

Housing Equality: Past, Present, Future
Building Inclusive Communities:
Understanding the Impact of Inclusion and Segregation
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PolicyLink is a research and action institute dedicated to fostering equitable communities of opportunity by *lifting up what works.*

PolicyLink

Lifting Up What Works®



What Equity Is?

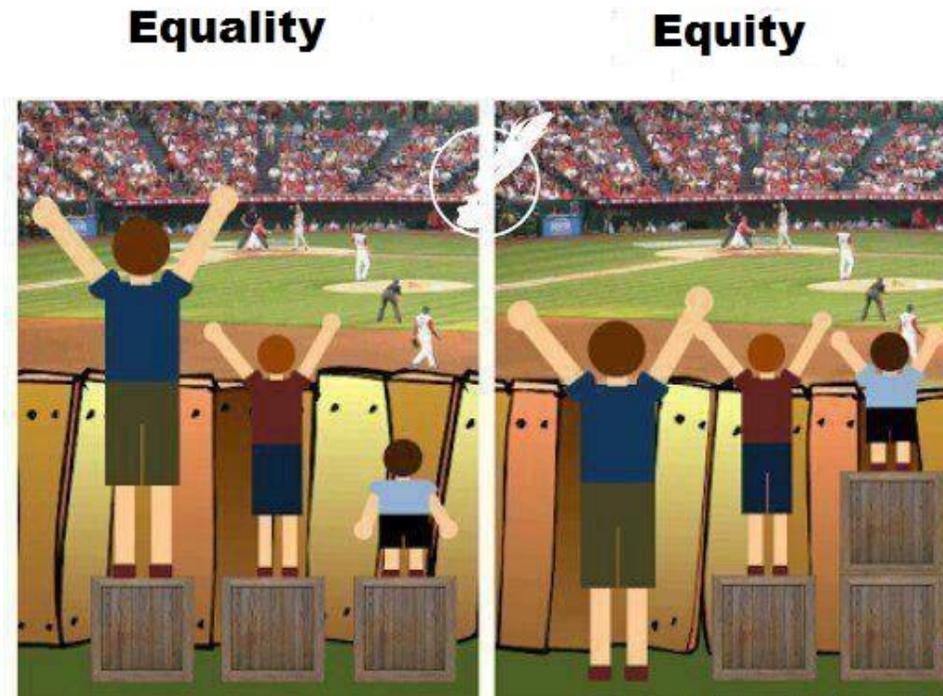
- Full inclusion of all residents in the economic, social, and political life of the region, regardless of race, ethnicity, age, gender, neighborhood of residence, or other characteristics
- Achieving equity requires a strong commitment to partnerships that result in real change for the better, in the lives of people.
- Theory of Change - equity investments are not 'charity'. Equity is smart strategic investments in our most valuable capital – human beings.



What does **equitable** housing policy look like?

Equity, the just and fair inclusion of all, is at the center of the PolicyLink mission.

Equitable housing must be more than affordable; it must also connect workers and residents to the jobs, schools, services, and community assets that will enable them to thrive and be healthy.



Characteristics of Neighborhoods and Regions of Opportunity

All residents:

- feel **safe** and possess a **sense of belonging**
- are fully able to **participate** in the economy
- **contribute** to the readiness for the future
- **connect** to support, assets, resources and opportunities

Strong equitable regions:

- **Cultivate** economic participation and mobility through place investments and connectivity
- **Foster** readiness for the future
- **Ensure** all communities are communities of opportunity



Government's Responsibility to Foster Equitable Communities for All of Its Residents

“We shall seek social justice by working to expand choice and opportunity for all persons, *recognizing a special responsibility to plan for the needs of the disadvantaged and to promote racial and economic integration.* **We shall urge the alteration of policies, institutions, and decisions that oppose such needs.”**

Part One the American Institute of Certified Planners Code of Ethics, “Our Overall Responsibility to the Public,” section F

Government Innovation: New Federal Rule Promotes Foster Equitable Communities for All Residents

