depends on the situation.... We also discriminate and we fear. We are afraid to move to another area. It’s not that we can’t.” And another respondent concurred, saying “I don’t think I would feel comfortable. I would feel afraid.”

Choosing non-Detroit areas? All of the focus group participants were asked whether they would consider moving elsewhere if they had the chance. One individual stated, “My mom said if you are going to move up, then move up, don’t move sideways.” A follow-up

question was asked to clarify if moving up meant moving out, and focus group participants responded “yes.” One respondent provided a negative response when asked about the possibility of moving to middle class and upper-middle class neighborhoods in Detroit such as Indian Village, Palmer Park, etc, saying, “How can that be moving up? You are still in the city of Detroit; you will still be paying taxes and going to the crappiest school system in the country.”

#### *F. Recommendations for government officials*

Focus group participants were asked for their recommendations to improve fair housing and/or acceptance of racial ethnic diversity in the city of Detroit. Responses included the need to address the issue of unresponsive landlords, increase housing stock, improve schools, and improve neighborhood safety, exemplified by the following comment:

“Increase housing stock. Unfortunately, there are so many areas. When they get the chance, they leave the neighborhood. Just improve the quality of life and neighborhoods. Improve neighborhood safety. People in suburbs get have all these things and we have to live in crap. It’s a shame we have to live in these Brownfield areas. They are never going to develop these areas. Worst school system.”

#### *G. Summary*

Hispanic-American focus group findings indicate that some participants experienced incidents of fair housing violations and are aware of ongoing housing discrimination in Southwest Detroit. In particular, problems centered around those who are new to this country or are unaware of the mortgage process and their legal rights. With regard to property insurance, participants knew of only one company from which people can purchase what they deemed fair and affordable insurance. In spite of these incidents, participants expressed an attachment to Southwest Detroit and generally report a level of comfort and familiarity living amongst neighbors who share the same culture. The growing diversity in Southwest Detroit was perceived by participants as a positive feature of the area.

Focus group participants felt that while businesses tended not to be discriminatory towards Latinos, there was a sense of animosity and mistrust between patrons and store operators in the area. Also mentioned was a lack of confidence in City government’s ability to help Latinos achieve a better standard of living, though they indicated a belief that the new Mayor may be addressing some of their concerns.



While most participants reported feeling comfortable living in Detroit, they indicated that if they could live anywhere they wanted, they would not choose to remain in Detroit. Participants stated that the city needs to take a more proactive stance in getting people to buy homes and take responsibility for maintaining their homes and neighborhoods. Furthermore, participants feel there is a much larger renter base now, largely due to the economy, which had contributed to the predominant feeling that the city should also focus on requiring landlords to fix their properties. Coupled with what they perceive as a decrease in lack of adequate policing, participants felt that an environment for crime continues to develop in their neighborhood and needs to be addressed.

### Asian-American (Hmong) Residents

This section presents a summary of key findings from the focus group with Asian-American (Hmong) Detroit residents conducted at St. John Conner Creek Village facility on Detroit's northeast side. All focus group participants were Asian-American (Hmong) and reported living in the immediate northeast area of Detroit amidst a large cluster of Asian-American Hmong residents. Nine participants were renting their homes, and seven were homeowners. The majority (thirteen) were male, with three female participants.

A description of the key focus group findings follows:

#### *A. Reasons for searching for housing in Detroit*

Focus group respondents were asked why they sought housing in Detroit. As was the case with the other focus groups, most cited affordability, a desire to be near others of the same culture, and a desire to be close to family.

Though focus group participants reported that housing in the city of Detroit is more affordable than other options, they indicated a lack of contentment with the area, exemplified by the following comment:

"Because we are poor, so all the places are expensive, and Detroit is much affordable, so that's why we rent a house. We face many obstacles."

This experience was reinforced by another respondent:

“We would like to move but we cannot get no job, you have to have a lot of money....we don't want to live here but we got no choice.”

### *B. Direct experience with fair housing violations*

Section 8. Focus group participants were asked a series of questions regarding their direct experiences with fair housing violations. While many explained that they have not been in the market to purchase a house due to fiscal constraints, several were aware of and had tried to employ Section 8 housing opportunities with little or no success. “Section 8 is available for low income families,” a participant explained, “but I have not heard of one Hmong family that has accessed that program.” Another confirmed this experience, stating that Section 8 is “a brick wall, you can't penetrate it. You can't get any information and I see people getting that program all the time.”

When asked why they thought accessing Section 8 funding was a challenge, one participant attributed the problem to the existence of a language barrier and stated, “It's a bureaucracy where you cannot access.”

Lack of knowledge on fair housing. None of the focus group participants had experienced a realtor, government official, or someone else intentionally directing them to a specific neighborhood in Detroit. They did, however, indicate that their perceived lack of knowledge with regard to fair housing issues in general, and complaint processes in particular, as exemplified by the following comment:

“[T]here are a lot of people—especially in this area—there is a lot of government subsidized for many things but we don't have access to it. It's very frustrating because there is a grant there and you have a piece of the pie but you can never reach it.”

Government support. Many respondents reported not being aware that a Section 8 program is offered and available, and many expressed reservations about how helpful the government could be with issues relating to their experiences seeking housing in Detroit. One participant made reference to federal legislation passed in 1993 that cut off assistance for incoming refugees, and mentioned this has been a big problem for the Hmong population.

Obtaining a mortgage. When asked if they had experienced any difficulties in obtaining a mortgage for property in Detroit, responses, in general, pointed to a lack of employment,

governmental assistance, or general housing program literacy. One individual stated that while he had not experienced difficulty in obtaining a mortgage because he paid cash for his home, he agreed that there was a lack of understanding of the mortgage process:

“Lots of people mention that they cannot afford a house. Does the government have any programs that can help them to buy a house, so that they can make a loan? Certain people here don't have jobs and can't get a loan from the bank.”

### *C. Experience with racial/ethnic harassment or intimidation in Detroit*

The northeast portion of the city in the Seven Mile and Gratiot area is home to the greatest concentration of Hmong people living in Detroit. The following comment illustrates how challenged participants have felt in their neighborhoods, even when they live in an area that is predominantly made up of their own ethnicity:

“My present experience, I have in-laws, and they used to live within 6 miles, within a 3 block radius it was all Hmong people, they live peacefully they would walk at night time they don't have to lock the door. They know that the majority of the people are Hmong people. They felt comfortable enough that there wasn't in fear of anybody else but as soon as one or two of them the Hmong start moving out, then the other race start moving in, then they start having fear, and we better start locking the doors and the neighborhood starts looking worse and worse the people start leaving the houses. The houses start being abandoned, being torched or being broken into. When if you drive up and down the street, nobody lives in the area anymore because all you see is broken down houses or burnt down houses, that Detroit doesn't make the effort to come and fix up the houses or to make it rentable to people to live in.”

### *D. Perceptions of racial/ethnic tolerance of people in housing complexes, neighborhoods, and businesses in Detroit*

When asked for their perceptions of racial/ethnic tolerance of people in housing complexes, neighborhoods, and business in Detroit, a number of respondents stated that often they feel intimidated when frequenting local businesses due to threatening looks or spoken words. Some expressed that they constantly live in fear and that they often do not leave their homes for fear of break-in or vandalism. This comment captures this perception of the lack of racial and ethnic tolerance experienced by the Hmong residents in the city:

“In Detroit, he has problem, he calls the police and they never came and the he was followed until they stop at the police station with the report. In other car they follow them park the other side of the street but police say no problem just get out and go home if you got problem call the police, but when

they came, the other car still followed them, they call police, they never do anything.”

*E. Perceptions of whether or not City of Detroit government officials create a welcoming environment for all racial, ethnic, and religious groups.*

Participants cited an overall lack of confidence in the City and in its efforts to reach out to citizens in general.

