

Fair Housing Impediment Study for Genesee County

2014



**Analysis of
Impediments to Fair Housing in
Genesee County, Michigan, 2014**

Demographic Design and Subsidized Housing Patterns

Report Submitted to
Genesee County Planning Commission
1101 Beach St. Room 223
Flint, MI 48502

By

Legal Services of Eastern Michigan
Fair Housing Center of Eastern Michigan

Written By

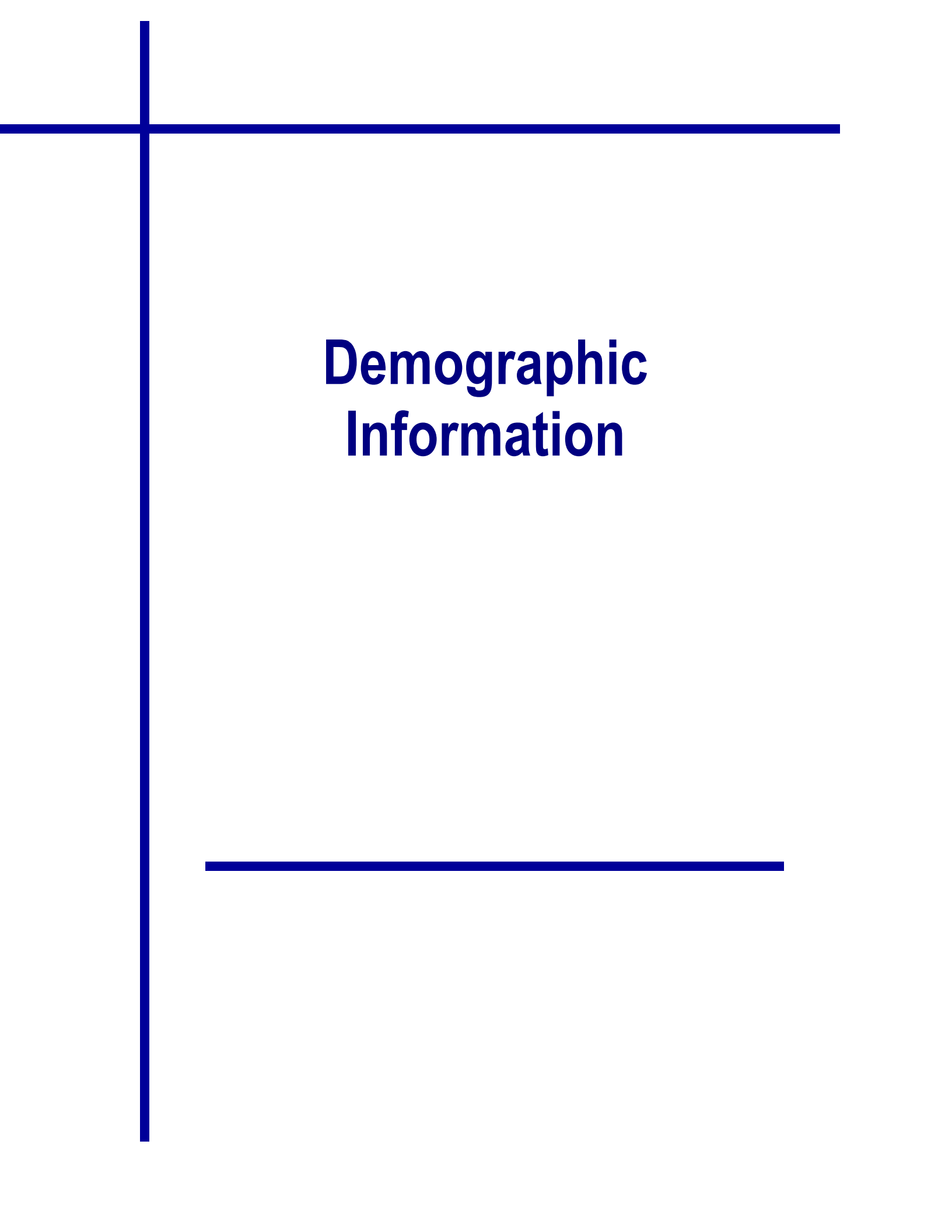
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Demographic Information

CHAPTER 1

IMPEDIMENTS TO FAIR HOUSING IN THE PRIVATE AND PUBLIC MARKET

I. Background Statement and Scope of the Study

Every resident of the United States has a fundamental right to fair housing. The federal Fair Housing Act of 1988 prohibits discrimination in housing, whether private or public, on the basis of race, sex, color, national origin, religion, handicap, and familial status. On March 4, 2012 the U.S. Department of Housing and Urban Development (HUD) announced a new policy that provides lesbian, gay, bisexual and transgender (LGBT) individuals and families protection from housing discrimination in HUD assisted housing. The policy extended to lending institutions and housing where financing is insured by HUD. There are also local ordinances, such as the Flint City and the City of Linden, that include sexual orientation as a protected class. Michigan Elliot-Larsen Civil Rights Act includes two additional protected classes: age and marital status. Discriminatory rental, sales, and lending practices may result unintentionally from lack of knowledge or a misunderstanding of the law, or intentionally from prejudices based on unfounded myths or unreal stereotypes. Regardless of its cause, discrimination in housing is illegal and bad business practice.

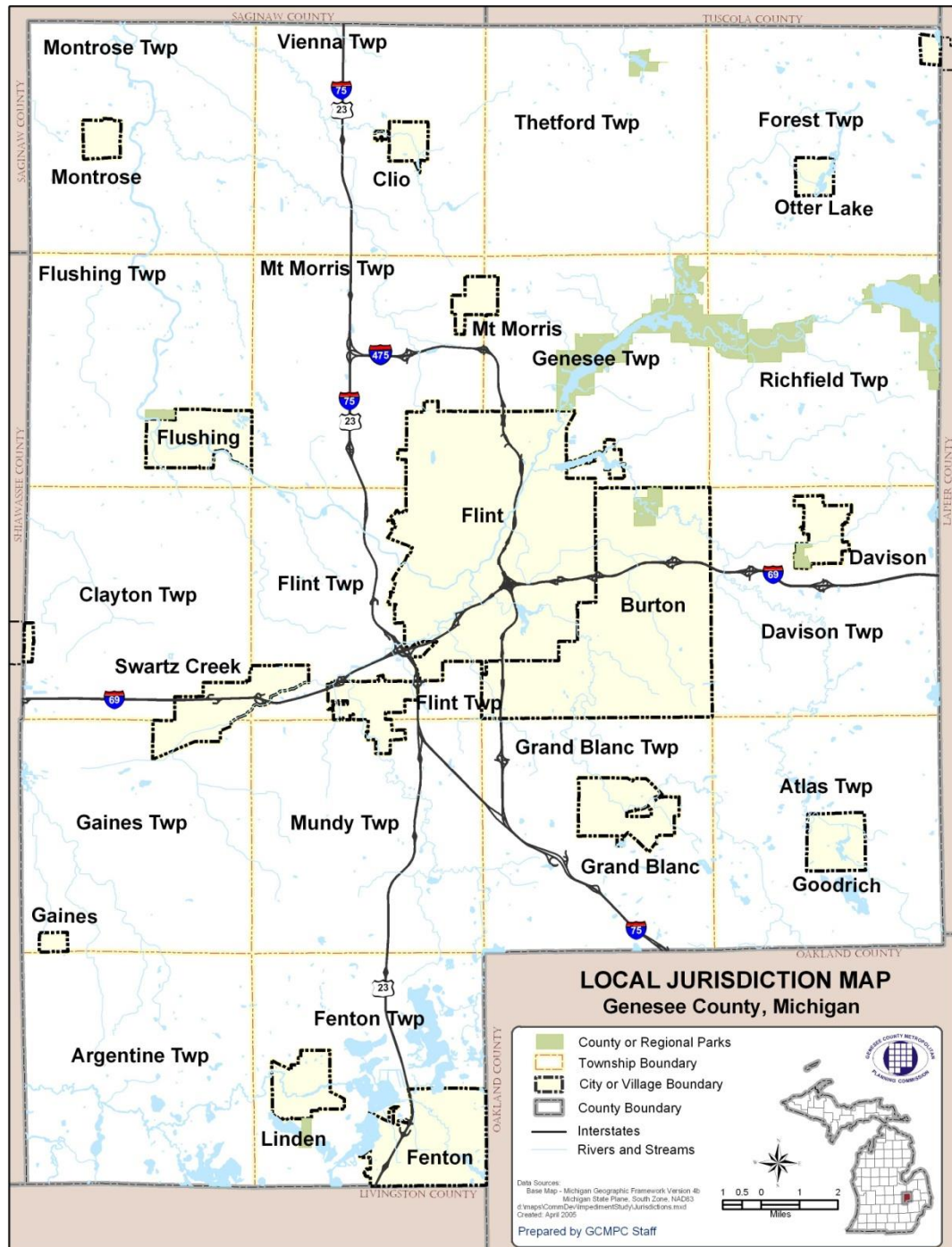
Genesee County Planning Commission (the Commission) continues to combat housing discrimination and to affirmatively further fair housing within the community. The Commission contracted with the Fair Housing Center of Eastern Michigan to conduct and publish an analysis of impediments to fair

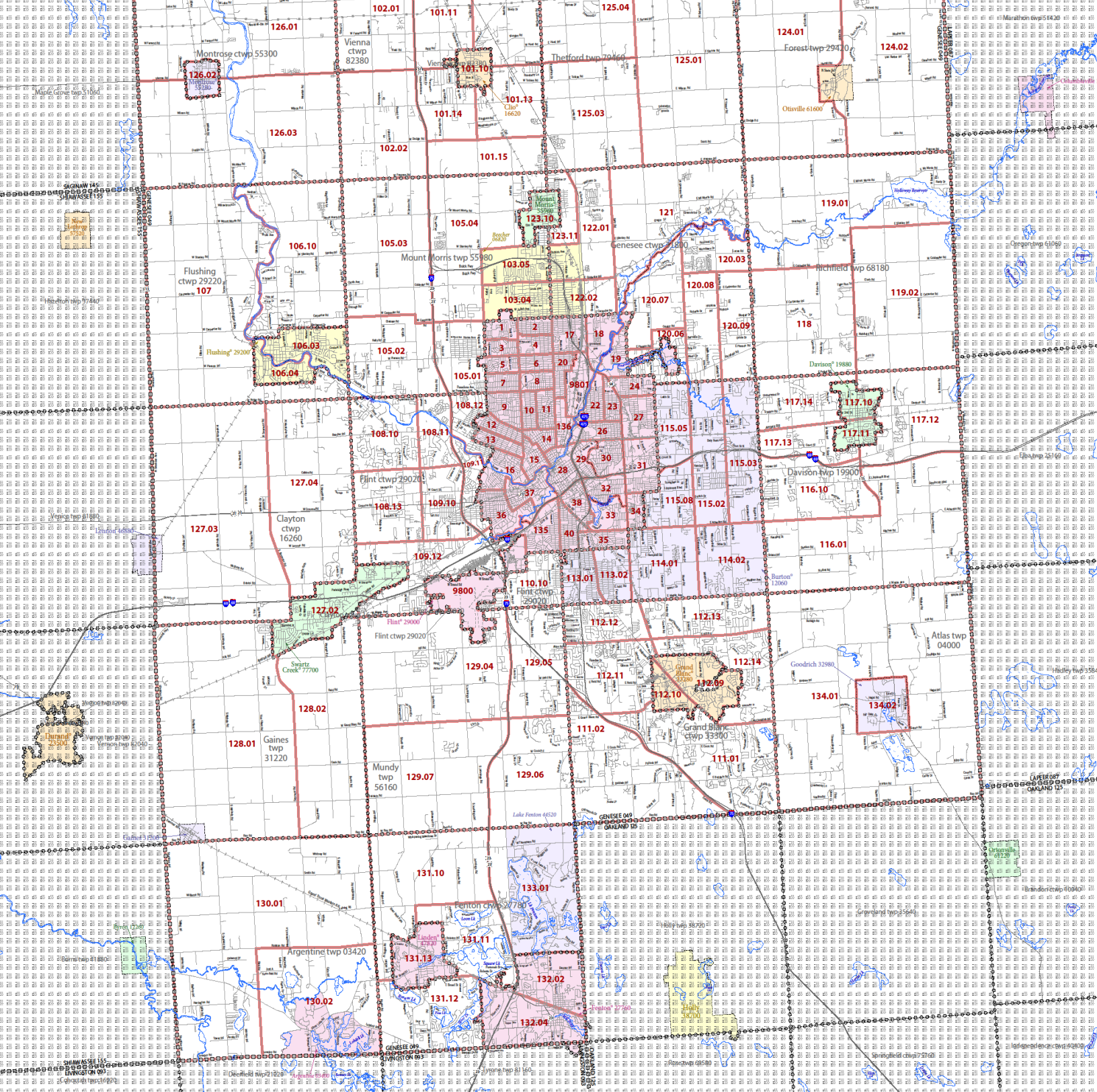
housing regarding demographic and subsidized housing patterns throughout Genesee County (Map 1.1), including the Flint City (Map 1.2).