HUD.GOV

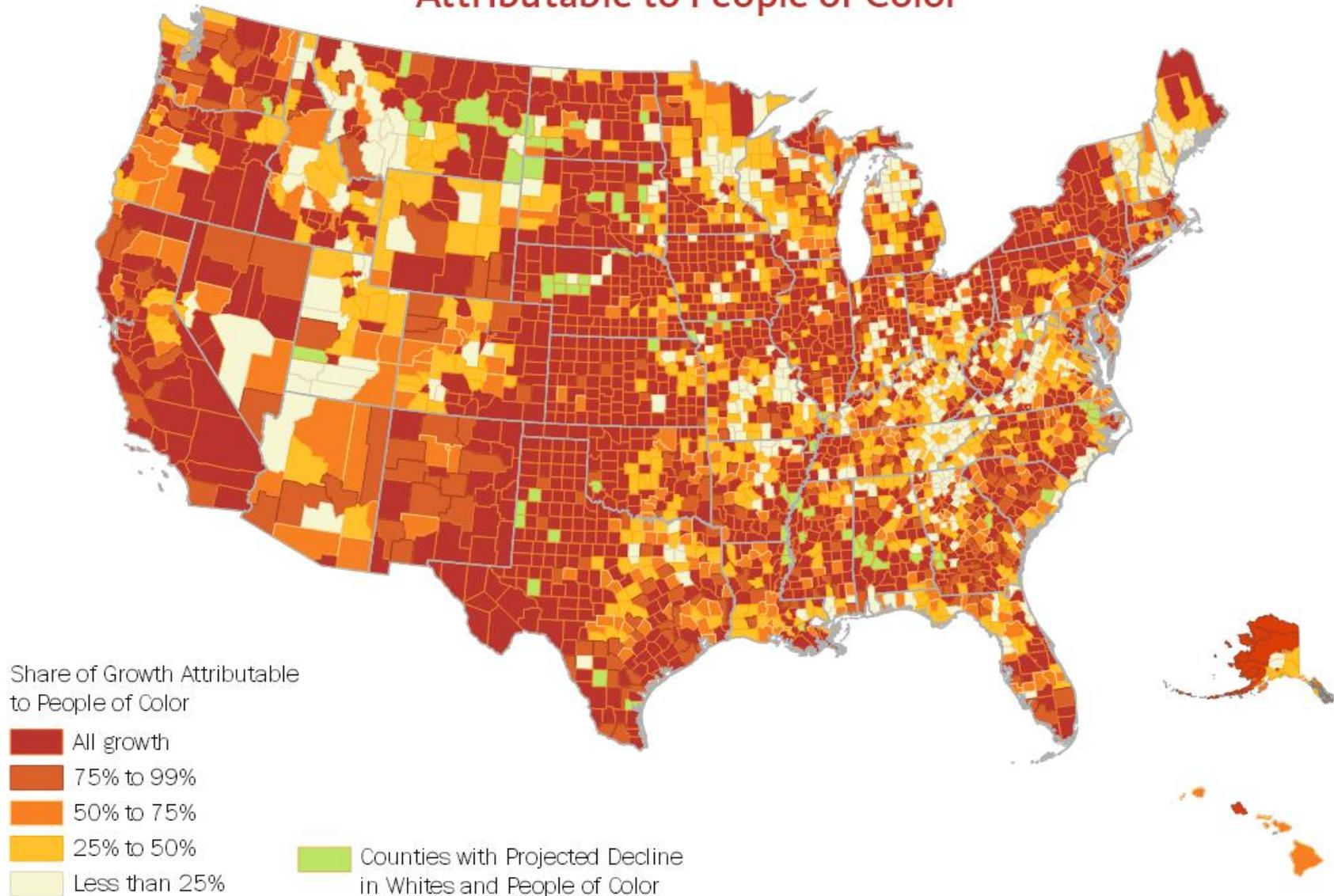
U.S. Department of Housing and Urban Development
Secretary Julián Castro