“This is a good city. Just because the leader of this city... (indecipherable). We're here to help support to pay tax. They have been breaking, calling the police, police never answer. We try, too. We know that government has new program to fix the city but just rumor, just word of mouth. They never did anything and city is tearing down. And while we maintain our house, but some other break in, call police they never answer. It's not like we're lazy, and we come here to beg for food or for rent from the government. We want to help the government too, but the government will just ignore. We hope that this message go across all the leaders because so they can pay attention, it's serious.”

“We don't want to get out of this city, but if for some reason, this city is destroying...The problem is that when they [homeless residents] send someone out to beg them for money if you get some money you give it, if you don't then they throw trash on your front porch. You clean it and they get some more, they trash the city, we want to help so when we call all the leaders, call the police and they never help.”

“Giving up hope; No faith in city government.”

Based on comments from focus group participants, it was apparent that living among people of the same ethnic group was an important element for these residents. As one participant explained:

“For the Hmong people, if we will all have like a place that we can go all together we would be prosperous, because we have lived like this ever since China and we always want to live within the community. That's how we prosper. And because everybody try to live together it's because the most important part in our life is when someone die so we all have to share.”

*F. Recommendations for government officials*

In order to assist the City in improving fair housing and/or acceptance of racial ethnic diversity, participants were asked if they had any recommendations to offer the City.

Eliminate abandoned houses. One respondent suggested that the City address blighted and abandoned properties, and build new housing:

“My recommendation to the government is to have all of these houses, these burnt houses, remove everything, build new houses or new apartments or new condos whatever and renew everything. Because look at these Osborne area it’s like one block only like two three houses, the rest is like all burnt. So that’s why people don’t want to live here no more I believe if the government remove all those houses, and built new apartments or new houses then yes I think that people will move back.”

Improve police protection. A focus group respondent who is a Hmong community leader expressed the similar belief that “if the government or the City government police do their job, I believe that will convince the people continue to live here and move back here.”

Community organizing. Several respondents also cited the need for Hmong residents to organize and be more proactive in having their needs heard. According to this respondent, many residents are not US citizens and are therefore unable to vote:

“One thing we gotta organize is, you have to vote to be able to vote for certain people, kinda they will do what you need them to do but to be able to vote you gotta be a citizen. A lot of these people are not citizens, and they do not participate in voting and making choices in the people that govern their area.”

### *G. Summary*

Findings from the focus group with Asian-American (Hmong) residents indicate that Hmong-Americans seek housing in Detroit based on the comfort of being among those with their same culture, housing affordability, or the desire to live close to family. When asked about their direct experience with fair housing issues, the most frequently reported fair housing issue was the lack of access to Federal Section 8 Housing program for Hmong people. Their largest complaint with regard to racial or ethnic issues was local crime – that is, their perception of the lack of police protection in their community.

Negative feelings were expressed with regard to Detroit’s lack of effort to create a welcoming city for them as an ethnic group. Participants indicated that they could not identify any such efforts. Many residents stated they would be more willing to stay in the city if better, newer, and more affordable housing options were available; however, about half of respondents indicated they would move out of the city regardless of such efforts.

Overall, participants feel they lack a voice in Detroit government and are not recognized as a group. Residents also report a belief that the perceived lack of knowledge among the Hmong community with regard to housing policy and low comprehension of how government works also hampers their ability to be understood. As a community, they expressed eagerness to be a part of the solution. However, they reported that they have taken a big first step in this process by creating a website (Hmongdetroit.org) to make themselves more visible as a community.

### ***Focus Group Summary and Conclusions***

A total of five focus groups were held. Four were discussions with primary ethnic groups within the city of Detroit (African-Americans, Hispanic-Americans, Arab/Chaldean-Americans, and Asian-Americans/Hmong), and one focus group was held with fair housing advocates.

A series of six different themes guided the ethnic focus group sessions:

1. Reasons for searching for housing in Detroit;
2. Direct experiences with fair housing violations;
3. Experience with racial/ethnic harassment or intimidation in Detroit;
4. Perceptions of racial/ethnic tolerance of people in housing complexes, neighborhoods, and businesses in Detroit;
5. Perceptions of City of Detroit government officials creating a welcoming environment for all racial, ethnic, and religious groups; and
6. Recommendations for City of Detroit government officials.

The themes for housing advocacy were based on housing complaints and violations.

#### ***A. Reasons for searching for housing in Detroit***

Three key reasons surfaced in all four focus groups with ethnic residents as to why they sought out housing in the city of Detroit: 1) Culture (to be near others sharing a similar ancestry), 2) a desire to live near family, and 3) affordability (or lack of ability to move due to fiscal constraints). The major impediments cited with respect to fair housing access were lack of knowledge on and awareness of general housing issues and complaint processes. The majority of respondents were not aware of the programs and information available to

assist them in finding and securing housing. Poverty was also a major issue cited as a barrier to finding and securing housing. For those who might qualify to buy a home, the lack of quality and affordable housing was also reported as a barrier, and the same was reported as true for renters.

#### *B. Direct experience with fair housing violations*

Many participants mentioned direct experiences with what they considered fair housing violations, but none said they had filed a complaint. This may be due to their reported lack of knowledge of or awareness of what constitutes a fair housing violation or the complaint process. Fair housing advocates reported that the major impediment to fair housing access they experienced was the lack of housing for those with physical disabilities due to the difficulties in remediating older housing stock to accommodate residents with disabilities.

#### *C. Experience with racial/ethnic harassment or intimidation in Detroit.*

Detroit is part of one of the most segregated metropolitan areas in the country. It is also a highly segregated city, particularly for ethnic groups such as Hispanic/Latino(s), Arab-American, and Hmong. These groups, sharing a common culture, prefer to live with their fellow ethnic group members. Focus group participants all indicated a desire to live near or among others of their culture, due to comfort and familiarity, and thus, in a sense are self-selecting to live in particular neighborhoods.

Focus group participants reported limited experience with racial/ethnic harassment or intimidation in Detroit, which generally took the form of distrust and intimidating acts directed at them when shopping at area businesses. While a few focus group participants shared experiences regarding intimidation, the Hmong participants appeared to report the most difficulties. As a group, they expressed the most instances of racial harassment and as victims of criminal acts. The Hispanics seemed to be more affected by those who take advantage of new immigrants to the area (the undocumented).

#### *D. Perceptions of racial/ethnic tolerance of people in housing complexes, neighborhoods, and businesses in Detroit.*

As was discussed above, the most frequently reported lack of ethnic tolerance took the form of distrust and intimidating acts directed at residents when shopping at area businesses, as businesses are often operated by individuals of different ethnic descent than that of patrons.

Some individuals feel they are monitored or followed when they patronize these businesses, creating an unpleasant shopping experience.

*E. Perceptions of whether or not City of Detroit government officials create a welcoming environment for all racial, ethnic, and religious groups.*

Across the various ethnic focus groups, crime and safety emerged as main concerns for participants. Respondents stated that these concerns affected their ability to secure good housing. Participants would like to see more representation of their ethnic groups reflected in City government as well as translation assistance for immigrant residents. Participants generally reported a lack of confidence in City government.

*F. Recommendations*

The most consistent recommendation offered by residents was to improve relations between the City and its ethnic residents through outreach and education. Many expressed the need to place greater attention on racial/ethnic diversity in City government staffing. Additional suggestions included focusing a greater effort creating awareness of the various ethnicities residing in the city, and a concerted effort toward increased neighborhood safety and police responsiveness.