HUD issued revised regulations in September of 1988 for the Community Development Block Grant (CDBG) programs. To be in compliance, the grantees are federally mandated to meet the requirements of the revised regulation, “Affirmatively Furthering Fair Housing.” The revised regulation included: 1) conduct an Analysis of Impediments to Fair Housing Choice; 2) develop actions to eliminate any identified impediments; and 3) maintain records reflecting the analysis and actions taken to remedy the identified impediments. This is accomplished by adhering to applicable laws, regulations, policies, procedures, and programs designed to reduce, eliminate, and prevent housing discrimination based on race, age, color, religion, gender, national origin, disabilities, familial, and marital status.

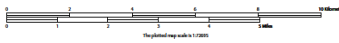
The Fair Housing Center of Eastern Michigan (Center) has played a major role in supporting the Commission in its quest to reduce housing discrimination within Genesee County. The Center is a division of Legal Services of Eastern Michigan, a non-profit, tax-exempt organization. It was established in October 1997 as the Genesee County Fair Housing Center. In 2004, the service area expanded to include a Fair Housing Center located in Saginaw with a jurisdiction of Saginaw, Bay, and Midland counties. Therefore, the name of the Center was changed to include all service areas. The new name is the Fair Housing Center of Eastern Michigan. Funding support is provided from HUD, Flint City, Genesee

Map 1.1: Genesee County, 2014





Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 42.4251
2nd Standard Parallel: 47.1716
Central Meridian: 86.1613
Latitude of Projection's Origin: 41.4145
False Easting: 0
False Northing: 0



USCENSUSBUREAU

PARENT SHEET 1
Total Sheets: 1
Index Sheets: 0
Parent Sheets: 1
Inset Sheets: 0

Map 1.2: Flint City, Michigan 2014

County, City of Midland, City of Saginaw, and the City of Bay City.

The mission of the Center is to ensure equal housing opportunities for all people, regardless of race, sex, age, color, religion, national origin, familial, marital, or disability status. The Center, by responding to housing complaints, addresses the needs of individual clients. Additionally, through impact projects the Center aids in identifying and resolving housing problems within the communities incorporated into its mission. As such, the Center acts both reactively and proactively to fair housing concerns.

The three priority areas of focus for the Center are enforcement (testing), research, and community awareness. In 2013, approximately three-hundred tests were performed, including: real estate, lending, apartment, and manufactured home communities. Where there was evidence of discrimination, a complaint was filed with HUD. Research is ongoing and includes a variety of topics. The information is used to support and assist many community groups such as neighborhood organizations, Community Mental Health, housing counseling agencies, and The Disability Network, in their quest for housing equality.

This research project is a follow-up study to the original “Impediments to Fair Housing in Genesee County, Including the Flint City - 2005” (Baird). It is designed to examine demographic and housing changes in Genesee County. The study will explore racial composition, distribution, socioeconomic characteristics, housing patterns, and how these relate to impediments to fair housing. The primary resources used in this analysis are the Decennial Census

for 2000 and 2010 and the American Community Survey each posted at American Fact Finder (www.factfinder2.census.gov). The focus is on racial, disability, and housing disparities. The ideal dispersion is an even distribution of all races and persons with disabilities across Genesee County.

II. Impediments to Fair Housing: The Implication from the Demographic Patterns

The U.S. Census data is used to identify two barriers, **exclusionary** and **segregative**. An exclusionary barrier exists when practices and/or policies exclude members of a designated group from living in an entire area, such as a municipality or census tract. Due to exclusion, the representation of designated groups will be disproportionately low compared with what would be expected given its representation in the county or metropolitan area as a whole.

The second impediment to fair housing is the segregative barrier where the practices and/or policies do not exclude members of a designated group from the entire county or municipality. Instead, designated groups living within the county or municipality are disproportionately restricted through practices and/or policies to certain sections of the area such as the east side, west side, north side, or the south side of a municipality. Therefore, the pattern of distribution of the designated group is not evenly disseminated throughout the municipality.

The primary racial groups in Genesee County are Caucasian, African American, and Hispanic. The numbers for Asians and American Indian and Alaskan Native are statistically insignificant, which totals only 0.6 percent of the entire population in Genesee County. Therefore, the principal analysis for this

study includes Caucasian, African American, and Hispanic populations. This research will also include assessments on disability status.

A. Assessment of Exclusionary Barriers – Race/Ethnicity

1. African American

The assessment of whether exclusionary barriers exist in the cities, townships, and villages in Genesee County is determined by comparing the percentage of African Americans and Hispanics in each of the municipalities with the percentage of African Americans and Hispanics within Genesee County as a whole. Exclusionary barriers are the practices or policies that exclude members of a designated group from living in the entire municipality. For example, according to the U. S. Census 2010, the percentage of African Americans in Genesee County is 20.7 percent. If there are no exclusionary barriers in the county, then each municipality would be comprised of 20.7 percent African American population, creating an equal racial distribution. Thirty of the 33 municipalities in the county show a percentage rate of African American population for that municipality under the county rate of 20.7 African American (Table 1.1).

Twelve of the 33 municipalities have a severe African American under-representation. Severe under-representation is defined as any municipality that has less than 1 percent representation of a designated racial group (Table 1.2). The closer to 0 percent in a municipality for a designated group, the more likely it is that exclusionary barriers exist. The municipalities that have less than 1 percent of African American population include: Argentine Township, Atlas

Township, Fenton Township, Forest Township, Gaines Township, Linden City, Montrose City, Goodrich, Lennon, Otisville, Otter Lake and the Village of Gaines.

A compelling indicator that exclusionary barriers exist in Genesee County is revealed through residential demographics. Of the 88,127 African Americans residing in Genesee County, 57,939 African Americans live in one municipality, the Flint City. Furthermore, three municipalities contain 85.5 percent of the entire African American population residing in Genesee County: Flint City, Flint Township, and Mt. Morris Township. This leaves only 14.5 percent of the African American population residing in 30 of the 33 municipalities.

2. Hispanic

In Genesee County the Hispanic population constitutes 3 percent (Table 1.1). The analysis of the Hispanic patterns reveals 23 of the 33 municipalities have a Hispanic population of less than 3 percent. The following are the municipalities that do not show an under-representation: Burton, Clio, Davison Township, Flint City, Genesee Township, Grand Blanc Township, Montrose Township, Mt. Morris City, Mt. Morris Township, and Lennon. In fact, 53.7 percent of all Hispanics that live in Genesee County reside in four municipalities: Burton, Flint City, Flint Township, and Grand Blanc Township.

3. Asian

In Genesee County the Asian population constitutes 0.9 percent of the total population (Table 1.1). Twenty-eight of the 33 municipalities are below the county rate leaving only five municipalities with an Asian rate greater than the county rate of 0.9 percent. In addition, 60.2 percent of all Asian residing in

Table 1.1: Number & Percentage of Caucasian, African American, Hispanic, Asian, Indian, and Other Races in the Municipalities of Genesee County in 2010

Municipality	Total	White	Ratio	Black	Ratio	Hispanic	Ratio	Asian	Ratio	Indian*	Ratio	Other**	Ratio
Argentine Township	6,913	6,756	97.7%	19	0.3%	95	1.4%	9	0.1%	24	0.3%	105	1.4%
Atlas Township	7,993	7,760	97.1%	53	0.7%	166	2.1%	59	0.7%	17	0.2%	209	3.0%
Burton City	29,999	26,442	88.1%	2,203	7.3%	930	3.1%	177	0.6%	192	0.6%	985	4.0%
Clayton Township	7,581	7,068	93.2%	244	3.2%	215	2.8%	52	0.7%	39	0.5%	178	2.3%
Clio City	2,646	2,590	95.2%	28	1.1%	84	3.2%	5	0.2%	16	0.6%	7	0.2%
Davison City	5,173	4,907	94.9%	92	1.8%	151	2.9%	17	17.0%	17	0.3%	140	2.7%
Davison Township	19,575	18,256	93.3%	562	2.9%	628	3.2%	151	0.8%	119	0.6%	487	2.5%
Fenton City	11,746	11,172	95.1%	151	1.3%	293	2.5%	88	0.7%	40	0.3%	295	2.5%
Fenton Township	15,552	15,007	96.5%	68	0.4%	285	1.8%	149	1.0%	59	0.4%	269	1.7%
Flint City	102,434	38,328	37.4%	57,939	56.6%	3,976	3.9%	464	0.5%	550	0.5%	5,153	5.0%
Flint Township	31,929	21,700	68.0%	8,209	25.7%	927	2.9%	604	1.9%	175	0.5%	1,241	3.9%
Flushing City	8,389	7,956	94.8%	198	2.4%	181	2.2%	37	0.4%	31	0.4%	167	2.0%
Flushing Township	10,640	10,045	94.4%	227	2.1%	255	2.4%	3	0.0%	68	0.6%	384	3.6%
Forest Township	4,702	4,593	97.7%	21	0.4%	77	1.6%	4	0.1%	23	0.5%	61	1.3%
Gaines Township	6,820	6,610	96.9%	58	0.9%	166	2.4%	12	0.2%	40	0.6%	100	1.5%
Genesee Township	21,581	18,826	87.2%	1,851	8.6%	810	3.8%	49	0.2%	181	0.8%	674	3.1%
Grand Blanc City	8,276	6,826	82.5%	918	11.1%	216	2.6%	228	2.8%	29	0.4%	275	3.3%
Grand Blanc Township	37,508	30,981	82.6%	4,009	10.7%	1,149	3.1%	1,270	3.4%	162	0.4%	1,086	2.9%
Linden City	3,991	3,863	96.8%	18	0.5%	79	2.0%	17	0.4%	18	0.5%	75	1.9%
Montrose City	1,657	1,604	96.8%	12	0.7%	39	2.4%	4	0.2%	12	0.7%	25	1.5%
Montrose Township	6,224	5,939	105.0%	105	1.7%	158	8.0%	8	0.1%	37	0.6%	158	2.5%
Mount Morris City	3,086	2,471	80.1%	413	13.4%	137	4.4%	15	0.5%	17	0.6%	170	5.5%
Mount Morris Township	21,501	11,112	51.7%	9,212	42.8%	711	3.3%	69	0.3%	154	0.7%	954	4.4%
Mundy Township	15,082	13,887	92.1%	655	4.3%	360	2.4%	153	1.0%	45	0.3%	342	2.3%
Richfield Township	8,730	8,261	94.6%	196	2.2%	208	2.4%	40	0.5%	42	0.5%	201	2.3%
Swartz Creek City	5,758	5,277	91.6%	292	5.1%	130	2.3%	46	0.8%	12	0.2%	131	2.3%
Thetford Township	7,049	6,672	94.7%	147	2.1%	183	2.6%	22	0.3%	52	0.7%	156	2.2%
Vienna Township	13,255	12,555	94.7%	237	1.8%	351	2.6%	47	0.4%	81	0.6%	335	2.5%
Village of Gaines	380	366	96.3%	1	0.3%	9	2.4%	-	0.0%	2	0.5%	12	3.2%
Village of Goodrich	1,860	1,789	96.2%	17	0.9%	41	2.2%	4	0.2%	4	0.2%	46	2.5%
Village of Lennox	511	472	92.4%	2	0.4%	18	3.5%	5	1.0%	8	1.6%	24	4.7%
Village of Otisville	882	839	95.1%	4	0.5%	10	1.1%	1	0.1%	2	0.2%	18	2.0%
Village of Otter Lake	389	367	94.3%	1	0.3%	7	1.8%	1	0.3%	5	1.3%	15	3.9%
Genesee County	425,790	317,393	74.5%	88,127	20.7%	12,983	3.0%	3,879	0.9%	2,252	0.5%	14,139	3.3%

Table 1.2: Municipalities in Genesee County with an African American Population Less Than 1% African American

Cities	Townships	Villages
Linden	Argentine	Gaines
Montrose	Atlas	Goodrich
	Fenton	Lennon
	Forest	Otisville
	Gaines	Otter Lake

Genesee County lives in three of the 33 municipalities in Genesee County: Flint City, Flint Township, and Grand Blanc Township (Table 1.1).

