

6. Barriers to Affordable Housing

No public policies in this community were determined to seriously impact the availability of affordable housing for residents of St. Joseph. However, zoning issues periodically become controversial when associated with proposed development of group housing within residentially zoned areas. Property owners who fear such changes will deflate property values often challenge this type of zoning. It often becomes a political issue and generally results in the sponsor seeking an alternate location. As a result, most group housing is located in the older sections of the City, or in non-residential, often undeveloped, or commercial areas of the town.

There appears to be no public policies in this community that seriously impact the availability of affordable housing for residents of St. Joseph. The City's Zoning and Planning Commission continues to review Zoning Codes and prepare recommendations to the City Council for revising and updating the Codes. St. Joseph's Building Development Division employs the one stop shop concept. The requirements for building permits and the review and inspection process are posted on the City's website.

Dilapidated, vacant structures are always a concern to staff and residents; their presence was the topic for discussion at many of the Consolidated Plan Committee's gatherings in the neighborhoods. The vacant, abandoned structures attract dumping and other code problems that eventually develop into neighborhood problems. The City of St. Joseph continues to enhance its monitoring and review of vacant structures through a permitting process, requiring property owners to obtain annual permits to continue a legally vacant structure. Sometime the permit process actually prods the owner to repair the structure and put it into some productive use, but many of the owners cannot be located.

Many of the red-tagged structures have historical significance and the State Historical Preservation Office (SHPO) in the Department of Natural Resources must be consulted before federal funds can be utilized to fix up or demolish the structure. The consultation process delays action against the property, causing impatient individuals to voice their ire. The City of St. Joseph provides a yearly grant to Preservation, Inc. for publication of the *Historic Properties Emporium*. One of its features is the Most Endangered Property List. The aggressive marketing of St. Joseph's historic resources, especially those that are threatened, has saved many of the structures and attracted homebuyers from far away states.

Fair Housing

The City of St. Joseph completed an *Analysis of Impediments to Equal Housing Opportunities* in 1996. The Study identified several impediments. Three of the identified issues or impediments deter fair housing choices for low-income individuals and families and individuals with disabilities. They subsequently impact individuals from all races and ethnic groups. Education and outreach activities will address the following impediments:

➔ Impediment:

Some landlords are reluctant to rent to individuals who have Section 8 assisted housing certificates and vouchers. Landlords include statements such as "no pets--no housing" in their classified advertisements for rentals, which clearly indicates tenants who are low income and eligible for Section 8 housing assistance are not welcome.

➔ Impediment:

Individuals with mental and developmental disabilities and those who are eligible for assisted housing are more likely to be successful in their search for affordable housing if they make no reference to their eligibility for independent living or assisted housing programs prior to a personal interview. Counseling programs on how to search for a housing unit, appropriate conduct and appearance, dress rehearsals, and landlord and tenant responsibilities help to eliminate perceptions of prospective landlords.

➔ Impediment:

The NIMBYISM --"Not in my backyard" attitude is evident when residents of low to moderate income neighborhoods vehemently oppose a proposed development of new housing opportunities for low-income families within their neighborhood.

Action Plan: Education and Outreach:

- ◆ Distribute brochures and promotional materials.
- ◆ Use the media to increase awareness.
- ◆ Display the fair housing message on billboards at strategic community locations.

➔ Impediment:

There are significant numbers of abandoned and condemned housing units in the area where large numbers of minorities and low income individuals reside, which has resulted in declining neighborhoods and a loss of commercial and employment opportunities.

Action Plan: Neighborhood Reinvestment Activities

- ◆ Target low/mod and minority areas for reinvestment activities.
- ◆ Rehabilitate/demolish vacant, abandoned houses.
- ◆ Promote replacement housing and infill housing efforts.
- ◆ Offer economic incentives.