Recommendations from focus group participants include:

1. *Promote diversity and ethnic tolerance:* Create programs to help educate residents about the various ethnic groups living in and contributing to Detroit. Educational sessions could take the form of presentations (film, slide show, etc.), allowing for questions and answers afterward.
2. *Educate protected classes on housing issues:* Develop a touring educational series that would travel to various community centers to inform local residents about laws and practices relating to buying or renting a home. The program could be launched with a press conference to create awareness, followed by the creation of a web page including links to the educational series, and support. Sponsorship could include banks, credit unions, HUD, MSHDA, community groups, and the City of Detroit. Additional funding could be secured through a variety of foundations and other non-profits.



3. *Assist those with disabilities:* Seek funding for materials and organize volunteers through community groups to build ramps or make other household modifications for those who are disabled.
  
4. *Promote ethnic understanding, awareness and tolerance:* Create and promote ethnic/cultural education and awareness through social events at the neighborhood level, and perhaps in conjunction with the annual Ethnic Festivals at Hart Plaza. Local library branches could host these types of events on cultural history.
  
5. *Promote a better perception of City of Detroit government:* Recruit individuals from the major ethnic groups to serve as community liaisons and/or translators to help members of those ethnic groups when dealing with the City. Create a "Diversity Outreach" office that would assist various ethnic groups with government and other public assistance issues.

## SECTION V: Fair Housing Impediments and Action Plan

This section summarizes the impediments to fair housing choice in the city of Detroit identified in this study. This section also discusses proposed recommendations that may lead to improvements in fair housing, and concludes with a five-year action plan for the City of Detroit.

### *Summary of Major Impediments to Fair Housing Choice*

Sections II through IV presented findings from this analysis of impediments study. Research identified the following seven impediments to fair housing choice in the city of Detroit. The impact of these impediments is briefly described.

1. *Lack of resident awareness/knowledge of fair housing issues, laws, and complaint processes, including low levels of home buying literacy.*

Despite the existence of fair housing laws, some realtors, lenders and property managers continue activities that are not consistent with fair housing laws. These practices restrict housing choices for potential homeowners and renters. If Detroiters are not familiar with their rights under federal and state laws, or if they do not understand the processes (or mechanisms) for filing complaints, their housing choices will be restricted where discriminatory practices occur.

2. *Very high poverty and unemployment (ability to pay).*

While low-income individuals do not represent a protected class in themselves, many of the protected classes are low-income individuals and families. Study findings illustrate worsening economic conditions for many Detroiters. The shortage of subsidized or affordable quality housing options was identified as a major concern of focus group participants. These two issues, together, present a challenge for the City of Detroit with respect to retaining residents, stabilizing neighborhoods, and providing quality housing options for residents.

3. *Poor city services in low income areas.*

Dissatisfaction with City services, especially police response, was a consistent theme among focus group participants. As City services are fundamental issues that affect residents'

quality of life, the City's ability (or lack thereof) to provide consistent, basic services has a direct impact on housing choice,

*4. Lack of quality affordable housing options and the presence of deteriorated privately-owned properties—either vacant or not actively managed.*

The supply and condition of housing stock directly affects housing choice. If the supply of quality, affordable housing declines, individuals who choose to live in the city will be required to accept lower quality and perhaps substandard living conditions. These conditions may also result, in part, from a lack of enforcement of housing laws and building and safety codes.

*5. Lack of housing options for the disabled.*

Detroit's disabled population was estimated at 22% of the population in 2007. This amounts to some 175,000 persons who may require special accommodations in housing. Lack of options for the disabled was a major impediment identified in the focus group interviews with fair housing advocates.

*6. Segregation history of the region.*

The focus of this study is on the City of Detroit and major impediments existing within the city. It appears that issues of racial discrimination and persistent segregation in the region continue to exist and thus strategies developed by the City to promote fair housing choice will need to consider the regional context. Ideally, the City of Detroit should work closely with its neighbor communities toward promoting fair housing choice.

*7. Lending disparities by race and income*

The City will be faced with new challenges due to the current financial crisis which will likely result in more restrictive lending practices. Focus group participants mentioned problems gaining credit and mortgages. The current and near-term economic conditions will represent additional barriers to financing for many Detroiters.

***Recommendations and Action Plan***

The Center for Urban Studies shared, in advance for their consideration, the following action plan with the City of Detroit Planning and Development Department to address fair housing impediments identified by this study.

1. Increase awareness of fair housing laws and the complaint processes through community development corporations and other housing assistance organizations.
2. Increase the training of landlords, real estate agents, city officials, and Detroit Housing Commission officials in fair housing practices.
3. Establish standards for neighborhood conditions and municipal services to address equity in housing choice and to measure quality of city services on a regular basis going forward.
4. More aggressively enforce housing and building safety codes, especially for rental properties. Establish standards for rental properties.
5. Work with community development organizations to target city government resources for neighborhood stabilization in order to improve housing choices for protected classes, many of whom are also low-income.
6. Conduct a gap analysis assessment of HUD subsidized properties, with regard to protected classes, and Detroit's overall demand for subsidized housing.
7. Accelerate the demolition of burned or dilapidated homes that create dangerous conditions in neighborhoods.

## Appendix A: Focus Group Scripts

FOCUS GROUP SCRIPT  
Fair Housing Advocates

### City of Detroit Analysis of Impediments to Fair Housing Choice

September 25, 2008

12:00 – 2:00

Room 2607 A/AB

#### Research Team

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- Focus Group Leader: Charo Hulleza
- Recorder(s): Ramona Rodriguez (laptop);  
Doug Towns (written)
- General Facilitators/Support Staff Douglas Towns
- Observers none

#### Pre-Discussion Activities (12:00)

15 minutes

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- 1) Place tent cards on table
- 2) Greet participants
- 3) Offer refreshments – arrives by 11:45
- 4) Distribute/Collect consent forms

#### Introductions (12:45)

10 minutes

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- 1) Introductions from evaluation staff
- 2) Statement of purpose of focus group(s):

*I am \_\_\_\_\_, a member of a research team at Wayne State University's Center for Urban Studies that has been contracted by the City of Detroit P&DD to complete an Analysis of Impediments, (or AI), to Fair Housing Choice.*

In order to continue to receive certain funding from the HUD, the City must conduct an Analysis of Impediments to Fair Housing Choice.

*The AI is supposed to identify barriers that racial groups, the disabled, and other groups of people protected by fair housing laws face when trying to live in Detroit. The AI is also supposed to provide recommendations for actions the City can take to eliminate those barriers.*

*One of the components of the AI is an assessment of fair housing complaints and the City's response to those complaints. So, I'd like to*

*ask you some questions about fair housing complaints in Detroit with which your organizations has become involved.*

Before we begin, I want to assure you that the information that you provide us today will be kept confidential. That is, we will not associate your name with any of the specific comments that you provide to us. We may share your insights in oral and written reports, but no one will know that you were the one that provided a specific comment or insight. That said, if you do not feel comfortable answering any of the questions, you do not have to answer them.

*Finally, when you got here, we gave you a consent form that indicates your willingness to participate in this focus group. If you have not signed the form, then you cannot participate in the focus group. Do we have everyone's consent form? Also, if there are any questions about the form, we will gladly answer them for you now. The form also has phone numbers that you can call if you have questions after we finish the focus group.*

**Discussion  
30 minutes**

**1 hour and**

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### **Descriptive Data on Participants (10 minutes)**

We'd like to begin by asking you to introduce yourself. We'll go around the table and ask each of you tell us your name, the organization you represent, and how your organization and position fits into the fair housing advocacy picture.

### **Direct Experience with Housing Complaints (45-60 Minutes)**

Let's begin by talking about housing complaints in the city.

***(FG Leader: When necessary, add prompts to determine whether or not the participants felt the actions were based on race, ethnicity, family size, gender, religion, or disability.)***

1. Have any of your organizations become involved with any fair housing complaints in Detroit over the past five years?
  - a. If NO for all participants, proceed to "Structure/Organization of Fair Housing Operations in the City Government" section.
  - b. If YES, continue to 2.