4. American Indian and Alaska Native

The American Indian and Alaska Native population in Genesee County is 0.5 percent (Table 1.1). Twelve municipalities have a rate below the county, seven equal the county rate, and 14 are above the county rate. Sixty-eight percent of all American Indian and Alaska Native population reside in seven of the 33 municipalities. The seven municipalities include: Burton, Davison Township, Flint City, Flint Township, Genesee Township, Grand Blanc Township, and Mount Morris Township.

Population Changes: 1990, 2000, and 2010

Genesee County experienced a decline in total population between 2000 and 2010 by 13,906 (Table 1.3 & 1.4). Caucasian population decreased by 14,414 as well as the African American population by 737. However, the Hispanic population increased by 2,831. These changes have created racial shifts within individual municipalities.

The municipalities displaying the greatest racial shifting include: Flint City, Flint Township, Grand Blanc City, Grand Blanc Township, and Mt. Morris City. The Flint City had an immense population decline of 38,327 while Grand Blanc Township had a considerable population increase of 12,116.

These numbers shifted the percentage of the population within the municipalities (Table 1.5). The Flint City's Caucasian population declined from 48.2 percent to 37.4 percent while the African American percentage increased from 47.6 percent to 56.5 percent in addition to an increase from 2.8 percent to 3.8 percent for the Hispanic population. Grand Blanc Township's Caucasian population decreased from 91.2 percent to 82.5 percent while the Asian population steadily increased with 452 in 1990, 749 in 2000, and 1,270 in 2010 growing from 1.2 percent in 1990 to 5.8 percent in 2010. African American and Hispanic percentages also increased, 7.8 percent to 10.6 percent and 1.1 percent to 9.7 percent respectively.

Although Grand Blanc City, Mt. Morris City, and Flint Township experienced only a slight population increase there are racial shifts within the municipalities. For example, Mt. Morris City experienced a decrease in Caucasian population from 94.3 percent to 80.0 percent, while the African American population increased from 2.0 percent to 13.3 percent and an increase of 1.9 percent to 4.4 percent for Hispanics. Flint Township shows a similar pattern with a decreased percentage of 87.7 percent to 67.9 African American for Caucasians, an increase

Table 1.3: Population Changes 1990, 2000, and 2010: Caucasian, African American, and Hispanic in Genesee County

Municipality	Total			Caucasion			African American			Hispanic		
	2010	2000	1990	2010	2000	1990	2010	2000	1990	2010	2000	1990
Argentine Township	6,913	6,521	4,651	6,756	6,339	4,584	19	15	8	95	76	23
Atlas Township	7,993	7,257	5,651	7,760	7,080	5,439	53	24	3	166	64	56
Burton City	29,999	30,308	27,617	26,442	27,910	25,940	2,203	1,075	708	930	705	578
Clayton Township	7,581	7,546	7,368	7,068	7,198	7,080	244	85	39	215	142	126
Clio City	2646	2,483	2,829	2,590	2,371	2,645	28	12	8	84	55	39
Davison City	5,173	5,536	5,698	4,907	5,340	5,552	92	28	8	151	132	85
Davison Township	19,575	17,722	14,671	18,256	16,712	14,117	562	364	161	628	370	220
Fenton City	11,746	10,582	8,444	11,172	10,185	8,233	151	63	33	293	191	98
Fenton Township	15,552	12,968	10,056	15,007	12,582	9,829	68	36	18	285	153	105
Flint City	102,434	124,943	140,761	38,328	51,710	67,971	57,939	66,560	67,027	3,976	3,742	4,014
Flint Township	31,929	33,691	34,081	21,700	26,200	29,914	8,209	5,430	2,598	927	784	558
Flushing City	8,389	8,348	8,542	7,956	8,096	8,368	198	53	16	181	134	96
Flushing Township	10,640	10,230	9,223	10,045	9,813	8,962	227	112	64	255	201	93
Forest Township	4,702	4,738	4,409	4,593	4,609	4,309	21	17	8	77	30	39
Gaines Township	6,820	6,491	5,391	6,610	6,291	5,275	58	22	7	166	77	39
Genesee Township	21,581	24,125	24,093	18,826	21,206	21,349	1,851	1,973	1,956	810	651	500
Grand Blanc City	8,276	8,242	7,760	6,826	7,349	7,249	918	413	219	216	138	90
Grand Blanc Township	37,508	29,827	25,392	30,981	26,285	23,177	4,009	1,998	1,230	1,149	622	420
Linden City	3,991	2,861	2,415	3,863	2,799	2,370	18	2	-	79	26	32
Montrose City	1,657	1,619	1,811	1,604	1,576	1,770	12	2	1	39	29	21
Montrose Township	6,224	6,336	6,236	5,939	6,066	5,933	105	112	161	158	107	107
Mount Morris City	3,086	3,194	3,292	2,471	2,975	3,106	413	98	68	137	71	63
Mount Morris Township	21,501	23,725	26,198	11,112	12,940	15,388	9,212	9,526	8,545	711	722	819
Mundy Township	15,082	12,191	11,511	13,887	11,708	11,080	655	172	169	360	225	157
Richfield Township	5,758	8,170	7,271	8,261	7,723	6,895	196	201	201	208	128	118
Swartz Creek City	5,758	5,102	4,851	5,277	4,889	4,636	292	62	48	130	107	91
Thetford Township	7,049	8,277	8,333	6,672	7,815	7,886	147	241	242	183	155	129
Vienna Township	13,255	13,108	13,210	12,555	12,583	12,857	237	147	77	351	258	172
Village of Gaines	380	366	427	366	343	402	1	7	-	9	6	9
Village of Goodrich	1,860	1,353	916	1,799	1,333	894	17	3	1	41	14	13
Village o Lennon	511	517	84	472	508	76	2	2	-	18	11	-
Village of Otisville	882	882	724	839	848	710	4	9	-	10	14	5
Village of Otter Lake	389	437	55	367	425	55	1	-	-	7	12	-
Genesee County	425,790	439,696	433,971	317,393	331,807	334,051	88,127	88,864	83,624	12,983	10,152	8,915

U. S. Census 1990, 2000, and 2010

Table 1.4: Population Change for 1990 – 2000: Asian, Indian, and Other in Genesee County

Municipality	Asian			Indian*			Other**		
	2000	1990	Change	2000	1990	Change	2000	1990	Change
Argentine Township	12	7	5	55	32	23	100	4	96
Atlas Township	37	25	12	23	27	(4)	93	16	77
Burton City	224	127	97	230	276	(46)	869	209	660
Clayton Township	58	46	12	38	69	(31)	167	24	143
Clio City	4	7	(3)	15	22	(7)	81	24	57
Davison City	20	15	5	32	33	(1)	116	25	91
Davison Township	155	110	45	65	63	2	426	78	348
Fenton City	100	38	62	41	40	1	193	41	152
Fenton Township	100	60	40	53	50	3	197	15	182
Flint City	547	690	(143)	798	1,045	(247)	5,328	1,753	3,575
Flint Township	740	683	57	205	324	(119)	1,116	235	881
Flushing City	33	40	(7)	27	19	8	139	43	96
Flushing Township	59	45	14	47	63	(16)	199	44	155
Forest Township	10	15	(5)	16	38	(22)	86	10	76
Gaines Township	23	19	4	26	48	(22)	129	11	118
Genesee Township	72	62	10	161	223	(62)	713	160	553
Grand Blanc City	265	183	82	22	17	5	193	32	161
Grand Blanc Township	749	452	297	115	119	(4)	680	133	547
Linden City	14	7	7	10	6	4	36	3	33
Montrose City	2	1	1	10	15	(5)	29	7	22
Montrose Township	3	9	(6)	50	27	23	105	36	69
Mount Morris City	13	28	(15)	19	45	(26)	89	29	60
Mount Morris Township	61	70	(9)	148	255	(107)	1,050	391	659
Mundy Township	100	55	45	27	55	(28)	184	47	137
Richfield Township	17	12	5	39	48	(9)	190	28	162
Swartz Creek City	32	33	(1)	18	51	(33)	101	15	86
Theftord Township	20	24	(4)	57	55	2	144	43	101
Vienna Township	45	39	6	67	67	-	266	61	205
Genesee County	3,515	2,902	613	2,414	3,132	(718)	13,019	3,517	9,502

*American Indian and Alaska Native

**Native Hawaiian and Other Pacific Islander, Some Other Race, and Population of two or more Races

U. S. Census 2010, Summary File 1 (SF1) 100 Percent Data-P3. Race [71] - Universe: Total Population

Table 1.5: Population Changes 1990, 2000, and 2010: Caucasian, African American and Hispanic within Municipalities in Genesee County

Flint City			
	1990	2000	2010
Caucasian	48.2	41.3	37.4
African American	47.6	53.2	56.5
Hispanic	2.8	2.9	3.8
Flint Township			
Caucasian	87.7	77.7	67.9
African American	7.6	16.1	25.7
Hispanic	1.6	2.3	2.9
Grand Blanc City			
Caucasian	93.4	89.1	82.4
African American	2.8	5.0	11.0
Hispanic	1.1	1.6	9.7
Grand Blanc Township			
Caucasian	91.2	88.1	82.5
African American	7.8	6.6	10.6
Hispanic	1.6	2.0	3.0
Mt. Morris City			
Caucasian	94.3	93.1	80.0
African American	2.0	3.0	13.3
Hispanic	1.9	2.2	4.4

of 7.6 percent to 25.7 percent for African American, and 1.6 percent to 2.9 percent for Hispanics. Grand Blanc City populations comprised of 93.4 percent Caucasian in 1990 decreasing to 82.4 percent in 2010, 2.8 percent to 11 percent African American, and 1.1 percent to 9.7 percent Hispanic.

The real problem appears to be when Caucasians in a particular neighborhood begin to move out as African Americans begin to move in. This is colloquially known as “white flight”. But what is the tipping point? When do Caucasians begin to move out of neighborhoods?

In the book by M. Gladwell, *The Tipping Point: How Little Things Can Make A Big Difference*. Little Brown & Company (2000), the author cites a 1971 study by sociologist Thomas Schelling that indicated that a small number of African-Americans moving into a neighborhood had little impact. However, when it reached 20 African American there was a drastic increase in the number of Caucasians moving out.

The November 2002 issue of *Demography* presents a Multi-City (Detroit, Boston, and Atlanta) “White Flight” study by Maria Krysan from the University of Illinois, Chicago. The subjects were 1,600 randomly selected Non-Hispanic Caucasian residents from the three locations. They were shown four cards representing 15-house neighborhoods with 7 percent, 20 percent, 33 percent, and 53 percent African American residents. The participants were asked how comfortable they would be living in each integrated neighborhood. As the percentage of African Americans moving in increased so did the percentage of Caucasians moving out of the neighborhood. The range was 7 percent African Americans move in while 3 percent Caucasians move out, 20 percent move in 6 percent move out, 33 percent move in 10 percent move out, and 53 percent African Americans move in the neighborhood resulting in 19 percent of Caucasians moving out. The number one reason for the Caucasians to move

was based on prejudice and stereotypes towards African Americans, such as an increased crime rate, blighted neighborhoods, and lower property values.