AFFIRMATIVELY FURTHERING FAIR HOUSING

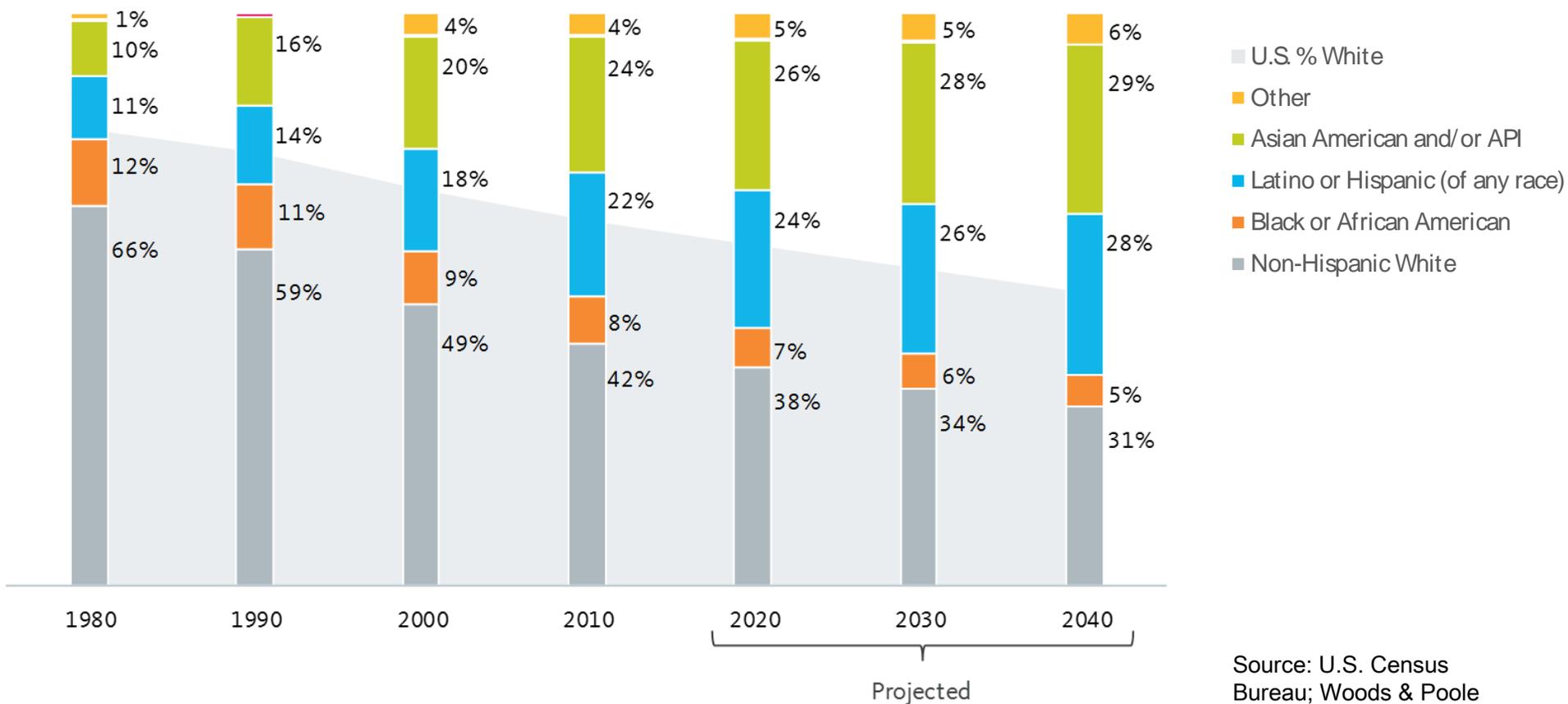
Why the rule is important

Projected Population Growth from 2010 to 2040 Attributable to People of Color



Bay Area leading the nation in demographic change

1980 – 2010 SF Bay Area 33.86 percent to 57.55 percent POC



Source: U.S. Census Bureau; Woods & Poole Economics, Inc.