**PROMPT:** Go around table.....may need to ask questions sequentially for each participant in order to thread together their story. This will establish the basic framework for much of the interaction regarding this focus group.

2. Can you tell me the nature of those complaints?
3. What is the current status of those complaints? (Have they found resolution or stalled?)
  
4. How many of these complaints have been found to be legitimate?
  - a. If examples provided, prompt for others to share
  - b. If none, proceed to next question.
  
5. What generally do you find are the reasons for the complaints?
  - a. If examples provided, prompt for others to share
  - b. If no, proceed to next question.
  
6. Have any lawsuits been filed in relation to those complaints?
  - a. If yes, please expound on and provide examples of.
  - b. If no, proceed to next question.
  
7. For those cases not involved in a lawsuit, how have they been resolved?
  - a. If examples provided, prompt for others to share
  - b. If no, proceed to next question.
  
8. Have any state or federal agencies become involved in resolving any of the complaints?
  - a. If examples provided, prompt for others to share
  - b. If no, proceed to next question.
  
9. Have the **number** of complaints changed much over the past five years?
  - a. If examples provided, prompt for others to share
  - b. If no, proceed to next question.

10. Have the **types** of complaints changed much over the past five years?
  - a. If examples provided, prompt for others to share
  - b. If no, proceed to next question.

### ***Structure/Organization of Fair Housing Operations in the City Government***

*We'd like to now ask you some questions that will help us assemble a picture of the city government's internal structure for dealing with fair housing.*

- 1) Is there a specific City agency or department that has primary responsibility for issues related to fair housing? If yes, which one?  
**PROMPT:** *Again, allow all participants an opportunity to respond in turn.*
- 2) Is there a specific individual(s) that is (are) the point person(s) for fair housing? If yes, who?
- 3) Do any other City agencies/departments get involved in issues related to fair housing?
- 4) To your knowledge, have any of the City staff involved in handling fair housing issues received training in fair housing laws?
  - a) If yes, how involved is that training?
  - b) If no, continue to next question.
- 5) If a person had an experience in Detroit that he/she believed was a violation of fair housing laws, how would he/she go about filing a complaint?
- 6) Does the City monitor the status of complaints and remedies pursued by agencies/ organizations outside of the City government?
  - a) If yes, please offer an example or two.
  - b) If no, continue to next question.



- 7) Are the types of violations uncovered through the investigation of complaints brought to the attention of City policymakers?
  - a) If yes, how and please offer an example.
  - b) If no, continue to next question.
  
- 8) How responsive or cooperative has the City government been in resolving complaints handled by your organization?
  
- 9) To your knowledge, does the City provide any financial or in-kind support for fair housing education or enforcement activities?
  - a) If yes, please offer examples. (*allow each to respond*)
  - b) If no, continue to next question.

### ***Concluding Questions***

*Now, we'd like to conclude with a few final questions about fair housing in Detroit.*

- 1) In your opinion, have the City's elected officials had much interest in affirmatively furthering fair housing in Detroit?
  - a) If yes, please explain.
  - b) If no, continue to next question.
  
- 2) Do you expect this to change with the new administration?
  - a) If yes, please explain.
  - b) If no, continue to next question.
  
- 3) Are any of you aware of particular barriers that classes protected under fair housing law may have (or are likely to) experience in exercising free housing choice in Detroit?
  - a) If yes, please explain.
  - b) If no, continue to next question.

- 4) Are you aware of any other difficulties that minorities face in obtaining rental housing in Detroit?
  - a) If yes, please explain.
  - b) If no, continue to next question.

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## City of Detroit Analysis of Impediments to Fair Housing Choice

**10/27/08**

**5:30 – 7:30**

**U-SNAP-BAC**

**African-American**

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### Research Team

- Focus Group Leader: Charo
- Recorder(s): Doug and Ramona

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### Pre-Discussion Activities

**5:30 – 6:00**

- 1) Place tent cards on table
- 2) Greet participants and distribute name tags
- 3) Offer dinner
- 4) Distribute/Collect consent forms

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### Introductions

**6:00 – 6:10**

- 3) Introductions from evaluation staff
- 4) Statement of purpose of focus group(s):

“The United States government has a series of laws and regulations that are collectively known as fair housing laws. These laws are designed to ensure that no one is denied the opportunity to live where they want to based upon race, color, national origin, gender, religion, familial status, or disability.

The government uses various federal programs to ensure that people comply with fair housing laws. For example, in order to continue to receive certain funding from the U.S. Department of Housing and Urban Development, the City of Detroit must conduct what is called an Analysis of Impediments to Fair Housing Choice—also called an AI.

The AI is supposed to identify barriers that racial groups, the disabled, and other groups of people protected by fair housing laws face when trying to live in Detroit. The AI is also supposed to provide recommendations for actions the city can take to eliminate those barriers.

We are part of a research team from Wayne State University in Detroit. The City of Detroit has hired us to complete the AI. As part of the AI, we are conducting 4 focus groups—one with African-Americans, one with Arab Americans, one with Asian Americans, and

another with Hispanic Americans—to try to obtain residents' perspectives on fair housing issues in Detroit.

We have a series of questions that we will ask you. We hope the questions will generate a lot of discussion. We expect today's discussion to be relaxed and free-flowing. Before we begin, we'd like to clarify a few things.

*First, there are no right or wrong answers to the questions we will ask. We are simply asking for your opinion. So, please don't be shy. We want to hear from everyone that has something to say. Consider this a chance to make your voice heard. Everyone's opinion will be valued and respected.*

*Second, it is important that everyone respects each other's right to speak. Please be respectful while others are speaking. We don't anticipate this will be a problem, but it is always worth mentioning to be sure.*

*Third, what you say in this room stays in this room. We may use what you say, but we will not link any statements to your name. We are taking notes to be sure that we document all of the important information that you share with us. However, we are not writing names in our notes. We are also taping the discussion, but only research staff will have access to the tapes, which will be destroyed once we transcribe them.*

*We will produce a report summarizing the focus group, but we will not include any information that identifies participants. In other words, there will be no way that anyone who is not in this room to be able to figure out what you've said here. This means that it is very important that each of you respect each other's right to confidentiality. You must not share the names or comments of your fellow participants with anyone outside of this room.*

*Finally, when you arrived here, you were provided a consent form that indicates your willingness to participate in this focus group. If anyone has not signed the form, then you cannot participate in the focus group. Do we have everyone's consent form? Also, if there are any questions about the form, we will gladly answer them for you now. The form also has phone numbers that you can call if you have questions after we finish the focus group."*

## Discussion

### 6:10 – 7:30

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#### I) Descriptive Data on Participants (10 minutes)

We'd like to begin by asking you to introduce yourself. We'll go around the table and ask each of you tell us your name, what part of the city you live in, how long you've lived in Detroit, and whether you rent or own your home.

#### II) Direct Experience with Fair Housing Violations (40 minutes)

*Now, let's talk a bit about your experience finding housing in Detroit.*

*(FG Leader: When necessary, add prompts to determine whether or not the participants felt the actions were based on race, ethnicity, family size, gender, religion, or disability.)*

II.A. What made you search for housing in Detroit?

II.B. Where did you live before you moved to Detroit?

II.C. When you've tried to rent or buy a house in Detroit, has anyone ever **refused to show you housing or refused to provide you information** on housing that was for sale or rent?

II.C.1. If no, proceed to II.D.

II.C.2. If yes, who refused?

*(Prompts: realtor, owner, landlord, or property owner that refused to provide you information)*

II.C.2.a. What reason(s) did they give?

II.C.2.b. Did you believe them?

i If yes, proceed to II.D

ii If no, what do you think the real reason was?

II.D. Has anyone ever **refused to rent or sell you housing in Detroit** after you've looked at the housing and expressed an

interest in it?

II.D.1. If no, proceed to II.E.