There is evidence of “white flight” in the Flint City between 1990 and 2010. The Flint City had a population decline of 38,327 between 1990 and 2010; this included 29,643 Caucasians and 9,088 African Americans. Although both races decreased, Caucasians declined at a much greater rate of 43.6 African American compared to 13.5 African American for African Americans.

The profile of the City shows considerable changes in the past twenty years. Population total declined in 39 of the 41 census tracts (Table 1.6). Population increased for census tracts 29 and 33. Yet African American populations increased in 18 of the 41 census tracts and only two census tracts increased for Caucasians. There was significant racial shifting in 14 census tracts including four tracts with extreme changes. Of these, two census tracts 13 and 15, changed from predominately Caucasian to predominately African American. For example, census tract 13 was 36 percent African American and 60 percent Caucasian in 1990 but changed to 81 percent African American and 14 percent Caucasian in 2010. Census tract 15 transitioned from 37 percent African American and 58 percent Caucasian to 63 percent African American and 30 percent Caucasian between 1990 and 2010.

Census tracts 29 and 33 changed from predominately Caucasian to predominately African American. In 1990 census tract 29 was 45 percent African American and 52 percent Caucasian and in 2010 the rate is 57 percent African American and 34 percent Caucasian. A similar pattern exists for census tract 33

Table 1.6: Percentage of African American and Caucasians in the Flint City by Census Tracts 1990, 2000, and 2010

Census Tract	Percentage of African Americans In Tract			Percentage of Caucasians in Tract		
	1990	2000	2010	1990	2000	2010
1	96	97	96	4	3	2
2	94	96	90	5	4	5
3	95	97	96	4	3	2
4	93	94	92	6	5	4
5	89	94	92	10	6	4
6	94	96	93	5	3	3
7	92	92	95	8	5	3
8	95	96	95	4	4	2
9	76	90	90	23	10	7
10	93	96	92	6	4	4
11	98	97	94	1	2	2
12	52	89	90	45	12	7
13	36	76	81	60	24	14
14	74	80	80	22	20	16
15	37	64	63	58	35	30
16	5	19	39	93	79	54
17	91	92	91	5	79	5
18	54	58	73	44	42	22
19	8	24	32	85	75	60
20	96	96	89	3	3	8
21(9801)	67	71	19	31	25	0
22	1	10	16	91	87	68
23	0.8	9	16	95	87	69
24	3	10	15	93	88	78
25 (136)	55	82	10	44	19	14
26	1	7	15	94	86	74
27	2	4	11	95	93	81
28	39	47	49	59	52	45
29	45	56	57	52	44	34
30	8	17	27	90	81	67
31	86	89	87	13	12	8
32	95	95	89	4	5	5
33	13	37	55	85	62	38
34	60	65	76	39	35	17
35	5	12	16	92	87	77
36	1	5	16	96	93	78
37	5	13	20	91	86	73
38	22	27	27	73	73	64
39 (135)	5	19	33	92	80	61
40	0.6	4	11	97	94	81
41 (9800)	0.4	4	2	98	63	93

which went from 13 percent African American and 85 percent Caucasian to 55 percent African American and 38 percent Caucasian.

B. Assessment of Segregative Barriers – Race/Ethnicity

The second category of barriers to fair housing is segregative, in which practices and/or policies disproportionately restrict members of a designated group from access to housing throughout a municipality or census tract. According to CensusScope, Flint has the highest segregation rate of any city in Michigan and is the 7th most segregated Metropolitan Statistical Area in the nation.,

This study examines the census tracts within the municipalities to discover any over- or under- representation of groups, which creates uneven residential living patterns. Such unevenness in the spatial distribution pattern of population groups is called **residential segregation**. The greater the unevenness in the spatial distribution, the greater the amount of segregation of the group.

Residential segregation is vastly illustrated in 6 of the 33 municipalities in Genesee County. For example, Burton has eight census tracts, yet 65 percent of all African Americans reside in two of the eight census tracts. Therefore, populations in protected classes can live in a municipality; however, they are limited to certain parts of the municipality. Table 1.7 shows the same pattern exists for: Mt. Morris Township, Flint Township, Grand Blanc Township, Genesee, and the Flint City.

To further compound the issue of segregation is the over-representation for African Americans in census tracts and municipalities that adjoin one other,

creating a higher concentration of minorities and greater segregation. Within Flint City, census tracts 1-12 and 17 are all adjacent. These tracts have 90 percent or greater African American rate. It is further interesting to note, the census tracts with the greatest number of Caucasians (19, 22, 23, 24, 27, and 30) are all adjacent. In addition, segregation is enhanced when over-represented minority populations are located in adjacent municipalities, which is the case in Genesee County. All six municipalities with the greatest African American populations are adjoining.

Table 1.7: Segregation Rates for African Americans in Genesee County, 2010

Municipality	Percentage of African Americans	Segregation Within the Municipality
Mt. Morris Township	79	3 of 6 Census Tracts
Flint Township	77	4 of 8 Census Tracts
Genesee	88	4 of 9 Census Tracts
Burton	65	2 of 8 Census Tracts
Grand Blanc Township	31	3 of 6 Census Tracts
Flint City	50	11 of 41 Census Tracts

C. Index of Dissimilarity

To measure the extent of residential segregation, researchers commonly use the ***index of dissimilarity***. The index is used in this study to assess the extent of residential segregation of the African American and Hispanic populations from the Caucasian population in Genesee County and each city, township, and village within the County with two or more census tracts. Similar research has

shown that being a member of the African American or Hispanic population is a barrier to equal access to housing in cities throughout the United States (Turner, Struyk, & Yinger, 1991; Darden, Duleep & Galster, 1992). Thus, the analysis of segregation in this report focuses on the racial/ethnic residential distribution compared with the Caucasian population over the census tracts.

Data were obtained from the 2000 U. S. Bureau of the Census, Summary Tapes Files 3A. The formula for computing the segregation index also referred to as “D”, the index of dissimilarity, is given by:

$$D = 100 \left(\frac{1}{2} \sum_{i=1}^K |x_i - y_i| \right)$$

where:

X_i = the percentage of the County’s non-Hispanic white population living in a given census tract;

Y_i = the percentage of the County’s African American or Hispanic population living in the same census tract;

K = the number of census tracts in the County.

The segregation index, which is one-half the sum of the absolute difference between X_i and Y_i , ranges from “0” to “100,” and reflects the extent of segregation in a minority population. The logic behind this index is that, in the case where an even distribution of the minority population occurs, the proportions X_i and Y_i should be equal and the index will be zero.

The extent to which the two proportions differ is thus a measure of segregation. The larger the number, the greater the segregation. A dissimilarity

level of 50 is considered “high” and a score of 75 or more is considered “very high.”

According to CensusScope there is a significant rate of dissimilarity for African Americans in Genesee County and Flint City. The dissimilarity index scores indicate “very high” rates of residential segregation in Genesee County, with a rate of 81.2, which is ranked seventh in the Nation. Flint City has a segregation dissimilarity rate of 76.8, making it the most segregated city in Michigan. Rated second is Saginaw, with a dissimilarity rate of 76.4. Detroit was ranked 5th, with a rate of 63.3. In 1990, the residential segregation rate for African Americans in Genesee County was 81.4 and in Flint City it was 75.7. Therefore, little or no change has occurred in the past 20 years for Genesee County or Flint City.

The extent to which African Americans are segregated within individual cities, villages, and townships in Genesee County varies (Table 1.8). African Americans in the Flint City are the most residentially segregated, with an index of 76.8. Flint City is followed by Genesee Township, with 57.6, Flint Township 49.4, Burton 49.3, and Mt. Morris Township with a 47.2 residential index of segregation for African Americans.

Table 1.8: Residential Index of Segregation of African Americans vs. Caucasian, in Genesee County, 2010

Place	African American		Hispanic	
	1990	2010	1990	2010
Burton City	48.6	31.8	9.8	9.8
Flint City	75.7	76.8	33.2	24.6
Flint Township	43.3	40.5	9.0	19.3
Genesee Township	72.3	67.2	21.9	25.2
Grand Blanc Township	32.9	31.6	10.0	14.7
Mount Morris Township	54.4	51.8	38.6	45.1

U.S. Census, 2010. Calculated by the author, Patricia A. Baird.

C. Assessment of Exclusionary Barriers - Disability Status

There appears to be a similar pattern of exclusionary barriers for people with disabilities. In Genesee County there are 82,814 people with disabilities over the age of five (Census 2000 – most current data). Fifty-seven percent of that population resides in 4 of the 33 municipalities. The Flint City has 29,172 people with disabilities, which is 25.9 percent of the County's population with disabilities; Flint Township - 6,979 with 8.4 percent; Mt. Morris Township - 5,725 with 6.9 percent; and Burton - 5,636 with 6.8 percent (Table 1.9).

Furthermore, 25 of the 33 municipalities have an under-representation of people with disabilities due to a rate lower than Genesee County's rate of 20.6 percent. This leaves only eight municipalities that have a percentage rate of persons with disabilities equal or greater to that of the County. They include: City of Davison, Flint City, City of Mt. Morris, City of Swartz Creek, Flint Township, Genesee Township, Mt. Morris Township, and Vienna Township.

Generally, the over-representation for African Americans and people with disabilities is located in census tracts that are adjoining to each other, which

Table 1.9: Distribution of People with Disabilities within the Municipalities of Genesee County, 2000 (Most Current Available)

Municipality	Total Population	No. Of People With Disabilities	African American of People with Disabilities	African American of the County's Disabled Population
Argentine Township	6,521	838	12.9	1.0
Atlas Township	5,904	873	14.8	1.1
Burton City	30,308	5,636	18.6	6.8
Clayton Township	7,029	955	13.6	1.2
Clio City	2,483	466	18.8	.6
Davison City	5,536	1,085	19.6	1.3
Davison Township	17,722	2,609	14.7	3.2
Fenton City	10,582	1,644	15.5	2.0
Fenton Township	12,968	1,560	12	1.9
Flint City	124,943	29,172	23.3	35.2
Flint Township	33,691	6,979	20.7	8.4
Flushing City	8,348	1,075	12.9	1.3
Flushing Township	10,230	1,350	13.2	1.6
Forest Township	4,319	708	16.4	.9
Gaines Township	5,759	986	17.1	1.2
Genesee Township	24,125	4,874	20.2	5.9
Grand Blanc City	8,242	411	5	1.3
Grand Blanc Township	29,827	4,178	14	5.1
Linden City	2,861	413	14.4	.5
Montrose City	1,619	290	17.9	.4
Montrose Township	6,336	1,059	16.7	1.3
Mt. Morris City	3,194	664	20.8	.8
Mt. Morris Township	23,725	5,725	24.1	6.9
Mundy Township	12,191	2,160	17.7	2.6
Richfield Township	8,170	1,227	15	1.5
Swartz Creek City	5,102	1,142	22.4	1.4
Thetford Township	8,277	1,509	18.2	1.8
Vienna Township	13,108	2,526	19.3	3.1
Village of Gaines	366	55	15	.1
Village of Goodrich	1,353	186	13.7	.2
Village of Lennon	517	81	15.7	.1
Village of Otisville	882	140	1.9	.2
Village of Otter Lake	437	63	14.4	.1
Genesee County	436,141	82,639	18.9	100

U. S. Census 2000 Summary File 3, QT-P21. Data includes all ages and types of disability.

creates a higher concentration of minorities and greater segregation in each municipality, such as the Flint City.

F. Assessment of Segregative Barriers - Disability

Residential segregation is also evident in 13 of the 33 municipalities for people with disabilities. Table 1.10 shows municipalities with two or more census tracts that have a concentration of people with disabilities, which creates residential segregation (Census 2000 – most current data).

