

Analysis of Impediments  
to Fair Housing  
2020 Update



Village of Rantoul  
Community Development Department

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## I. Introduction and Purpose

The Village of Rantoul, in accordance with its Community Development Block Grant direct entitlement status from the U S Department of Housing and Urban Development, has created this Analysis of Impediments to Fair Housing Choice. This analysis is in accordance with the Fair Housing Act of 1968 which mandates that all HUD administered programs be conducted in a manner that will “affirmatively further fair housing”.

Fair housing is defined by HUD in 24 CFR 570.904 (c)(1) to be the ability of households with similar financial resources to access the same choices in housing without regard to race, color, disability, familial status or national origin. These are referred to as the "protected classes" for fair housing purposes. Discrimination of persons in these protected classes in the sale or rental of housing, issuance of mortgages and other housing choice related activities is prohibited.

This document was prepared by the Community Development Department of the Village of Rantoul, Illinois. The Village is committed and obligated to affirmatively further fair housing, that is, to eliminate racial and ethnic segregation, illegal physical and other barriers to persons with disabilities and other discriminatory practices in housing throughout the community. Provisions to affirmatively further fair housing (AFFH) are principal and long-standing components of all the community development programs sponsored and funded by the U.S. Department of Housing and Urban Development (HUD). These provisions are pursuant to Section 808 (e) (5) of the Fair Housing Act which requires the Secretary of HUD to administer the Department's housing and urban development programs in manners that consistently affirmatively further fair housing. As a HUD grantee, the Village of Rantoul accepts the obligation to affirmatively further fair housing through a wide variety of actions pursuant to these three basic requirements:

1. Conduct an analysis to identify impediments to fair housing choice within the Village;
2. Take appropriate action to overcome the effects of any impediments so identified;
3. Maintain records reflecting the analysis and actions taken in this regard.

HUD has designed the Analysis of Impediments as the measure of fair housing for CDBG entitlement grantees and is intended to serve as:

- A comprehensive review of the Village's laws, regulations, administrative policies, procedures, and practices with regard to fair housing
- An assessment of how those laws, regulations administrative policies, procedures, and practices affect fair housing choice
- An assessment of public and private sector conditions affecting fair housing choice

In each Analysis of Impediments, the unit of government is expected to identify any conditions that potentially might limit the ability of any person(s) to rent, own, buy or sell housing due to their inclusion in one of the protected classes. Further, it is also incumbent upon the unit of government to develop strategies directed at reducing or eliminating these impediments. HUD defines impediments to fair housing choice as:

1. any actions, omission or decision taken because of race, color, religion, sex, disability, familial status or national origin which restrict housing choices or the availability of housing choices, or
2. any actions, omissions or decision which 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.

This analysis of impediments will serve both as a resource to document those areas where improvement is needed to further fair housing choice, and as a planning tool to guide future activities, regulations and the distribution of resources.

This document represents as an updated copy of the 1997 Village of Rantoul Fair Housing Analysis of Impediments. Significant changes have occurred since 1997 that necessitates this update. The former Air Force base has become better integrated with the community since 1997, with the addition of an Aquatic Center, Municipal Fitness Center, and a larger, more accessible library, all located on the former Air Force base. Additionally, some new residential housing units have been constructed in the community, principally the Twin Lakes Housing Development.

### Consultation

Documentation and other participation used for the preparation of this analysis came from:

- Housing Authority of Champaign County
- Champaign-Urbana Public Health District
- Illinois Department of Public Health
- Community Service Center of Northern Champaign County
- Champaign County Regional Planning Commission
- Developmental Services Center
- USDA Rural Development
- East Central Illinois Area Agency on Aging
- Bank of Rantoul
- Land of Lincoln Legal Aid
- Champaign-Urbana Tenant Union

## II. Legal Requirements

For 102 years the Civil Rights Act of 1866 represented the only federal protection of the rights of racial minorities in the execution of real property agreements. During that time the Act was interpreted only to prohibit racial discrimination in housing by government or public action, and not extending to private transactions. In 1968 the United States Supreme Court ruled that the 1866 Act prohibited all discrimination, private as well as public, in the sale or rental of real property.