II.D.2. If yes, who refused?

*(Prompts: realtor, owner, landlord, or property owner that refused to provide you information)*

II.D.3. What reason(s) did they give you for not selling or renting to you?

II.D.3.a. Did you believe them?

i If yes, proceed to II.E.

ii If no, what do you think the real reason was?

II.E. Have you ever had a realtor, government official, or someone else **direct you to specific neighborhoods** in Detroit to find housing?

II.E.1. If no, proceed to II.F.

II.E.2. If yes, which neighborhood(s)?

II.E.3. Why did they direct you to that/those neighborhood(s)?

*(Prompt: Did you ask them to direct you, or did they direct you on their own? Was it based on price, schools, type of housing, etc?)*

II.F. Have any of you ever been **denied a mortgage** for a home in Detroit?

II.F.1. If no, proceed to II.G.

II.F.2. If yes, what reason(s) did the lender/broker give you for denying the mortgage?

II.F.3. Were you eventually able to obtain a mortgage similar to the one you were denied?

II.G. Have any of you been **denied property insurance** for housing in Detroit?

II.G.1. If no, proceed to II.H.

II.G.2. If yes, what reason(s) did the insurer give for denying the insurance?

II.G.3. Were you eventually able to obtain insurance?

II.H. Have you ever experienced **racial/ethnic harassment or intimidation** while looking for housing in Detroit?

II.H.1. If no, proceed to II.I.

II.H.2. If yes, please explain?

II.I. Aside from the problems we have just discussed, have you ever had any **difficulty finding housing to buy or rent** in Detroit?

II.I.1. If no, proceed to II.J.

II.I.2. If yes, please explain?

*(Prompts: housing cost, lack of homes for sale, lack of units for rent, location of units available)*

II.J. Do you know anyone who has experienced any of the problems we just discussed?

II.J.1. If no, proceed to II.K.

II.J.2. If yes, please explain briefly?

II.K. **Do any of you live outside of the *eastside* of Detroit?**

*(FG Leader: Only ask this section of questions if it the information was not adequately addressed through the previous set of questions. Remember, we are looking specifically for information on efforts to find housing outside of the area where [this ethnic group] are heavily concentrated)?*

II.K.1. If no, proceed to II.L.

II.K.2. If yes, did you face any difficulties finding housing outside of the northwestern portion of the city?

II.K.3. If yes, please explain.

II.L. For those of you who live in the ***eastside*** of Detroit, have you considered moving elsewhere in Detroit?

II.L.1. If no, why not?

II.L.2. If yes, have you actually tried to find housing elsewhere?

- II.L.2.a. If no, do you believe that you would have any difficulty finding housing elsewhere?
- II.L.2.b. If yes, have you had any difficulties finding housing?
  - i If yes, please explain.
  - ii If no, why haven't you moved?



**FOCUS GROUP SCRIPT****City of Detroit Analysis of Impediments to Fair Housing Choice  
Arab Americans****November 12, 2008****5:30 – 7:30****ACCESS-Main Offices****Research Team**

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- Focus Group Leader: **Charo**
- Recorder(s): **Doug and Ramona**

**Pre-Discussion Activities**

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**5:30 –****6:00**

- 1) Greet participants and distribute name tags
- 2) Offer Dinner
- 3) Distribute/Collect consent forms

**Introductions**

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**6:00 – 6:10**

- 5) Introductions from evaluation staff
- 6) Statement of purpose of focus group(s):

“The United States government has a series of laws and regulations that are collectively known as fair housing laws. These laws are designed to ensure that no one is denied the opportunity to live where they want to based upon race, color, national origin, gender, religion, familial status, or disability.

The government uses various federal programs to ensure that people comply with fair housing laws. For example, in order to continue to receive certain funding from the U.S. Department of Housing and Urban Development, the City of Detroit must conduct what is called an Analysis of Impediments to Fair Housing Choice—also called an AI.

The AI is supposed to identify barriers that racial groups, the disabled, and other groups of people protected by fair housing laws face when trying to live in Detroit. The AI is also supposed to provide recommendations for actions the city can take to eliminate those barriers.

We are part of a research team from Wayne State University in Detroit. The City of Detroit has hired us to complete the AI. As part

of the AI, we are conducting 4 focus groups—one with African-Americans, one with Hispanic Americans, one with Asian Americans, and another with Arab Americans—to try to obtain residents' perspectives on fair housing issues in Detroit.

We have a series of questions that we will ask you. We hope the questions will generate a lot of discussion. We expect today's discussion to be relaxed and free-flowing. Before we begin, we'd like to clarify a few things.

*First, there are no right or wrong answers to the questions we will ask. We are simply asking for your opinion. So, please don't be shy. We want to hear from everyone that has something to say. Consider this a chance to make your voice heard. Everyone's opinion will be valued and respected.*

*Second, it is important that everyone respects each other's right to speak. Please be respectful while others are speaking. We don't anticipate this will be a problem, but it is always worth mentioning to be sure.*

*Third, what you say in this room stays in this room. We may use what you say, but we will not link any statements to your name. We are taking notes to be sure that we document all of the important information that you share with us. However, we are not writing names in our notes. We are also taping the discussion, but only research staff will have access to the tapes, which will be destroyed once we transcribe them. We will produce a report summarizing the focus group, but we will not include any information that identifies participants. In other words, there will be no way that anyone who is not in this room to be able to figure out what you've said here. This means that it is very important that each of you respect each other's right to confidentiality. You must not share the names or comments of your fellow participants with anyone outside of this room.*

*Finally, when you arrived here, you were provided a consent form that indicates your willingness to participate in this focus group. If anyone has not signed the form, then you cannot participate in the focus group. Do we have everyone's consent form? Also, if there are any questions about the form, we will gladly answer them for you now. The form also has phone numbers that you can call if you have questions after we finish the focus group."*

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**Discussion****6:10 – 7:30****III) Descriptive Data on Participants (10 minutes)**

We'd like to begin by letting you introduce yourself. We'll go around the table and have each of you tell us your name, what part of the city you live in, how long you've lived in Detroit, and whether you rent or own your home.

#### IV) Direct Experience with Fair Housing Violations (45-60 Minutes)

*Now, let's talk a bit about your experience finding housing in Detroit.*

*(FG Leader: When necessary, add prompts to determine whether or not the participants felt the actions were based on race, ethnicity, family size, gender, religion, or disability.)*

IV.A. What made you search for housing in Detroit?

IV.B. Where did you live before you moved to Detroit?

IV.C. When you've tried to rent or buy housing in Detroit, has anyone ever refused to show you housing or refused to provide you information on housing that was for sale or rent?

IV.C.1. If no, proceed to II.D.

IV.C.2. If yes, who refused?

*(Prompts: realtor, owner, landlord, or property owner that refused to provide you information)*

IV.C.2.a. What reason(s) did they give?

IV.C.2.b. Did you believe them?

i If yes, proceed to II.C

ii If no, what do you think the real reason was?

IV.D. Has anyone ever refused to rent or sell you housing in Detroit after you've looked at the housing and expressed an interest in it?

IV.D.1. If no, proceed to II.E.

IV.D.2. If yes, who refused?

*(Prompts: realtor, owner, landlord, or property owner that refused to provide you information)*

IV.D.3. What reason(s) did they give you for not selling or renting to you?

IV.D.3.a. Did you believe them?

i If yes, proceed to II.E.

ii If no, what do you think the real reason was?

IV.E. Have you ever had a realtor, government official, or someone else direct you to specific neighborhoods in Detroit to find

housing?

- IV.E.1. If no, proceed to II.F.
- IV.E.2. If yes, which neighborhood(s)?
- IV.E.3. Why did they direct you to that/those neighborhood(s)?