Table 1.10: Segregation Rates within Municipalities for People with Disabilities in Genesee County, 2000

Municipality	Percentage of Persons with Disabilities	Segregation Within the Municipality
Flint City	43	13 of the 41 Census Tracts within that Municipality
City of Flushing	68	1 of 2 Census Tracts
Argentine Township	67	1 of 2 Census Tracts
Davison Township	55	2 of 5 Census Tracts
Flint Township	54	3 of 7 Census Tracts
Gaines Township	72	1 of 2 Census Tracts
Genesee Township	59	4 of 9 Census Tracts
Grand Blanc Township	45	2 of 6 Census Tracts
Mt. Morris Township	53	2 of 6 Census Tracts
Mundy Township	55	2 of 5 Census Tracts
Thetford Township	54	1 of 3 Census Tracts
Vienna Township	54	3 of 7 Census Tracts

D. Exclusionary Barrier as it Relates to Social and Economic Characteristics

Exclusionary barriers for African Americans cannot be adequately explained by differences in social and economic characteristics such as housing, income, poverty, unemployment, and education. For example, the median contract rent

for Mt. Morris Township, with a 42.8 percent African American population, is \$740 compared to the same contract rent for the Fenton City with only a 1.3 percent African American population (Table 1.11). Furthermore, Mt. Morris Township has a median contract rental rate greater than 20 other municipalities, the majority of those having 3 percent or less African American residents. Moreover, the median contract rent in Flint Township (\$637) is higher than the median rent in nine municipalities where African Americans comprise of 2.9 percent or less.

Examination of the pattern of income reveals little relationship between municipalities with severe African Americans under-representation and high or low median family income, poverty rates, and unemployment. Flint Township, with an African American population of 25.7 percent has a median household income of \$42,792, which is less than eight municipalities in Genesee County. Of the eight, four municipalities have less than 2 percent African Americans, two have 56.6 percent and 42.8 percent rates, and two have 8.6 percent and 13.4 percent African Americans rates. The same pattern exists in the eight municipalities with the lowest median household income. Four of the municipalities have severe under-representation of African Americans (0.3 percent, 0.7 percent, 1.1 percent, and 1.8 percent), two with a medium range of African Americans (8.6 African American and 13.4 African American), and two with a high rate of African Americans (42.8 percent and 56.6 percent).

Table 1.11: Housing in the Municipalities within Genesee County, 2010

Municipality	Total Housing	African American Occupied	African American Vacant	African American Owner Occupied	African American Renter Occupied	Percentage African American in Municipality	Median Contract Rent
Argentine Township	2,848	90.1	9.9	89.9	10.0	0.3	\$738
Atlas Township	2,889	95.4	4.6	92.8	7.2	0.7	\$1,292
Burton City	13,075	91.5	8.5	74.7	25.3	7.3	\$693
Clayton Township	3,097	93.5	6.5	89.1	10.9	3.2	\$734
Clio City	1,336	89.5	10.5	51.3	48.7	1.1	\$602
Davison City	2,593	91.4	8.6	54.8	45.2	1.8	\$572
Davison Township	8,788	93.5	6.5	65.7	34.3	2.9	\$603
Fenton City	5,570	90.9	9.1	59.1	41.1	1.3	\$740
Fenton Township	6,616	90.9	9.1	89.7	10.3	0.4	\$772
Flint City	51,321	78.9	21.1	55.3	44.7	56.6	\$639
Flint Township	14,861	89.6	10.4	65.1	34.9	25.7	\$637
Flushing City	3,816	93.7	6.3	74.1	25.9	2.4	\$608
Flushing Township	4,248	94.3	5.7	93.4	6.6	2.1	\$1,020
Forest Township	1,938	94.2	5.8	89.6	10.4	0.4	\$614
Gaines Township	2,634	95.0	5.0	92.7	7.3	0.9	\$784
Genesee Township	9,641	87.8	12.2	79.6	20.4	8.6	\$752
Grand Blanc City	3,784	94.2	5.8	56.7	43.3	11.1	\$599
Grand Blanc Township	16,053	91.9	8.1	68.6	31.4	10.7	\$680
Linden City	1,695	91.6	8.4	83.1	16.9	0.5	\$844
Montrose City	726	92.0	8.0	64.5	35.5	0.7	\$446
Montrose Township	2,385	91.8	8.2	86.3	13.7	1.7	\$737
Mount Morris City	1,505	87.5	12.5	54.3	45.7	13.4	\$642
Mount Morris Township	9,510	86.2	13.8	72.1	27.9	42.8	\$740
Mundy Township	6,508	94.1	5.9	82.9	17.1	4.3	\$753
Richfield Township	3,429	94.5	5.5	90.5	9.5	2.2	\$946
Swartz Creek City	2,749	92.9	7.1	70.9	29.1	5.1	\$690
Thetford Township	2,994	89.2	10.8	87.5	12.5	2.1	\$603
Vienna Township	5,571	92.7	7.3	82.0	18.0	1.8	\$579
Village of Gaines	171	90.1	9.9	72.1	27.9	0.3	\$681
Village of Goodrich	692	93.6	6.4	85.6	14.4	0.9	\$928
Village of Lennon	194	93.3	6.7	82.3	17.7	0.4	\$928
Village of Otisville	379	90.2	9.8	76.9	23.1	0.5	\$475
Village of Otter Lake	177	81.4	18.6	785	21.5	0.3	\$763
Genesee County	192,180	88.0	12.0	70.3	29.7	20.7	\$662

Poverty levels in Genesee County further support the fact that exclusionary barriers for African Americans cannot be adequately explained by differences in social and economic characteristics. Six of the 33 municipalities exceed the poverty percentage rate of 18.8 percent for Genesee County. Although the poverty rate is high in six municipalities, race does not show a consistent correlation. Clio and Otter Lake have high poverty rates with an African American population of only 1.1 percent and 0.3 percent respectively. Flint City and Mt. Morris Township have high poverty rates as well as high African American populations with 56.5 percent and 42.8 percent. Mt. Morris City has a high poverty rate, however, having a 13.4 African American rate.

The inconsistencies also appear regarding unemployment. Eight municipalities have a greater unemployment rate than Genesee County. Of these municipalities, the percentage of African Americans within each municipality include: 56.6 percent, 42.8 percent, 13.4 percent, 8.6 percent, 1.7 percent, 1.1 percent, 0.7 percent, and 0.3 percent.

Further evidence is revealed about the differential in social status of municipalities by examining education levels. Residents over the age of 25 who have an education level of ninth grade or less include: Montrose Township at 6.7 percent of the population, Flint City 4.6 percent, Thetford Township 3.9 percent, and Flint Township with 3.6 percent. Yet, the African American population is 1.7 percent in Montrose Township, 56.6 percent in Flint City, 2.1 percent in Thetford Township, and 25.7 percent in Flint Township. The same inconsistent racial

pattern exists for residents over the age of 25 who have a Bachelor's Degree or higher.

The results (Tables 1.14 to 1.16) show that there is no significant correlation between the percentage of African Americans living in a city, village, or township and the socioeconomic characteristics of the municipality. The lone exception was the relationship between the percentage of African Americans and the percentage of the population in the municipality with less than a high school education.

Over the last 30 years, scholars have assessed the question as to whether or not the lower socioeconomic status of African Americans was an important factor in explaining their high level of residential segregation and low level of suburbanization (Taeuber & Taeuber, 1965; Taeuber, 1968; Hermalin & Farley, 1973; Kantrowitz, 1973; Erbe, 1975; Farley, 1975, 1977, 1991; Farley & Allen, 1987; Darden, 1987; Denton & Massey, 1988; Massey & Denton, 1993). The researchers computed segregation scores after holding socioeconomic status constant. The empirical research is overwhelming that segregation is uniformly high between African Americans and whites with equal incomes. African Americans and Caucasians earning \$50,000 per year are no less segregated from each other than African Americans and whites earning \$10,000 per year.

Most empirical studies show that African Americans and Caucasians in poverty usually live in separate neighborhoods, as do affluent African Americans and Caucasians (Farley, 1977). If families were distributed over neighborhoods on the basis of income instead of race, most neighborhoods would contain

Table 1.12: Income, Unemployment, Poverty Levels and Race in Genesee County, 2010

Community	% African American	Median Household Income	% Civilian Unemployment	% Below Poverty Level
Argentine Township	0.3	\$ 63,839	13.9	13.1
Atlas Township	0.7	\$ 95,063	9.4	4.7
Burton City	7.3	\$ 45,589	13.4	16
Clayton Township	3.2	\$ 65,243	9.5	7.4
Clio City	1.1	\$ 32,992	12.3	20.2
Davison City	1.8	\$ 37,793	16.4	18.8
Davison Township	2.9	\$ 48,286	9.9	10.3
Fenton City	1.3	\$ 50,622	6.2	11.1
Fenton Township	0.4	\$ 70,944	9.9	6.3
Flint City	56.6	\$ 27,199	21.7	38.2
Flint Township	25.7	\$ 42,792	11.5	15.5
Flushing City	2.4	\$ 56,515	11.8	6
Flushing Township	2.1	\$ 62,089	13.7	7.3
Forest Township	0.4	\$ 50,268	14.3	6.4
Gaines Township	0.9	\$ 58,415	13.2	6.4
Genesee Township	8.6	\$ 38,817	15.9	16.7
Grand Blanc City	11.1	\$ 56,391	8.9	10.3
Grand Blanc Township	10.7	\$ 60,542	9.7	9.3
Linden City	0.5	\$ 60,234	11.6	4.9
Montrose City	0.7	\$ 33,438	15.9	13.5
Montrose Township	1.7	\$ 52,171	15.4	10.6
Mount Morris City	13.4	\$ 30,805	18.3	28.6
Mount Morris Township	42.8	\$ 34,055	21.3	30.4
Mundy Township	4.3	\$ 56,752	10.6	5.7
Richfield Township	2.2	\$ 55,566	9.7	8.8
Swartz Creek City	5.1	\$ 44,177	8.6	14.6
Thetford Township	2.1	\$ 44,905	18.3	12.8
Vienna Township	1.8	\$ 52,927	14.2	7.9
Village of Gaines	0.3	\$ 43,438	14.9	8.7
Village of Goodrich	0.9	\$ 74,955	13.4	9.5
Village of Lennon	0.4	\$ 53,958	17.3	16.8
Village of Otisville	0.5	\$ 40,938	9.2	13
Village of Otter Lake	0.3	\$ 38,125	17.4	20.8
Genesee County	20.7	\$ 43,483	14.3	18.8
U.S. Census S1701 Poverty Status in Past 12 Months 2007-2011 ACS 5 Yr. Est.				
U.S. Census DP03 Econ. Char. 2006-2010 ACS 5 Yr. Est.				