Rental Housing Burden by Race

Select an indicator from the menus below:

Demographics ▾

Equity ▾

Economic Benefits ▾

Enter a state, region, or city name:

United States

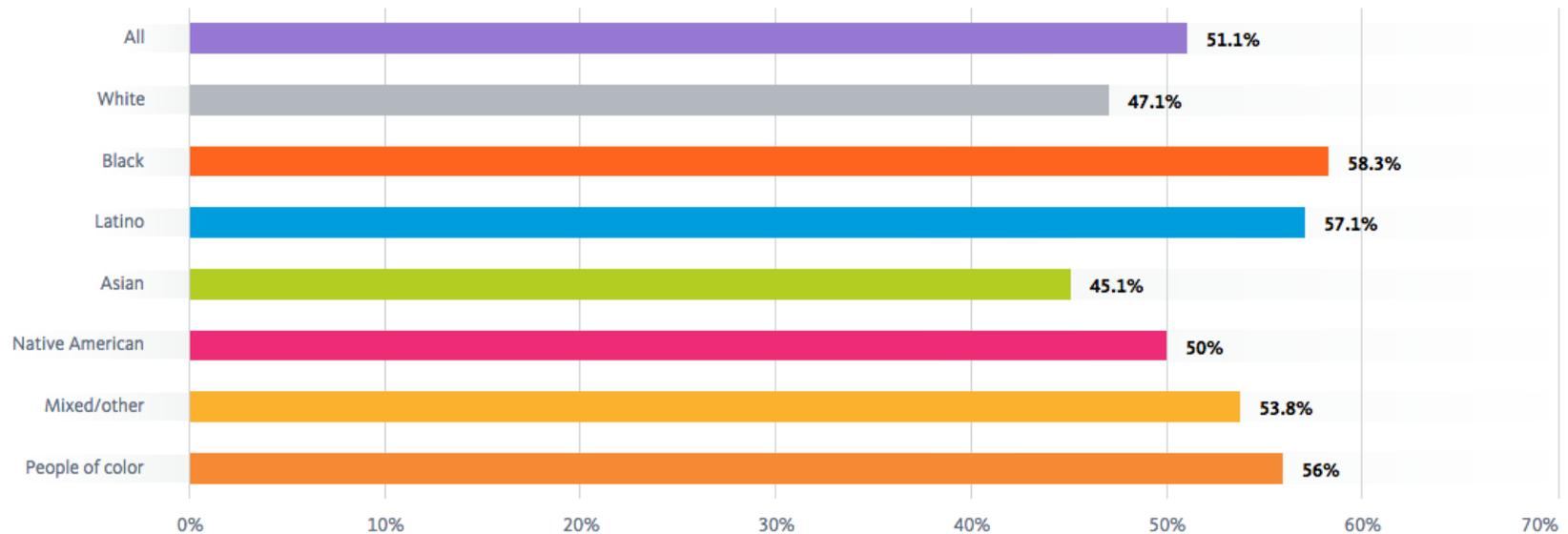


Explore

Housing burden [?](#) United States

Breakdown:

Housing burden by tenure and race/ethnicity: United States, 2012



IPUMS

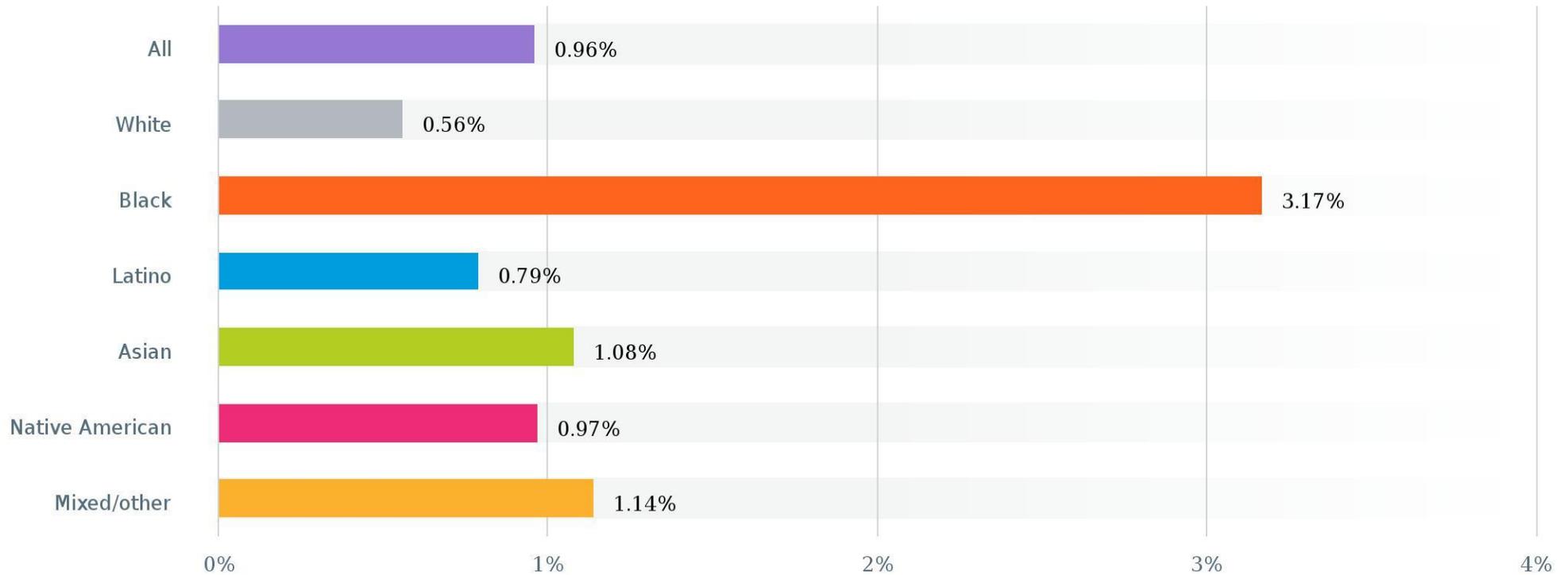
Breakdown:

By race/ethnicity

Ranking

Neighborhood Poverty

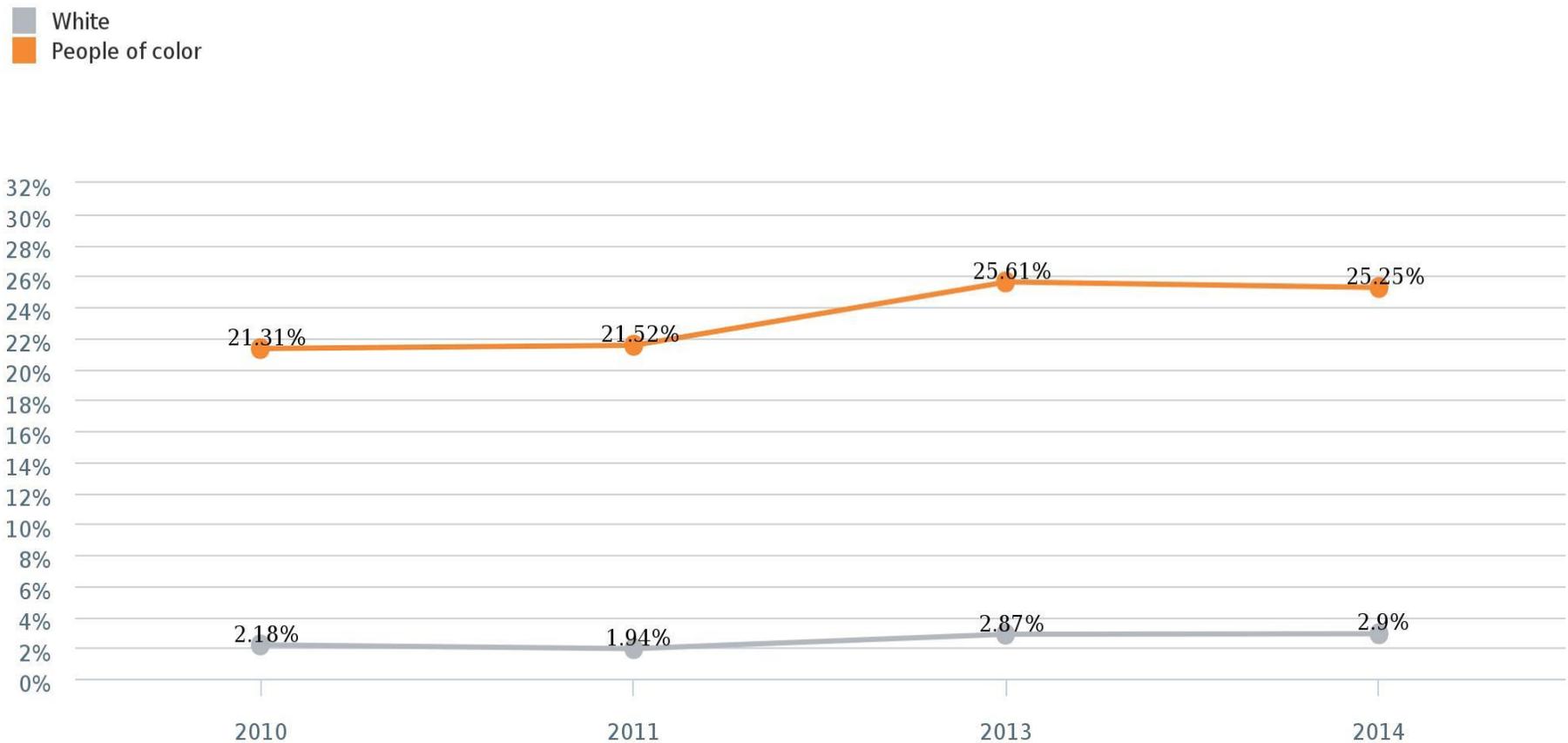
Bay Area Metro Area: 2012, the White population living in high poverty neighborhoods 0.56 percent, Black population at 3.17percent.