*(Prompt: Did you ask them to direct you, or did they direct you on their own? Was it based on price, schools, type of housing, etc?)*

IV.F. Have any of you ever been denied a mortgage for a home in Detroit?

- IV.F.1. If no, proceed to II.G.
- IV.F.2. If yes, what reason(s) did the lender/broker give you for denying the mortgage?
- IV.F.3. Were you eventually able to obtain a mortgage similar to the one you were denied?

IV.G. Have any of you been denied property insurance for housing in Detroit?

- IV.G.1. If no, proceed to II.H.
- IV.G.2. If yes, what reason(s) did the insurer give for denying the insurance?
- IV.G.3. Were you eventually able to obtain insurance?

IV.H. Have you ever experienced racial/ethnic harassment or intimidation while looking for housing in Detroit?

- IV.H.1. If no, proceed to II.I.
- IV.H.2. If yes, please explain?

IV.I. Aside from the problems we have just discussed, have you ever had any difficulty finding housing to buy or rent in Detroit?

- IV.I.1. If no, proceed to II.J.
- IV.I.2. If yes, please explain?

*(Prompts: housing cost, lack of homes for sale, lack of units for rent, location of units available)*

IV.J. Do you know anyone who has experienced any of the problems we just discussed?

- IV.J.1. If no, proceed to II.K.
- IV.J.2. If yes, please explain briefly?

II.M. Do any of you live outside of the Western portion of Detroit?

*(FG Leader: Only ask this section of questions if it the information was not adequately addressed through the previous set of questions. Remember, we are looking specifically for information on efforts to find housing outside of the area where Arab-Americans are heavily concentrated).*

- II.M.1. If no, proceed to II.L.
- II.M.2. If yes, did you face any difficulties finding housing outside of the western portion of the city?
- II.M.3. If yes, please explain.

II.N. For those of you who live on the west side of Detroit, have you considered moving elsewhere in Detroit?

- II.N.1. If no, why not?
- II.N.2. If yes, have you actually tried to find housing elsewhere?
  - II.N.2.a. If no, do you believe that you would have any difficulty finding housing elsewhere?
  - II.N.2.b. If yes, have you had any difficulties finding housing?
    - i. If yes, please explain.
    - ii. If no, why haven't you moved?

### III) Experience While Living in Detroit (30 Minutes)

*Now, I'd like to switch the discussion a bit to focus on the experiences you've had since living in Detroit*

*(FG Leader: For Arab-American Group, probe to see if the answers to any of these questions have changed since 9/11.)*

Since locating in Detroit have you experienced racial/ethnic harassment or intimidation in Detroit?

- If no, proceed to III.B.
- If yes, please explain?

Do you consider people living in your housing complex or neighborhood to be racially/ethnically tolerant? How about in the rest of Detroit?

Do you consider businesses in Detroit to be racially/ethnically tolerant?

Do you think the City of Detroit government has attempted to create an environment where all racial, ethnic, and religious groups feel welcome?

If yes, how have they done this?  
If no, please explain.

Have any of you ever tried to file a complaint about fair housing violations or other racially/ethnically discriminatory practices with the City of Detroit?

If no, proceed to III.E.  
If yes, please describe your experience?

Do you think that realtors, lenders, landlords, and/or apartment managers working in Detroit treat all racial, ethnic, and religious groups similarly? Do they treat all neighborhoods in Detroit similarly?

If yes, proceed to III.E.  
If no, please explain.

Does the race/ethnicity of the realtor, lender, or insurance agent matter to you when you are trying to find a house, loan, or insurance policy? If so, how?

How important is it to you that you live in a neighborhood where other people of your race/ethnicity live?

Do you think racial/ethnic minorities are able to live anywhere they want to in Detroit? Why or why not?

TO RENTERS: For those of you who are renters, would you eventually like to purchase a home in Detroit?

### Recommendations (5-10 Minutes)

Does anyone have any recommendations for actions that the Detroit city government can take to improve fair housing and/or acceptance of racial/ethnic diversity?

**FOCUS GROUP SCRIPT****City of Detroit Analysis of Impediments to Fair Housing Choice  
Hispanic****November 5, 2008****5:30 – 7:30****LaSed-Main Office****Research Team**

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- Focus Group Leader: Charo
- Recorder(s): Doug and Ramona

**Pre-Discussion Activities****5:30 – 6:00**

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- 1) Greet participants and distribute name tags
- 2) Offer dinner
- 3) Distribute/Collect consent forms

**Introductions****6:00 – 6:10**

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- 7) Introductions from evaluation staff
- 8) Statement of purpose of focus group(s):

“The United States government has a series of laws and regulations that are collectively known as fair housing laws. These laws are designed to ensure that no one is denied the opportunity to live where they want to based upon race, color, national origin, gender, religion, familial status, or disability.

The government uses various federal programs to ensure that people comply with fair housing laws. For example, in order to continue to receive certain funding from the U.S. Department of Housing and Urban Development, the City of Detroit must conduct what is called an Analysis of Impediments to Fair Housing Choice—also called an AI.

The AI is supposed to identify barriers that racial groups, the disabled, and other groups of people protected by fair housing laws face when trying to live in Detroit. The AI is also supposed to provide recommendations for actions the city can take to eliminate those barriers.

We are part of a research team from Wayne State University in Detroit. The City of Detroit has hired us to complete the AI. As part of the AI, we are conducting 4 focus groups—one with African-

Americans, one with Arab Americans, one with Asian Americans, and another with Hispanic Americans—to try to obtain residents' perspectives on fair housing issues in Detroit.

We have a series of questions that we will ask you. We hope the questions will generate a lot of discussion. We expect today's discussion to be relaxed and free-flowing. Before we begin, we'd like to clarify a few things.

*First, there are no right or wrong answers to the questions we will ask. We are simply asking for your opinion. So, please don't be shy. We want to hear from everyone that has something to say. Consider this a chance to make your voice heard. Everyone's opinion will be valued and respected.*

*Second, it is important that everyone respects each other's right to speak. Please be respectful while others are speaking. We don't anticipate this will be a problem, but it is always worth mentioning to be sure.*

*Third, what you say in this room stays in this room. We may use what you say, but we will not link any statements to your name. We are taking notes to be sure that we document all of the important information that you share with us. However, we are not writing names in our notes. We are also taping the discussion, but only research staff will have access to the tapes, which will be destroyed once we transcribe them.*

*We will produce a report summarizing the focus group, but we will not include any information that identifies participants. In other words, there will be no way that anyone who is not in this room to be able to figure out what you've said here. This means that it is very important that each of you respect each other's right to confidentiality. You must not share the names or comments of your fellow participants with anyone outside of this room.*

Finally, when you arrived here, you were provided a consent form that indicates your willingness to participate in this focus group. If anyone has not signed the form, then you cannot participate in the focus group. Do we have everyone's consent form? Also, if there are any questions about the form, we will gladly answer them for you now. The form also has phone numbers that you can call if you have questions after we finish the focus group."



Discussion  
6:10 – 7:30

## V) Descriptive Data on Participants (10 minutes)

We'd like to begin by asking you to introduce yourself. We'll go around the table and ask each of you tell us your name, what part of the city you live in, how long you've lived in Detroit, and whether you rent or own your home.

## VI) Direct Experience with Fair Housing Violations (40 minutes)

*Now, let's talk a bit about your experience finding housing in Detroit.*

*(FG Leader: When necessary, add prompts to determine whether or not the participants felt the actions were based on race, ethnicity, family size, gender, religion, or disability.)*

VI.A. What made you search for housing in Detroit?

VI.B. Where did you live before you moved to Detroit?

VI.C. When you've tried to rent or buy a house in Detroit, has anyone ever **refused to show you housing or refused to provide you information** on housing that was for sale or rent?

VI.C.1. If no, proceed to II.D.

VI.C.2. If yes, who refused?