That same year fair housing legislation was enacted in Title VIII of the Civil Rights Act of 1968. With the passage of the Fair Housing Act the private housing market in the United States was subject to federal laws prohibiting discrimination for the first time. The new Act prohibited discrimination based on race, color, religion and national origin. Discrimination based on sex was added in 1974. In an amendment in 1988 it was changed to include discrimination against people because of disability and/or because of familial status. The familial status addition had its greatest impact on families with children and for couples not legally married.

The Fair Housing Act is enforced administratively by the U.S. Department of Housing and Urban Development (HUD). Citizens who believe they have been harmed by a violation of the Act may file administrative complaints with HUD and an investigation of the claim will be conducted. The Act also authorizes federal lawsuits by the U.S. Department of Justice as well as private suits filed in federal or state courts by individuals. Depending upon their legislative jurisdiction, some state and local fair housing enforcement agencies also have the authority to investigate violations and bring certain enforcement actions. The general authority for all these enforcement actions is found in the Fair Housing Act.

Where violations of the law are established, remedies under the Fair Housing Act may include the award of compensatory damages to victims of discrimination, possibly numbering in the hundreds of thousands of dollars, orders for comprehensive corrective action, and awards of punitive damages to victims or civil penalties to the government. In design and construction cases, remedies also may require retrofitting houses that have already been constructed to bring them into compliance with the Act's design and construction requirements.

### Summary of the Federal Fair Housing Act

The following actions cannot be taken based on race, color, national origin, religion, sex, familial status or disability:

- Refuse to rent or sell housing
- Refuse to negotiate for housing
- Make housing available
- Deny a dwelling
- Set different terms, conditions, or privileges in a housing agreement
- Provide different housing services or facilities
- Falsely deny that housing is available for inspection, sale, or rental

- Persuade owners to sell or rent (blockbusting) or
- Deny anyone access to or membership in a facility or service (such as multiple listing service) related to housing transactions.

In mortgage lending, no one may take any of the following actions based on race, color, national origin, religion, sex, familial status or disability:

- Refuse to make a mortgage loan
- Refuse to provide information regarding loans
- Impose different terms or conditions on a loan, such as different interest rates, points or fees
- Discriminate in appraising property
- Refuse to purchase a loan
- Set different terms or conditions for purchasing a loan.

It is additionally illegal for anyone to:

- Threaten, coerce, intimidate or interfere with anyone exercising a fair housing right or assisting others who exercise that right
- Advertise or make any statement that indicates a limitation or preference based on race, color, national origin, religion, sex, familial status or disability. This prohibition against discriminatory advertising applies to single-family and owner-occupied housing that is otherwise exempt from the Fair Housing Act.

### State of Illinois Law

The Illinois Human Rights Act prohibits discrimination in real estate transactions. This includes not only refusal to sell or rent, but also discriminatory differences in price and any other terms or conditions of a real estate transaction. The Illinois Human Rights Act prohibits discrimination in housing based upon race, color, religion, sex, national origin, ancestry, age (40 and over), order of protection status, marital status, physical or mental disability, military status, sexual orientation or unfavorable discharge from military service. Of these order of protection status, sexual orientation and military status are relatively new and not altogether known and understood by the public and those in the housing industry.

### **III. Community Demographics and Local Housing Market**

#### Population

The 2010 U.S. Census of Population showed a total of 12,941 persons in Rantoul, an increase of 25 persons since the 2000 Census. Previously, Rantoul experienced a net loss of 7,256 persons, or 36 percent of the population, between 1980 and 2000. This population decline can be attributed, in part, to the closure of the Chanute Air Force Base in 1993, and the subsequent exodus of military personnel. However, historical population statistics also show a longer trend of decline, beginning in the 1970's. The 1970 Census showed a population of 25,562; by 1980, the population dropped 21.1 percent to 20,161. Between 1970 and 2000, the population in Rantoul declined 49.5 percent, a loss of 12,644 persons.