U.S. Census Bureau; GeoLytics, Inc.
PolicyLink/PERE National Equity Atlas, www.nationalequityatlas.org

School poverty

Bay Area Metro: In 2014, among All public schools, 25.25 percent of students of color were in high-poverty schools while 2.9 percent of white students were.



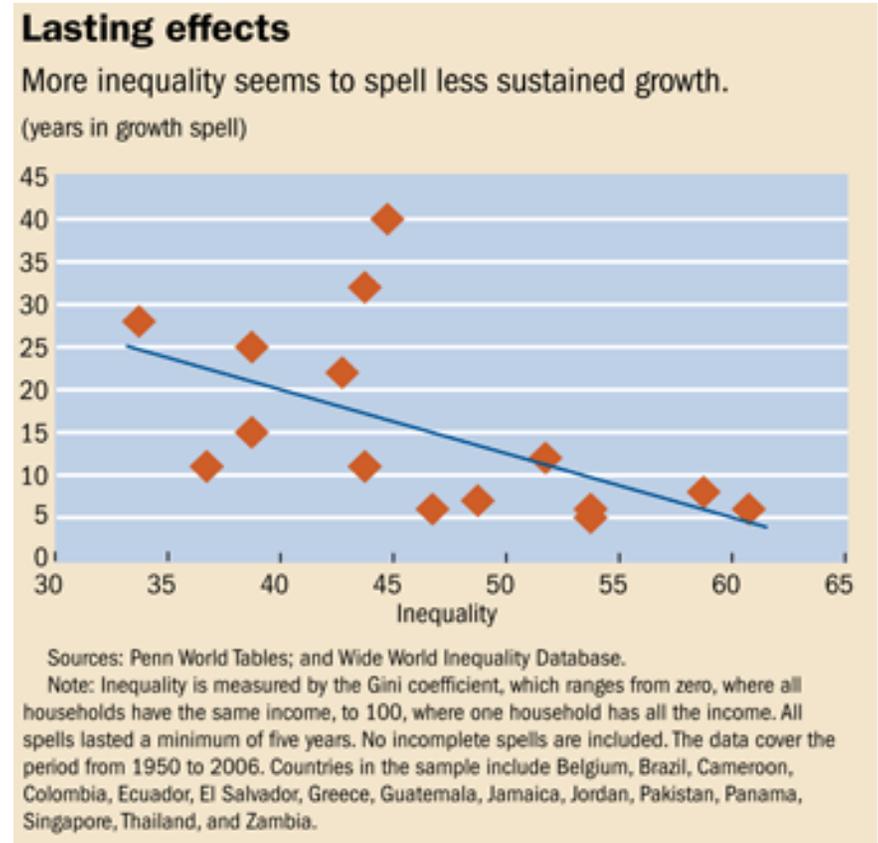
National Center for Education Statistics
PolicyLink/PERE National Equity Atlas, www.nationalequityatlas.org