**Table 1.13: Education Levels for Population over Age 25 and Race
in Genesee County, 2010**

Community	% of African American in Municipality	% Less than 9th Grade	% 9th-12th Grade, No Diploma	% High School Diploma or Higher	% Bachelor's Degree or Higher
Argentine Township	0.3	1.8	4.8	93.4	21.4
Atlas Township	0.7	1.4	3.2	95.4	29.3
Burton City	7.3	2.0	9.7	88.3	13.8
Clayton Township	3.2	2.8	5.1	92.1	23.1
Clio City	1.1	3.1	13.3	83.6	12.0
Davison City	1.8	1.7	6.7	91.6	19.2
Davison Township	2.9	2.5	5.5	92.0	21.9
Fenton City	1.3	3.1	6.1	90.8	28.2
Fenton Township	0.4	1.2	4.1	94.7	33.0
Flint City	56.6	4.6	14.6	80.8	11.6
Flint Township	25.7	3.6	8.7	87.7	20.4
Flushing City	2.4	2.9	3.2	93.9	26.7
Flushing Township	2.1	1.5	4.3	94.2	25.4
Forest Township	0.4	1.4	8.5	90.1	7.6
Gaines Township	0.9	3.0	6.7	90.4	16.4
Genesee Township	8.6	3.0	12.3	84.6	9.3
Grand Blanc City	11.1	2.1	4.6	93.4	41.3
Grand Blanc Twp.	10.7	1.7	3.6	94.7	34.1
Linden City	0.5	0.6	2.8	96.6	34.2
Montrose City	0.7	0.8	10.1	89.1	11.1
Montrose Township	1.7	6.7	11.4	81.8	8.6
Mount Morris City	13.4	2.7	9.5	87.7	8.1
Mount Morris Twp.	42.8	2.9	12.8	84.3	12.1
Mundy Township	4.3	1.2	3.9	94.9	26.6
Richfield Township	2.2	2.3	9.0	88.7	15.5
Swartz Creek City	5.1	0.4	6.8	92.9	18.8
Thetford Township	2.1	3.9	9.8	86.3	12.4
Vienna Township	1.8	2.5	8.6	89.0	16.0
Village of Gaines	0.3	0.9	11.5	87.7	5.7
Village of Goodrich	0.9	2.2	4.2	93.6	26.1
Village of Lennon	0.4	3.6	11.5	84.9	7.7
Village of Otisville	0.5	1.5	8.4	90.1	9.1
Village of Otter Lake	0.3	1.4	7.6	90.9	10.1
Genesee County	20.7	2.9	9.0	88.10	19.0
U. S. Census 2010, Educational Attainment DP02					

numerous African American and Caucasians, and racial residential segregation in cities and their suburbs would be low (Farley & Colasanto, 1980, Downing & Gladstone, 1989). This research supports these findings.

E. Racial Patterns in Homeownership and Rentals in Genesee County

When comparing the homeownership status among the Caucasian and African American populations within Genesee County, it explicitly shows that African Americans are more likely to rent and Caucasians are more likely to be a homeowner. This study focused on ten municipalities with populations large enough to be statistically significant. The analysis includes five locations with a high percentage of Caucasians (Atlas Township, Fenton Township, Forest Township, Gaines Township, and Vienna Township) and five (Flint City, Flint Township, Grand Blanc Township, Mount Morris City, and Mount Morris Township) with a high percentage of African Americans (Table 1:14 & Chart 1.1).

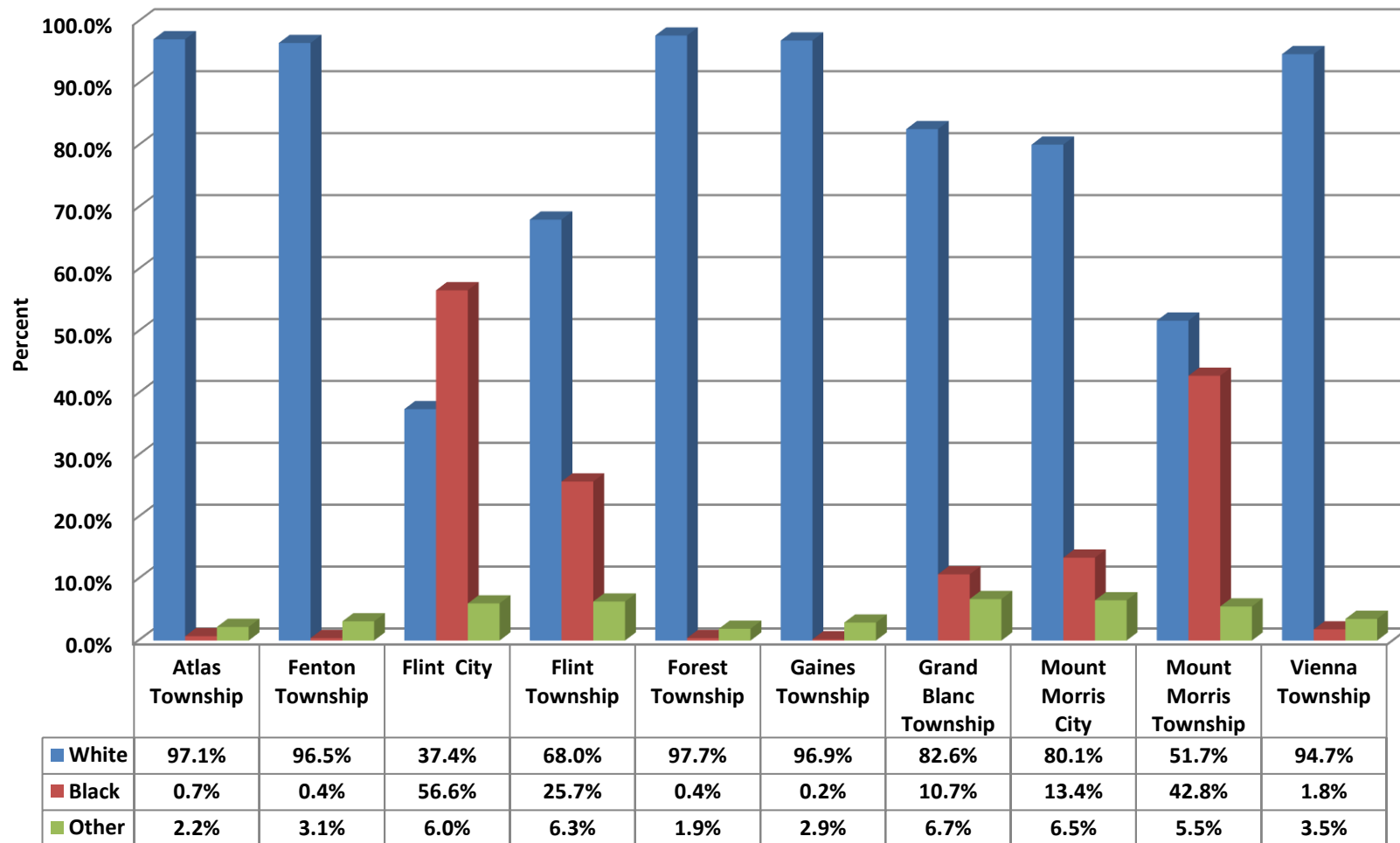
- ✚ Caucasians have a greater percentage rate of home ownership compared to renters with as much as 92.8 % in Gaines Township compared to 7.1% in Grand Blanc Township.
- ✚ African Americans have a greater ownership rate over rental rates in six of the ten municipalities; five of which have a high percentage of Caucasians.
- ✚ African Americans have a lower home ownership rate in municipalities with high African American populations including: City of Flint, Flint Township, Mount Morris City and Grand Blanc Township.

- ✚ African Americans are more likely to be a home owner in locations with high percentages of Caucasians.
 - ✚ Rental percentages are higher for both African Americans and Caucasians in municipalities with a high African American and poverty rates.
 - ✚ The four highest home ownership rates for Caucasians are located in the municipalities with the greatest income levels ranging from \$58,000 to \$95,000.
 - ✚ African American's highest home ownership rates are located in a variety of income levels ranging from \$34,000 to \$95,000.
- (Table 1.14 and Charts 1.1, 1.2 & 1.3)

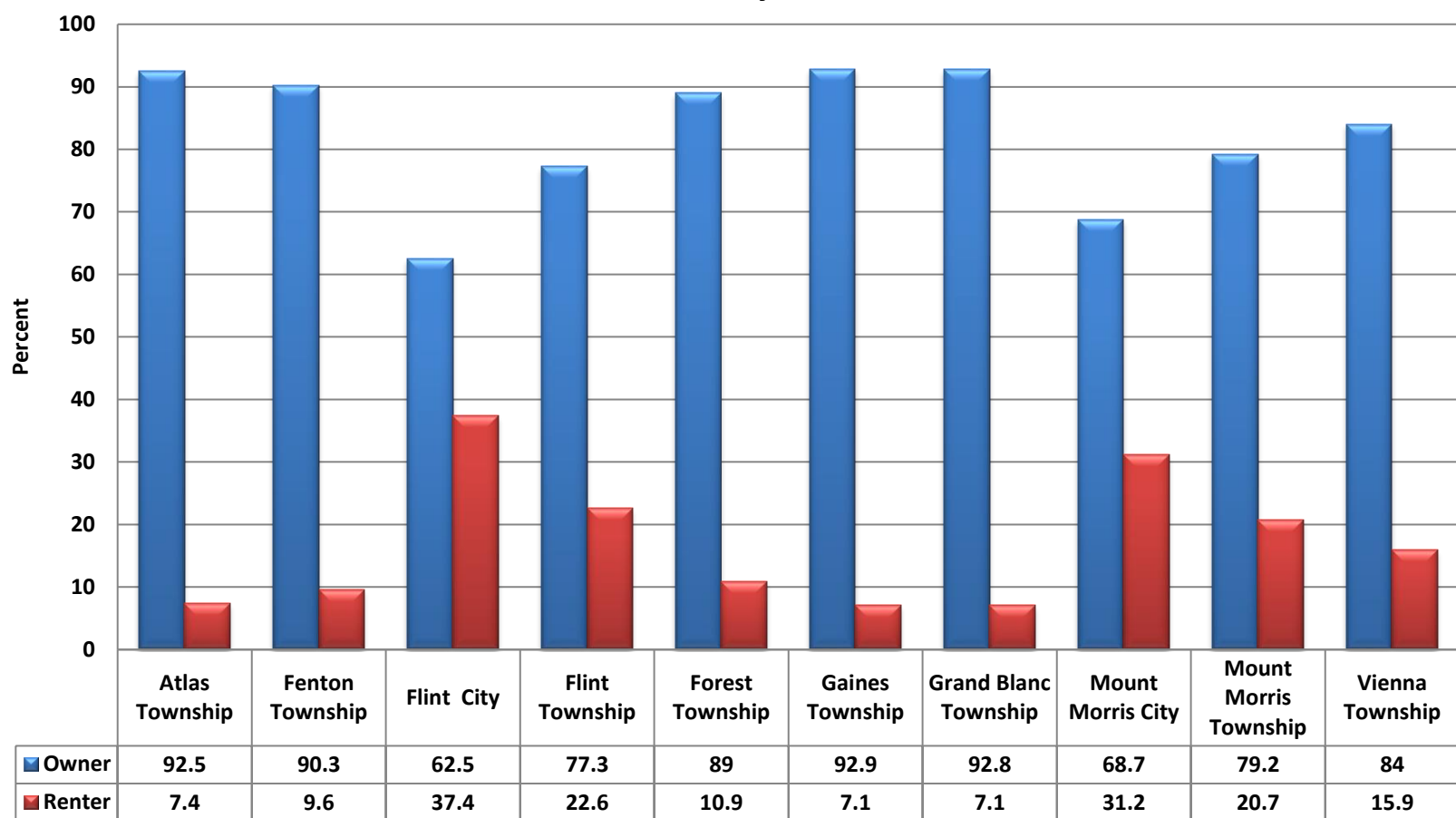
Table 1.14: Race – Home ownership, Poverty, Median Income in Select Municipalities in Genesee County, 2010

Municipality	Atlas Township	Fenton Township	Flint City	Flint Township	Forest Township	Gaines Township	Grand Blanc Township	Mount Morris City	Mount Morris Township	Vienna Township
% White Owner	92.5	90.3	62.5	77.3	89.0	92.9	92.8	68.7	79.2	84.0
% Black Owner	77.7	88.4	47.4	46.3	80.0	90.2	48.9	10.0	56.4	69.7
% White Renter	7.4	9.6	37.4	22.6	10.9	7.1	7.1	31.2	20.7	15.9
% Black Renter	22.2	15.5	52.5	53.6	20.0	9.7	51.0	89.8	43.5	30.2
Poverty Level	4.7	6.3	38.2	15.5	6.4	6.4	9.3	13.5	10.6	7.9
Median Income	95,000	71,000	27,000	42,000	50,000	58,000	61,000	31,000	34,000	53,000
White Population	7,760	11,172	38,328	21,700	4,593	6,610	30,981	2,471	11,112	12,555
Black Population	53	151	57,939	8,209	21	58	4,009	413	9,212	237
% White Population	97.1	96.5	37.4	68.0	97.7	96.9	82.6	80.1	51.7	94.7
% Black Population	0.7	0.4	56.6	25.7	0.4	0.2	10.7	13.4	42.8	1.6