*(Prompts: realtor, owner, landlord, or property owner that refused to provide you information)*

VI.C.2.a. What reason(s) did they give?

VI.C.2.b. Did you believe them?

i If yes, proceed to II.D

ii If no, what do you think the real reason was?

VI.D. Has anyone ever **refused to rent or sell you housing in Detroit** after you've looked at the housing and expressed an

interest in it?

VI.D.1. If no, proceed to II.E.

VI.D.2. If yes, who refused?

*(Prompts: realtor, owner, landlord, or property owner that refused to provide you information)*

VI.D.3. What reason(s) did they give you for not selling or renting to you?

VI.D.3.a. Did you believe them?

i If yes, proceed to II.E.

ii If no, what do you think the real reason was?

VI.E. Have you ever had a realtor, government official, or someone else **direct you to specific neighborhoods** in Detroit to find housing?

VI.E.1. If no, proceed to II.F.

VI.E.2. If yes, which neighborhood(s)?

VI.E.3. Why did they direct you to that/those neighborhood(s)?

*(Prompt: Did you ask them to direct you, or did they direct you on their own? Was it based on price, schools, type of housing, etc?)*

VI.F. Have any of you ever been **denied a mortgage** for a home in Detroit?

VI.F.1. If no, proceed to II.G.

VI.F.2. If yes, what reason(s) did the lender/broker give you for denying the mortgage?

VI.F.3. Were you eventually able to obtain a mortgage similar to the one you were denied?

VI.G. Have any of you been **denied property insurance** for housing in Detroit?

VI.G.1. If no, proceed to II.H.

VI.G.2. If yes, what reason(s) did the insurer give for denying the insurance?

VI.G.3. Were you eventually able to obtain insurance?

VI.H. Have you ever experienced **racial/ethnic harassment or intimidation** while looking for housing in Detroit?

VI.H.1. If no, proceed to II.I.

VI.H.2. If yes, please explain?

VI.I. Aside from the problems we have just discussed, have you ever had any **difficulty finding housing to buy or rent** in Detroit?

VI.I.1. If no, proceed to II.J.

VI.I.2. If yes, please explain?

*(Prompts: housing cost, lack of homes for sale, lack of units for rent, location of units available)*

VI.J. Do you know anyone who has experienced any of the problems we just discussed?

VI.J.1. If no, proceed to II.K.

VI.J.2. If yes, please explain briefly?

III.K. Do any of you live outside of the **Southwest portion** of Detroit?

*(FG Leader: Only ask this section of questions if it the information was not adequately addressed through the previous set of questions. Remember, we are looking specifically for information on efforts to find housing outside of the area where [this ethnic group] are heavily concentrated)?*

III.K.1. If no, proceed to II.L.

III.K.2. If yes, did you face any difficulties finding housing outside of the Southeastern portion of the city?

III.K.3. If yes, please explain.

III.L. For those of you who live in the **Southwest portion** of Detroit, have you considered moving elsewhere in Detroit?

III.L.1. If no, why not?

III.L.2. If yes, have you actually tried to find housing elsewhere?

- III.L.2.a. If no, do you believe that you would have any difficulty finding housing elsewhere?
- III.L.2.b. If yes, have you had any difficulties finding housing?
- i If yes, please explain.
  - ii If no, why haven't you moved?

### Experience While Living in Detroit (20 Minutes)

*Now, I'd like to switch the discussion a bit to focus on the experiences you've had since living in Detroit*

Since locating in Detroit have you experienced **racial/ethnic harassment or intimidation** in Detroit?

If no, proceed to III.B.  
If yes, please explain?

Do you consider people living in your housing **complex or neighborhood to be racially/ethnically tolerant**? How about in the rest of Detroit?

Do you consider **businesses in Detroit to be racially/ethnically tolerant**?

Do you think the **City of Detroit** government has attempted to create an environment where all racial, ethnic, and religious groups feel welcome?

If yes, how have they done this?  
If no, please explain.

Have any of you ever tried to **file a complaint about fair housing violations or other racially/ethnically discriminatory practices** with the City of Detroit?

If no, proceed to III.F.  
If yes, please describe your experience?

Do you think that **realtors, lenders, landlords, and/or apartment managers** working in Detroit **treat all racial, ethnic, and religious groups similarly**? Do they treat all neighborhoods in Detroit similarly?

If yes, proceed to III.G.  
If no, please explain.

Does the race/ethnicity of the realtor, lender, or insurance agent matter to you when you are trying to find a house, loan, or insurance policy? If so, how?

How important is it to you that you live in a neighborhood where other people of your race/ethnicity live?

Do you think racial/ethnic minorities are able to live anywhere they want to in Detroit? Why or why not?

TO RENTERS: For those of you who are renters, would you eventually like to purchase a home in Detroit?

#### Recommendations (10 Minutes)

Do you have any recommendations for actions that the Detroit city government can take to improve fair housing?

How about acceptance of racial/ethnic diversity?

**FOCUS GROUP SCRIPT****City of Detroit Analysis of Impediments to Fair Housing Choice  
Asian/Hmong****November 19, 2008****5:30 – 7:30**

St. John Conner Creek Village  
 4777 E. Outer Drive  
 Detroit, MI 48234  
 4th Floor - Executive Suite

**Research Team**

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- Focus Group Leader: Charo Hulleza
- Recorder(s): Doug and Ramona
- General Facilitators/Support Staff: Doug
- Observers: Hmong Community Board

***Pre-Discussion Activities***

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**5:30 – 6:00**

- 1) Greet participants-Place tent cards on table
- 2) Offer Dinner
- 3) Distribute/Collect consent forms

***Introductions***

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**6:00-6:10**

- 9) Introductions from evaluation staff
- 10) Statement of purpose of focus group(s):

“The United States government has a series of laws and regulations that are collectively known as fair housing laws. These laws are designed to ensure that no one is denied the opportunity to live where they want to based upon race, color, national origin, gender, religion, familial status, or disability.

The government uses various federal programs to ensure that people comply with fair housing laws. For example, in order to continue to receive certain funding from the U.S. Department of Housing and Urban Development, the City of Detroit must conduct what is called an Analysis of Impediments to Fair Housing Choice—also called an AI.

The AI is supposed to identify barriers that racial groups, the disabled, and other groups of people protected by fair housing laws face when trying to live in Detroit. The AI is also supposed to provide recommendations for actions the city can take to eliminate those barriers.

We are part of a research team from Wayne State University in Detroit. The City of Detroit has hired us to complete the AI. As part of the AI, we are conducting three focus groups—one with Arab Americans, one with Asian Americans, and another with Hispanic Americans—to try to obtain your perspective on fair housing issues in Detroit.

We have a series of questions that we will ask you. We hope the questions will generate a lot of discussion. We expect today's discussion to be relaxed and free-flowing. Before we begin, we'd like to clarify a few things.

*First, there are no right or wrong answers to the questions we will ask. We are simply asking for your opinion. So, please don't be shy. We want to hear from everyone that has something to say. Consider this a chance to make your voice heard. Everyone's opinion will be valued and respected.*

*Second, it is important that everyone respects each other's right to speak. Please be respectful while others are speaking. We don't anticipate this will be a problem, but it is always worth mentioning to be sure.*

*Third, what you say in this room stays in this room. We may use what you say, but we will not link any statements to your name. We are taking notes to be sure that we document all of the important information that you share with us. However, we are not writing names in our notes. We are also taping the discussion, but only research staff will have access to the tapes, which will be destroyed once we transcribe them. We will produce a report summarizing the focus group, but we will not include any information that identifies participants. In other words, there will be no way that anyone who is not in this room to be able to figure out what you've said here. This means that it is very important that each of you respect each other's right to confidentiality. You must not share the names or comments of your fellow participants with anyone outside of this room.*

*Finally, when you arrived here, you were provided a consent form that indicates your willingness to participate in this focus group. If anyone has not signed the form, then you cannot participate in the focus group. Do we have everyone's consent form? Also, if there are any questions about the form, we will gladly answer them for you now. The form also has phone numbers that you can call if you have questions after we finish the focus group."*

**Discussion**  
**7:30**

**6:10 –**

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## **VII) Descriptive Data on Participants (10 minutes)**

We'd like to begin by letting you introduce yourself. We'll go around the table and have each of you tell us your name, what

part of the city you live in, how long you've lived in Detroit, and whether you rent or own your home.