The 2010 Census indicated that the population was 66.4% White, 22.7% Black, 1.7% Asian, 6.2% some other race, and 4.7% two or more races. Also, 9.7% of the population is Hispanic or Latino. The median age in 2010 was 32.5 years.

#### Households, Income and Employment

There were 5,172 households in Rantoul in 2010 with an average household size of 2.41. In 2016 the median household income in Rantoul was \$36,484. This was an increase of nearly \$2,000 since 2010. Employment in Rantoul is still primarily industrial based with the top employers being JELD-WEN (550), Rantoul Foods (380) and Vista Outdoor (350).

#### Housing

The Housing Market in Rantoul is currently quite strong. According to the 2010 Census, 50.9% of housing units are owner occupied and 49.1% are renter occupied. The median home value in Rantoul is \$76,000 with 95% of all housing valued at or below \$150,000. Rental housing in Rantoul is affordable as more than 85% of renters pay less than \$750 a month for rent and 50% pay less than \$500 per month.

#### **IV. Evaluation of Jurisdiction's Current Fair Housing Legal Status**

##### Fair Housing Complaints

The Village of Rantoul Human Relations Committee serves as the recipient of human relations complaints for Rantoul. There are no known fair housing complaints or compliance reviews where the Secretary has issued a charge of or made a finding of discrimination against private housing owners. There are no such complaints against the Village of Rantoul.

##### Fair Housing Discrimination Suits

There are no known fair housing discrimination suits filed by the Department of Justice or private parties in the Village of Rantoul. There are also none against the Village.

##### Reasons for Trends

The main reason for a lack of complaints or suits in the past was likely a long-standing presence of a military establishment in the Village of Rantoul. The presence of the base presented an opportunity for the community to become integrated long before other areas in this part of the country. If Rantoul landlords wished to have base military personnel rent homes, the base command had to be shown that there was no intentional discrimination. The distribution of the community's diverse population today is homogeneous with very little minority concentrations in any given census block.

##### Other Fair Housing Concerns or Problems

The primary concern of Village staff is providing sufficient outreach to educate landlords on their obligations relative to fair housing practices as well as educate tenants on their rights and responsibilities as tenants.



## **V. Identification of Impediments to Fair Housing Choice**

### **Public Sector Factors**

The following factors have been identified and are being discussed as possible Public Sector Impediments to Fair Housing Choice.

### **Zoning and Site Selection**

The Village has adopted Zoning as a land use control. The Village last made revisions to its zoning ordinance in 2017. Village staff reviews all development proposals within the Village as well as within 1 and ½ miles beyond the Corporate Limits of the Village for adherence to the Zoning Ordinance. The Village has an appointed Planning and Zoning Commission that reviews and recommends zoning change requests and variance requests to the Village Board. In 2015, the Village adopted an updated Subdivision Ordinance, which regulates subdivision activity within the Village and 1 and ½ miles beyond the Village limits. The Village also administers a common series of building codes, the 2006 International Codes. These codes are consistently adopted and applied not just in Rantoul but all across the region and country to address life safety matters in regards to construction. The Village also has adopted and administers the 2006 International Property Maintenance code. Enforcement of these ordinances is undertaken by the Village's Building Safety Inspection staff. All of these codes are uniformly enforced throughout Rantoul.

There is extensive variety of housing types intermixed throughout the community, thanks in large part to the repurposed former air force base housing located in the community.

### **Municipal and Other Services; Employment/Transportation Linkage**

The Village's Rental Registration Program requires landlords to register rental property with the Village. The Rental Registration Program affords the Village up to date landlord contact information and insures that the Village can be responsive to tenant needs and complaints. This also ensures that landlords are aware of anti-discrimination laws and tenants are aware of the resources that are available to them.