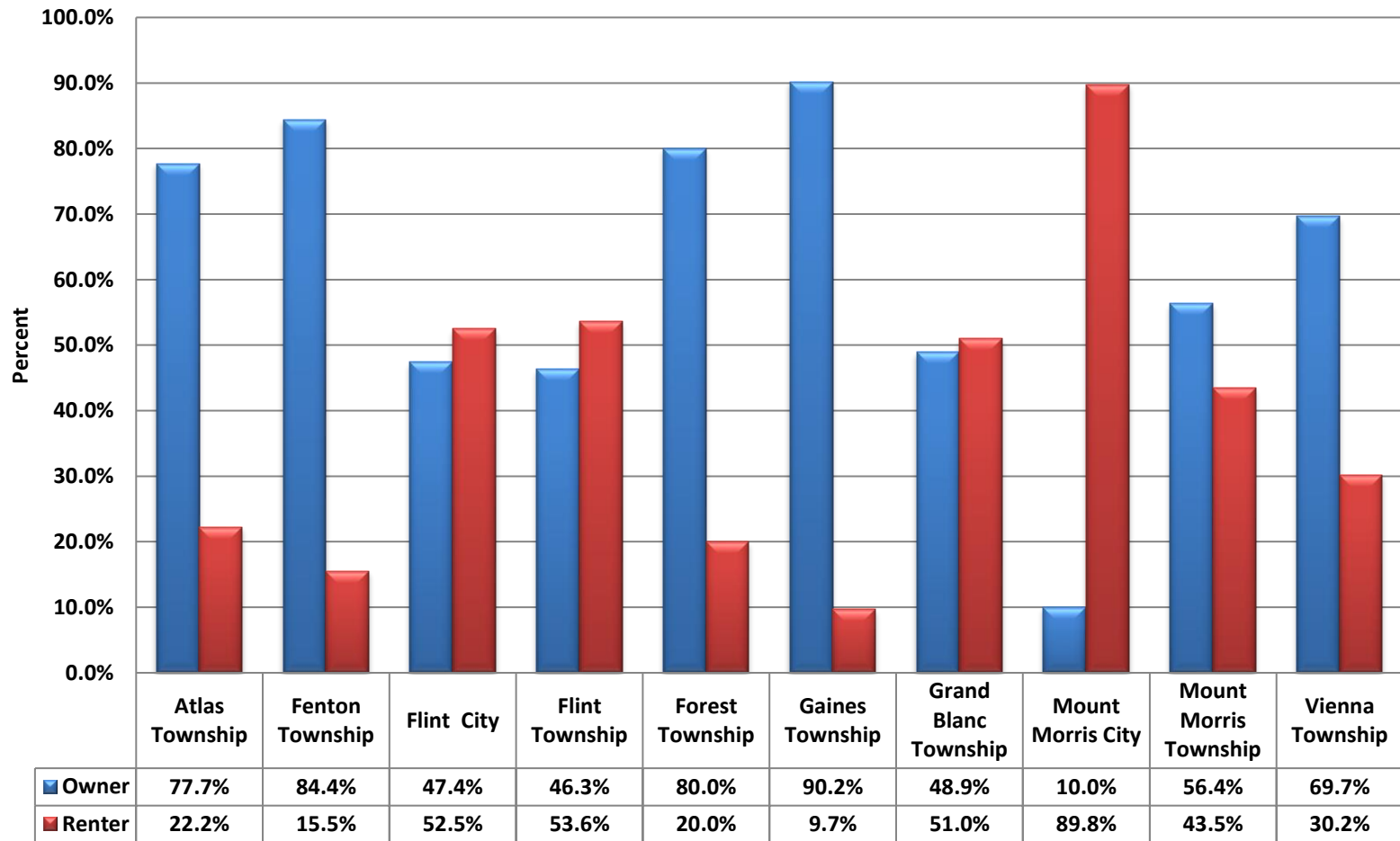
**Table 1.1: Caucasian, African American, and Other Populations
in Genesee County, 2010**



**Table 1.2: Caucasian Owners and Renters in Municipalities
in Genesee County, 2010**



**Table 1.3: African American Owners and Renters in
Municipalities
in Genesee County, 2010**



The neighborhood segregation between African Americans and Caucasians does not occur merely because African Americans are poorer, less educated, or in lower-status jobs. The “nature of the beast” is race, not class. Therefore, African Americans socioeconomic mobility does not guarantee freedom of spatial mobility, that is, freedom to move into the neighborhood of choice subject only to the ability to pay. For African Americans to have incomes equal to Caucasians, would not in and of itself, reduce neighborhood segregation or increase African American representation in Genesee County or elsewhere.

One must search for other reasons to explain why so few African Americans reside in the various cities, villages, and townships of Genesee County other than Flint and Mt. Morris Township. It is likely in the case of African Americans that discriminatory practices of real estate brokers, apartment managers, lending institutions, and landlords are excluding African Americans from living in municipalities where they are so severely under-represented. These practices will be discussed next by examining the results of paired discrimination tests conducted by the Fair Housing Center of Eastern Michigan.



Fair Housing Complaints & Testing Results



CHAPTER 2

PATTERNS OF DISCRIMINATION IN TESTING & COMPLAINTS

I. Introduction to Testing

Testing is a simulation of a housing transaction for the purpose of comparing the responses given by housing providers to home seekers in protected classes which consist of race, age, marriage, family, disability, religious, sex, color, or national origin. Testing is a controlled method of measuring difference in treatment provided by the housing agent to each tester. In paired testing, two trained testers are assigned a role to seek housing. Each tester receives a profile with each assignment, which includes income, family size, housing specifications, type of employment, etc. All variables for both testers are comparable, except for one, such as: race – one African American and one Caucasian; one family with children the other with only adults; or a person with a disability paired with a person with no disability, etc. Therefore, one tester is classified as the protected tester, and the second tester is considered the comparison tester.

The testers make face-to-face contact with the housing provider. They play the role of a home seeker and are instructed to do what they would normally do if they were truly seeking housing. For example, testers ask about the rental rates, deposits, amenities, availability, sales price, etc. After the visit, the testers submit a six-page report. The fair housing attorney then makes a comparison of the two testing experiences to identify and document differences in treatment, information and service provided to each of the home seekers. If there is a

difference, the site will be tested a second time. If the site has been tested a second time and there is evidence of discrimination, a complaint will be filed with HUD.

Testing may be conducted based on a complaint alleging housing discrimination, systemic, or random testing. The majority of tests conducted by the Fair Housing Center of Legal Services are based on random testing. The Center's goal is to test all apartments, real estate agencies, and manufactured home communities. The housing providers are always tested at least twice. If, for example, while testing an apartment complex for race, evidence of familial discrimination was also discovered, a second test is conducted for race and two tests for family.

Tests are structured in many different ways. The tester may be asked to apply for housing at an apartment, attend an open house, respond to an advertisement, or visit a real estate office. In each of the cases the testers will have different profiles and procedures tailored for that site.

II. Examples of Testing Experiences in Genesee County

Rental Test – Familial Status

A Caucasian male visited an apartment complex to seek a two-bedroom unit for him and his two young children. The leasing agent indicated, they put all families with children in the back of the complex by the playground. The agent then stated there were some available in the family section and asked the prospective tenant if he would like to view an apartment. He was shown a dirty

apartment near the back of the complex. While touring the apartment, the agent stood at the door while the perceptive tenant toured the apartment.

A single non-married Caucasian male arrived 30 minutes later making a request, for a two-bedroom apartment, for just him. The male was further told that they put the elderly on one side of the complex, families in the back, and single people in the front near the office so that the families and elderly do not bother the single people. The leasing agent said there were some available in the single persons section near the office. He was then shown two clean apartments near the office where the agent toured each room with him, provided leasing information, given an application, and was encouraged to return with the application.

Rental Test – Disability Status

A Caucasian female, who uses a wheelchair, visited an apartment complex to seek a two-bedroom unit. Upon arriving at the complex, she could not access the office as it had several stairs and no ramp. She then had her assistant go to the office to ask someone to come down and speak with her. Her assistant went into the office and told the agent that there was someone in a wheelchair who would like to speak to an agent about renting an apartment. Agent replied “we do not allow people in wheelchairs here.” However, the agent eventually came down to speak with the perspective tenant. When the prospective tenant asked about allowing her service dog the agent indicated we do not allow dogs, not even service dogs. Further when perspective tenant asked about availability of two-

bedroom apartments, the agent told her none were available and nothing that she could see.

A Caucasian female (with no disability) arrived 20 minutes later making a request for a two-bedroom apartment. The leasing agent said there were several available and asked if she would like to see a couple units. She was then shown three clean apartments where the agent toured each room with her showing all the great features of the apartment.

Sales Test – Racial Steering

An African American male arrived at a real estate office to seek a home to purchase in a particular community. He was pre-approved for \$150,000 and was interested in a three-bedroom ranch-style home. The agent asked: how many children he had, their ages, if he worked, his annual income, what type of loan it was (conventional or HUD), and the amount of his car payments (even though he stated he was pre-approved). Perspective buyer indicated a desire to live in a more diverse area. He received only eight listings in a neighboring community, all of which happened to be 95% African American. Although he was pre-approved for \$150,000, the listings ranged between \$27,000 and \$99,000.

A Caucasian male went to the same real estate office, a day later, to seek housing in the same neighborhood the African American male requested. He was pre-approved for \$140,000 and stated that he was also interested in a three-bedroom ranch. He was not asked the personal and financial questions and was

provided 20 listings in predominantly Caucasian neighborhoods with a price range of \$130,000 to \$150,000.

Manufactured Home Community – Race

An African American male applied for a three-bedroom manufactured home to rent or buy for himself. He was told that there were new homes for sale. These homes ranged from \$15,000 to \$39,000. He asked if he could see the units. He was then told only the agent's partner could show the units. However, the partner was not in the office right now so he was not permitted to see a unit.

A Caucasian male arrived two hours later requesting a three-bedroom home to rent or buy for himself. He was told there were new homes for sale. These were the same homes that the African-American male was told about however this time ranged from \$12,000 to \$30,000. The white male asked if he could see the units. The same agent who told the African American male she could not show units then proceeded to show the Caucasian male three units without her partner.

The previous three scenarios are all testing experiences. All six testers were treated in a polite and professional manner. Yet, the three testers in protected classes (race, family, and disability) experienced evidence of discriminatory housing practices.

Fair housing laws cover a variety of housing transactions, including sales and rental, home mortgage and appraisals, home insurance and accessibility. Some examples of discriminatory practices are withholding information, denying

availability, and altering terms and conditions. Unfair procedures may also involve insurance and mortgage redlining (higher rates or no services to certain neighborhoods), illegal steering (placing all the families with children or all blacks in a certain building or neighborhood), race-based appraisals, blockbusting (Real Estate Agents and Realtors [members of the National Association of Realtors] prey on a predominately white community after a black person moves to the community. The sales agent encourages homeowners to put their house up for sale because “they’re moving in”.), constructing inaccessible buildings, and not providing reasonable accommodations or modifications for a person with a disability.

Today, housing discrimination has a different appearance than it had years ago. Generally, there are no bigoted remarks and no slammed doors. Housing discrimination is cleverly disguised with a smile, a handshake, or a cup of coffee. Despite the passage of the Federal Fair Housing Act in 1968, housing discrimination continues to be a serious problem for millions of Americans. According to a recent study by the U. S. Department of Housing and Urban Development, eighty-three percent of the time discrimination occurs, the offense is not reported. According to research in Genesee County, eighty percent of the time that “trained testers” are discriminated against, they are unaware of it because they received polite and professional treatment. They were not aware that their partner was told about a special, shown the pool and laundry area, told of the use of the clubhouse, or shown three apartments. The tester in the protected class did not receive the same services. Therefore, the need for

testing is imperative to uncover illegal housing practices and to strengthen fair housing enforcement, and as a result, reduce the likelihood of further unfair housing discriminatory practices.