### VIII) Direct Experience with Fair Housing Violations (45-60 Minutes)

*Now, let's talk a bit about your experience finding housing in Detroit.*

*(FG Leader: When necessary, add prompts to determine whether or not the participants felt the actions were based on race, ethnicity, family size, gender, religion, or disability.)*

VIII.A. What made you search for housing in Detroit?

VIII.B. Where did you live before you moved to Detroit?

VIII.C. When you've tried to rent or buy housing in Detroit, has anyone ever refused to show you housing or refused to provide you information on housing that was for sale or rent?

VIII.C.1. If no, proceed to II.D.

VIII.C.2. If yes, who refused?

*(Prompts: realtor, owner, landlord, or property owner that refused to provide you information)*

VIII.C.2.a. What reason(s) did they give?

VIII.C.2.b. Did you believe them?

i If yes, proceed to II.C

ii If no, what do you think the real reason was?

VIII.D. Has anyone ever refused to rent or sell you housing in Detroit after you've looked at the housing and expressed an interest in it?

VIII.D.1. If no, proceed to II.E.

VIII.D.2. If yes, who refused?

*(Prompts: realtor, owner, landlord, or property owner that refused to provide you information)*

VIII.D.3. What reason(s) did they give you for not selling or renting to you?

VIII.D.3.a. Did you believe them?

i If yes, proceed to II.E.

ii If no, what do you think the real reason was?



VIII.E. Have you ever had a realtor, government official, or someone else direct you to specific neighborhoods in Detroit to find housing?

VIII.E.1. If no, proceed to II.F.

VIII.E.2. If yes, which neighborhood(s)?

VIII.E.3. Why did they direct you to that/those neighborhood(s)?

***(Prompt: Did you ask them to direct you, or did they direct you on their own? Was it based on price, schools, type of housing, etc?)***

VIII.F. Have any of you ever been denied a mortgage for a home in Detroit?

VIII.F.1. If no, proceed to II.G.

VIII.F.2. If yes, what reason(s) did the lender/broker give you for denying the mortgage?

VIII.F.3. Were you eventually able to obtain a mortgage similar to the one you were denied?

VIII.G. Have any of you been denied property insurance for housing in Detroit?

VIII.G.1. If no, proceed to II.H.

VIII.G.2. If yes, what reason(s) did the insurer give for denying the insurance?

VIII.G.3. Were you eventually able to obtain insurance?

VIII.H. Have you ever experienced racial/ethnic harassment or intimidation while looking for housing in Detroit?

VIII.H.1. If no, proceed to II.I.

VIII.H.2. If yes, please explain?

VIII.I. Aside from the problems we have just discussed, have you ever had any difficulty finding housing to buy or rent in Detroit?

VIII.I.1. If no, proceed to II.J.

VIII.I.2. If yes, please explain?

***(Prompts: housing cost, lack of homes for sale, lack of units for rent, location of units available)***

VIII.J. Do you know anyone who has experienced any of the problems we just discussed?

- VIII.J.1. If no, proceed to II.K.  
 VIII.J.2. If yes, please explain briefly?

**III.M.** Do any of you live outside of the **Northeastern** portion of Detroit?

*(FG Leader: Only ask this section of questions if it the information was not adequately addressed through the previous set of questions. Remember, we are looking specifically for information on efforts to find housing outside of the area where Asian-Americans are heavily concentrated)?*

- III.M.1. If no, proceed to II.L.  
 III.M.2. If yes, did you face any difficulties finding housing outside of the **northeastern** portion of the city?  
 III.M.3. If yes, please explain.

III.N. For those of you who live in the **northeast** portion of Detroit, have you considered moving elsewhere in Detroit?

- III.N.1. If no, why not?  
 III.N.2. If yes, have you actually tried to find housing elsewhere?  
     III.N.2.a. If no, do you believe that you would have any difficulty finding housing elsewhere?  
     III.N.2.b. If yes, have you had any difficulties finding housing?  
         i. If yes, please explain.  
         ii. If no, why haven't you moved?

#### **IV) Experience While Living in Detroit (30 Minutes)**

*Now, I'd like to switch the discussion a bit to focus on the experiences you've had since living in Detroit*

Since locating in Detroit have you experienced racial/ethnic harassment or intimidation in Detroit?

- If no, proceed to III.B.  
 If yes, please explain?

Do you consider people living in your housing complex or neighborhood to be racially/ethnically tolerant? How about in the rest of Detroit?

Do you consider businesses in Detroit to be racially/ethnically tolerant?

Do you think the City of Detroit government has attempted to create an environment where all racial, ethnic, and religious groups feel welcome?

If yes, how have they done this?  
If no, please explain.

Have any of you ever tried to file a complaint about fair housing violations or other racially/ethnically discriminatory practices with the City of Detroit?

If no, proceed to III.E.  
If yes, please describe your experience?

Do you think that realtors, lenders, landlords, and/or apartment managers working in Detroit treat all racial, ethnic, and religious groups similarly? Do they treat all neighborhoods in Detroit similarly?

If yes, proceed to III.E.  
If no, please explain.

Does the race/ethnicity of the realtor, lender, or insurance agent matter to you when you are trying to find a house, loan, or insurance policy? If so, how?

How important is it to you that you live in a neighborhood where other people of your race/ethnicity live?

Do you think racial/ethnic minorities are able to live anywhere they want to in Detroit? Why or why not?

TO RENTERS: For those of you who are renters, would you eventually like to purchase a home in Detroit?

### Recommendations (5-10 Minutes)

Does anyone have any recommendations for actions that the Detroit city government can take to improve fair housing and/or acceptance of racial/ethnic diversity?

**V) Experience While Living in Detroit (20 Minutes)**

*Now, I'd like to switch the discussion a bit to focus on the experiences you've had since living in Detroit*

Since locating in Detroit have you experienced **racial/ethnic harassment or intimidation** in Detroit?

If no, proceed to III.B.  
If yes, please explain?

Do you consider people living in your housing **complex or neighborhood to be racially/ethnically tolerant**? How about in the rest of Detroit?

Do you consider **businesses in Detroit to be racially/ethnically tolerant**?

Do you think the **City of Detroit** government has attempted to create an environment where all racial, ethnic, and religious groups feel welcome?

If yes, how have they done this?  
If no, please explain.

Have any of you ever tried to **file a complaint about fair housing violations or other racially/ethnically discriminatory practices** with the City of Detroit?

If no, proceed to III.F.  
If yes, please describe your experience?

Do you think that **realtors, lenders, landlords, and/or apartment managers** working in Detroit **treat all racial, ethnic, and religious groups similarly**? Do they treat all neighborhoods in Detroit similarly?

If yes, proceed to III.G.  
If no, please explain.

Does the race/ethnicity of the realtor, lender, or insurance agent matter to you when you are trying to find a house, loan, or insurance policy? If so, how?

How important is it to you that you live in a neighborhood where other people of your race/ethnicity live?

Do you think racial/ethnic minorities are able to live anywhere they want to in Detroit? Why or why not?

TO RENTERS: For those of you who are renters, would you eventually like to purchase a home in Detroit?

Recommendations (10 Minutes)

Do you have any recommendations for actions that the Detroit city government can take to improve fair housing?

How about acceptance of racial/ethnic diversity?