The Village's Community Development Department administers 3 housing rehabilitation programs. These Programs utilize CDBG funds provided by HUD and are income restricted to ensure low to moderate income individuals and families are being served with these resources.

There are universal police and fire protection services, snow removal, street cleaning, and trash and yard waste pickup in the community all provided thru the Village.

The Village has worked extensively to make all types of programs and resources available to individuals and families to ensure decent affordable housing is accessible for all. There are not any administrative policies put in place which adversely affect the opportunities of both minority and low income households to select decent affordable housing.

In recent years, the Village has also partnered with outside agencies to ensure mass transit is available to Village residents. The C-Carts service is an intercity service that provides transportation within and around Rantoul as well as to the nearby communities of Champaign-Urbana, which are larger communities with many more employment opportunities. The transit service allows for all Village residents to a wide variety of employment opportunities while still allowing them to live affordably in Rantoul.

#### PHA and Housing Choices for Certificate and Voucher Holders

The village does not operate its own public housing authority, but the Housing Authority of Champaign County is the countywide housing authority that also has jurisdiction over Rantoul. The Housing Authority's main office is in Champaign and the Authority has housing complexes located throughout the county as well as Section 8 Housing Choice Vouchers that are distributed countywide as well. Currently the Housing Authority has a waiting list for public housing units as well as vouchers.

The Champaign County Public Housing Authority currently has 20 elderly units that it operates in Rantoul. The policies of the public housing authority as far as Rantoul is concerned relate to the 20 elderly housing units which suggest no exclusionary practices. There have been no known civil rights suits filed affiliated with those 20 units.

#### Sale of Subsidized Housing/Housing Displacement

There has been no sale of public housing authority property in Rantoul. No rehabilitation program administered by the village compels an owner or tenant to be displaced. To the Village's knowledge no sale of subsidized housing has recently occurred or is being contemplated nor has any housing displacement been proposed or carried out. The Village does have a displacement policy in place.

#### Property Tax Policies

There have been no targeted taxing policies that have been passed by the Village.

#### Boards and Commissions

The Village's Planning & Zoning Commission is presently comprised of seven members of which 6 are male and 1 is female. There is one minority on the Commission. The Village's Citizen Advisory Committee is presently comprised of 4 females and 3 males. 1 member is a minority. The Village's Human Relations Committee is presently comprised of 3 females and 4 males. There are four minorities on the Committee. The six member Village Board of Trustees is presently comprised of 5 males and 1 female, with 1 member being a minority. The Mayor has and continues to work hard to find a diverse array of citizens to appoint to serve on the various Boards and Commissions of the Village.

#### Private Sector Factors

The following factors have been identified and are being discussed as possible Private Sector Impediments to Fair Housing Choice.

The Land of Lincoln Legal Aid and the Champaign-Urbana Tenant Union indicate that there are currently no active complaints of discrimination in housing in Rantoul. Additionally, there have been no complaints submitted directly to the Village in the past 3 years.

A review of the CRA reports of the lending institutions serving Rantoul indicates that the federal examiners have assessed mainly outstanding ratings to those institutions. There is no evidence of wide spread problems with the lending institutions. Each bank appears to have a CRA officer trained in CRA reporting and monitoring. The CRA compliance requirements indicate a need for neighborhood lending profiles. The lending banks appear to lend uniformly in all areas of the community.

The Rantoul Community Development Department occasionally asks for CRA data and assists banks in complying with CRA by allowing banks to participate in the Village's housing rehabilitation programs and business loan program management.

No evidence of racial steering or block busting by the real estate industry could be found. No evidence of restrictive covenants or lease provisions which exclude protected classes from sales or rentals of property was found.

There appears to be no great problems with the lending industry in Rantoul that the Village can regulate to a greater extent than the institutions are already being regulated.