III. Testing Results January 1, 2013 to December 31, 2013

The Fair Housing Center of Eastern Michigan (Center) is an enforcement agency that is part of Legal Services of Eastern Michigan (LSEM). The Center receives funds from the City of Flint, Genesee County, and the U.S. Department of Housing and Urban Development to conduct testing, research, and community awareness. The Center conducts tests for evidence of discrimination; it does not make decisions regarding discrimination. The Department of Housing and Urban Development, Michigan Civil Rights Commission, and the Courts make the determination of any violation of the Fair Housing Laws.

Between January 1, 2013 and December 31, 2013, the Fair Housing Center conducted a total of 133 tests as detailed in Table 2.1. The primary area for testing was race. Sixty (45%) of the tests were tests for race discrimination. Fifty-five (41%) of the tests were tests for disability discrimination, and 16 tests (12%) were for family status. One test (1%), was based on national origin and one test (1%) was conducted for sexual orientation discrimination.

Tests were conducted throughout the County. Seventeen out of thirty-three units of government had at least one test conducted within its jurisdiction. The City of Fenton had more tests than any other area. Sixteen rural areas had no tests conducted within their jurisdiction.

Table 2.1: Municipality & the Type of Protected Class that was Tested 2013

Municipality	Protected Class				Total
	Disability	Family	Race	Other	
Burton City	2				2
Clio City	1	2	3		6
Davison City	4	2	8	1 N.O.	15
Davison Twp	5		6		11
Fenton City	8		12	1 S.O.	21
Fenton Township			1		1
Flint City	3	3	4		10
Flint Twp	5		4		9
Flushing City			4		4
Grand Blanc City	6	2	5		13
Grand Blanc Twp	4	5	4		13
Montrose City	1	1	1		3
Mt. Morris City	4				4
Mt. Morris Twp	7		3		10
Mundy Twp	1		1		2
Swartz Creek City	3		1		4
Vienna Twp	1	1	3		5
Total	55 (41%)	16 (12%)	60 (45%)	2 (2%)	133

Seventy-seven percent of the tests were of apartment complexes (103). Real Estate brokers were subject to 24 tests, or 18% of the total tests. Manufactured home communities were tested 5 times or 4% of the total tests.

Table 2.2 indicates the results of tests by municipality. Of the 133 tests, 39 or 29%, showed clear evidence of discrimination. Forty (30%) tests, showed no evidence of discrimination. The remaining 54 cases, or 41%, showed some indications of discrimination, but were not conclusive. These cases were placed on a watch list and are scheduled for additional testing.

The tests are broken into three different categories

1. Yes - Clear evidence of discrimination
2. Some - Evidence of discrimination but is inconclusive

3. No - Clear evidence of discrimination

Eight of the municipalities had nine or more tests conducted. All eight municipalities showed evidence of a discrimination rate ranging higher than 40%. These include, City of Davison, Davison Township, Fenton City, City of Flint, Flint Township, City of Grand Blanc, Grand Blanc Township, and Mount Morris Township.

Table 2.2: Municipality & Results for Each Municipality 2013

Municipality	Results			Total	Total with Differences
	Yes	No	Inconclusive		
Burton City	-	2	-	2	0 (0%)
Clio City	1	1	4	6	5 (83%)
Davison City	3	5	7	15	12 (80%)
Davison Twp	5	2	4	11	7 (64%)
Fenton City	5	6	10	21	16 (76%)
Fenton Township	-	-	1	1	1 (100%)
Flint City	6	1	3	10	9 (90%)
Flint Twp	2	5	2	9	4 (44%)
Flushing City	1	2	1	4	2 (50%)
Grand Blanc City	1	3	9	13	7 (54%)
Grand Blanc Twp	3	4	6	13	11 (85%)
Montrose City	-	1	2	3	2 (67%)
Mt. Morris City	1	1	2	4	3 (75%)
Mt. Morris Twp	4	3	3	10	7 (70%)
Mundy Twp	1	1	-	2	1 (50%)
Swartz Creek City	2	2	-	4	2 (50%)
Vienna Twp	4	1	-	5	4 (80%)
Total	39 (29%)	40 (30%)	54 (41%)	133	93 (70%)

IV. Testing Results January 1, 2014 to May 31, 2014

Between January 1, 2014 and May 31, 2014, the Fair Housing Center conducted a total of 90 tests as detailed in Table 2.3. The primary protected class tested was race. Thirty-nine tests (43%) were tests for race discrimination.

Thirty-two (36%) of the tests, were tests for disability discrimination, and 19 tests (21%) were for family status. Tests were conducted throughout Genesee County. Seventeen out of thirty-three units of government had at least one test conducted within its jurisdiction. The City of Grand Blanc had more tests than any other area. Sixteen rural areas had no tests conducted within their jurisdiction.

Seventy-three percent of the tests were of apartment complexes (66). Real Estate brokers were subject to 11 tests, or 12% of the total tests. Manufactured home communities were tested 11 times or 12% of the total tests and lending institutions were subject to 2 tests or 2% of the total tests.

Table 2.4 indicates the results of tests by municipality. Of the 90 tests, 33 or 37%, showed clear evidence of discrimination. Thirty-eight percent, or 34 tests, showed no evidence of discrimination. The remaining 23 cases, or 25%, showed some evidence of discrimination, but were not conclusive. These cases were placed on a watch list and are scheduled for additional testing.

The tests are broken into three different categories

1. Yes - Clear evidence of discrimination
2. Some - Evidence of discrimination but is inconclusive
3. No - Clear evidence of discrimination

Table 2.3: Municipality & the Type of Protected Class that was Tested 2014

Municipality	Protected Class			
	Disability	Family	Race	Total
Burton City	2	-	-	2
Clio City	2	1	2	5
Davison City	2	1	2	5
Davison Twp	3	-	2	5
Fenton City	3		3	6
Flint City	1	2	4	7
Flint Twp	2	-	3	5
Flushing City	-	-	5	5
Gaines Twp	-	-	1	1
Genesee Twp	-	2	-	2
Grand Blanc City	7	3	4	14
Grand Blanc Twp	3	5	3	11
Montrose City	-	2	2	4
Mt. Morris City	2	-	-	2
Mt. Morris Twp	2	-	3	5
Mundy Twp	-	2	1	3
Vienna Twp	3	1	4	8
Total	32 (36%)	19 (21%)	39 (43%)	90

Table 2.4: Municipality & Results for Each Municipality 2014

Municipality	Results			Total	Total with Differences
	Yes	No	Inconclusive		
Burton City	-	2	-	2	- (0%)
Clio City	2	2	1	5	3 (60%)
Davison City	1	4	-	5	1 (20%)
Davison Twp	1	2	2	5	3 (60%)
Fenton City	3	-	3	6	6 (100%)
Flint City	3	4	-	7	3 (43%)
Flint Twp	2	2	1	5	3 (60%)
Flushing City	-	3	2	5	2 (40%)
Gaines Twp	1	-	-	1	1 (100%)
Genesee Twp	2	-	-	2	2 (100%)
Grand Blanc City	8	3	3	14	11 (79%)
Grand Blanc Twp	2	4	5	11	7 (64%)
Montrose City	-	2	2	4	2 (50%)
Mt. Morris City	1	1	-	2	1 (50%)
Mt. Morris Twp	1	1	3	5	4 (80%)
Mundy Twp	1	2	-	3	1 (33%)
Vienna Twp	5	2	1	8	6 (75%)
Total	33 (37%)	34 (38%)	23 (25%)	90	56 (62%)

V. Complaints Received

Discrimination complaint data often underestimates the extent of housing discrimination in a community. Several reasons contribute to the low number of complaints. For example, if a person is unaware that they have experienced housing discrimination, there will be no complaint filed with HUD, Civil Rights, or a fair housing center. Unfortunately, studies show that when people are aware that they experienced housing discrimination, they still do not file a complaint (Squires, Friedman, and Saidat, 2002).

In the 2002 study, the respondents were asked if they, or anyone they know, encountered any form of racial discrimination in the past three years in their effort

to obtain housing or mortgage loans. The African American respondents were three times more likely than Caucasian respondents to experience discrimination and twice as likely to know someone who experienced discrimination. Yet, 95% of African Americans did not file a complaint with an enforcement agency. Reasons offered for not reporting included (some respondents had more than one reason):

- 30% indicated they did not have time,
- 17.3% did not know where to file,
- 20% stated they did not have the funds, and
- 50% reported that they did not think anything would come from the complaint.

Over the past two years the Center has seen an dramatic increase in the number of complaints filed with HUD (Table 2.5). This is mainly attributed to community outreach by the Center and other community organizations. As stated previously, two of the major reasons people do not file a complaint is that they do not know where to file and they think nothing will come from filing a complaint. First, the Center as an enforcement agency accepts fair housing discrimination complaints at no cost to the reporting individual. Subsequently, the Center conducts an investigation into the matter. After that, if housing discrimination is involved the Center can assist the complainant in filing a fair housing complaint with HUD.

Extensive outreach in Genesee County has drastically increased the number of fair housing disability complaints and requests for assistance with reasonable

accommodation or modification needs. Most of the accommodation/modification requests by individual clients were managed and resolved by the Center instead of filing a complaint with HUD.

**Table 2.5: Fair Housing Complaints Filed with HUD
2011, 2012, 2013, and 2014 for Genesee County**

Municipality	Fair Housing Complaint Filed with HUD				Total
	2011	2012	2013	2014*	
Burton	2	1	2	-	5
City of Clio	-	-	-	1	1
City of Davison	1	1	5	-	7
Davison Township	2	1	1	2	6
City of Fenton	1	-	-	2	3
City of Flint	1	1	2	1	5
Flint Township	1	3	3	-	7
City of Flushing	-	1	1	-	2
Flushing Township	1	1	1	-	3
Genesee Township	-	2	1	-	3
City of Grand Blanc	-	-	-	2	2
Grand Blanc Township	1	-	3	2	6
City of Montrose	-	-	-	1	1
City of Mt. Morris	1	-	-	-	1
City of Swartz Creek	2	-	-	1	3
Mt. Morris Township	-	-	1	1	2
Mundy Township	1	-	-	-	1
Vienna Township	-	-	1	-	1
Total	14	11	21	13*	59

*January 1-May 30, 2014

VI. Summary & Recommendations

Although the Center has been conducting tests for many years, testing results still shows discrimination rates higher than the national average of fifty percent. Seventy percent of the paired tests conducted in 2013 and sixty-two percent in 2014 for Genesee County showed some evidence of discriminatory behaviors.

The results are analogous to the texting while driving laws. It took people a long time to realize and accept the new texting while driving laws. Yet, many people did not take the law seriously until the national campaign went into effect. Even still, many did not take that seriously until police began to enforce the law. Just as it took a while for the housing industry to become aware of the Fair Housing Center and the role it plays in the community, and yet many did not take the Center seriously until the enforcement became widespread and well known in the community.

The issue of housing discrimination includes so much more than fair housing choice. Where a person lives reflects how they feel about themselves, the quality of education their children receive, the ability to increase assets, social associations, physical dangers faced, a sense of peace, and so much more. Therefore, testing is imperative to reduce the likelihood of housing discrimination in sales, rentals, and the financing of new homes. The testing results in Genesee County reflect the high segregation rates for the City of Flint and Genesee County.

The number of complaints received by HUD, the Fair Housing Center, and other enforcement agencies is underestimated in comparison to the amount of housing discrimination that occurs. Therefore, the first recommendation is to continue ongoing testing to detect which brokers, landlords, apartment managers, or lenders are actually discriminating and against whom. Based on the complaint data and the testing results, the testing emphasis in the future should be on race, disability, and family. The second recommendation is to

continue providing community awareness regarding fair housing laws, where to report and file housing discrimination complaint, and that filing a fair housing complaint is of no cost regardless of income. A third recommendation is to continue publishing the results of the testing, which includes the type of site tested, the protected class, the municipalities involved, and complaints file on an annual basis.