### **Factors that Relate to Both Public and Private Sectors**

#### **Fair Housing Enforcement**

The Community Development Department is responsible for the intake of all complaints of alleged housing discrimination. The Community Development Director reviews the complaint and gathers additional information on the matter. If further review is warranted the complaint is forwarded to the Village's Human Relations Committee to provide appropriate findings on and to act on. The Village's Human Relations Committee has recently been reconstituted with a whole new committee appointed by the mayor and approved by the Village Board. No complaints have been brought forth that have required committee investigation.

There have been no court findings of housing discrimination in any aspect of the Rantoul Community Development or Housing Programs.

HUD has made no finding of violations of the Fair Housing Act, Title VI, Section 504 or regulations implementing these laws in any federally funded housing or housing related activity in Rantoul. There have been no HUD imposed sanctions on grants or loans to Rantoul.

All employees of the Community Development Department are aware of the applicable fair housing laws and regulations.

### Informational Programs

All applications for housing rehabilitation programs contain clauses indicating that the Village of Rantoul does not discriminate in the provision of housing or other programs.

The Rantoul Community Development Department has various pamphlets on housing programs and assistance programs available for the public in a variety of formats.

The Rantoul Building Safety and Community Development Departments regularly provide information to the public on ADA accessibility requirements for persons with disabilities.

The Community Service Center, which is located in Rantoul, provides a variety of supportive services to the community's residents and also assists the Village in sharing information on the Village's housing programs and services.

### Determinations of Discrimination

As stated previously, there have been no known determinations of unlawful discrimination by a court within Rantoul or against the Village of Rantoul. There are no findings of noncompliance by HUD against the Village of Rantoul.

## **VI. Assessment of Current Public and Private Fair Housing Programs and Activities**

Section 8 housing choice subsidies are available in Rantoul and the county in general via the Champaign County Housing Authority. Per the Champaign County Housing Authority there is a sizeable wait list for such housing subsidies which would seem to indicate an undersupply of such vouchers in the County. While not specifically a fair housing issue, lack of available rental assistance restricts choice.

Housing cost burdens exist for 19% of all households in Rantoul and 16.5% of all households are severely cost burdened. The expenses associated with both owning and renting houses appear to be significant and restrict housing choice.

First time home buyer programs do exist and such programs should be continued to ensure those that wish to own a home of their own are educated about home ownership and can own a home. In order to own a home some type of assistance is becoming more and more important to encourage homeownership and ensure owners are successful.

Housing Rehabilitation programs are more necessary than ever to preserve the housing stock and to allow families to live in standard housing. The more housing that is preserved in all areas of Rantoul, the more housing choice is available for all classes of renters and owners. When substandard or potentially substandard conditions are corrected, renters and owners are not exposed to life safety threats.

The Village's Community Development staff should review all lending institution CRA reports and applicable insurance and real estate company reports on a regular basis for the impacts these local industries are having on fair and affordable housing practices.

The Village's Community Development staff should continue to work with the Champaign County Public Housing Authority to support each other's plans and policies.

The composition of the Village's various Boards and Commissions is a point of interest and concern and thus the Mayor and Village Board should work to ensure that the Village's Boards and Commissions represent the diversity of the community's population as closely as possible.

Village staff and the Village's Human Relations Committee should enhance its fair housing education and outreach to the broader community.

## **VII. Conclusions and Recommendations**

The assessment and recommendations articulated in this report suggest there are some areas where improvement is needed but there are not widespread fair housing problems in existence in the community. There is most definitely a need for increased education, coordination and outreach with other agencies and the general public on fair housing matters.

The Village should continue to invest time and resources into housing rehabilitation programs, code enforcement, and home buyers programs in the coming years.

The Village should continue to ensure that transit options exist so that all residents are connected to employment opportunities.

The local reports of the lending institutions, insurance, and real estate companies should be gathered and reviewed at least annually.

The Mayor and Village Board should carefully review Board and Commission vacancies and strive to fill vacancies with individuals that ensure the makeup of the Village's Board and Commissions are as diverse and as closely representative of the community's population as possible.