The rule is important for the economy

Inequality is bad for the economy

According to the IMF, lower inequality results in faster and more sustained economic growth.

- A [2011 study](#) analyzed over 100 countries and found that every 10 percent increase in income inequality increased the length of a country's growth cycle by 50 percent.
- A [2014 study](#) found lower inequality is correlated with faster economic growth.



The rule is important for the economy

A growing consensus

The Washington Post

“Income inequality hurts economic growth, researchers say”

The New York Times

“Income Inequality May Take Toll on Growth”

theguardian

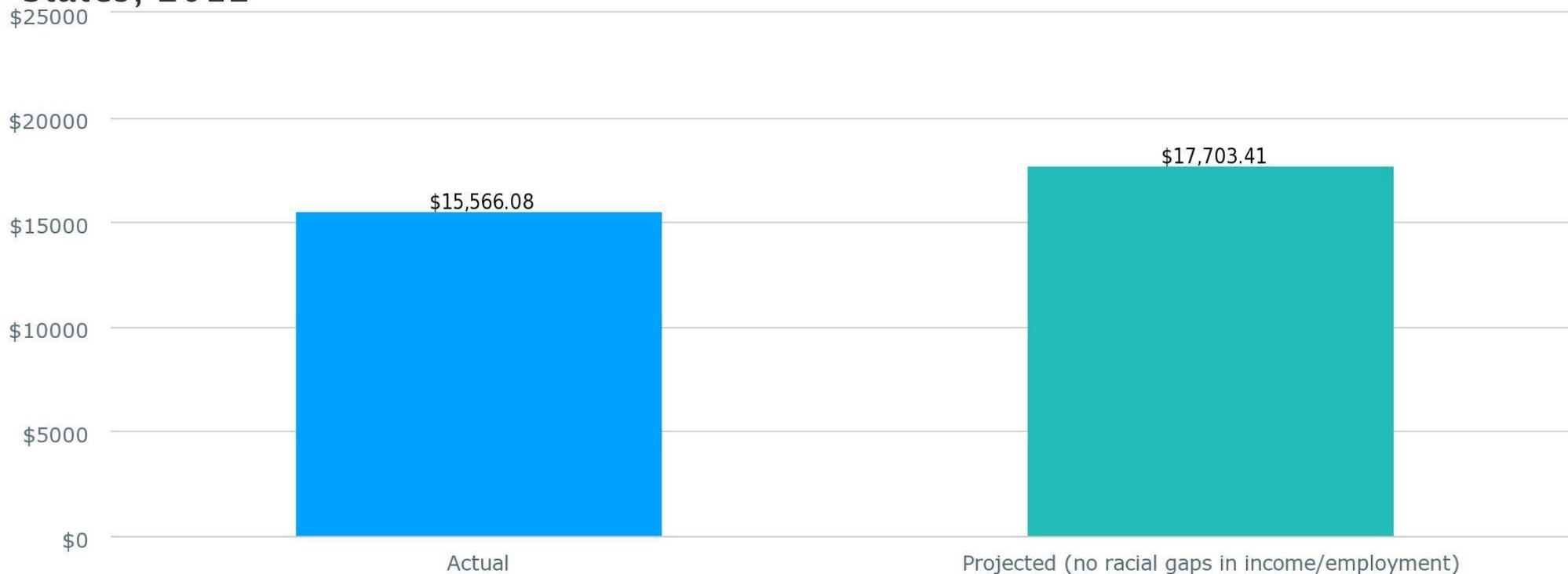
“IMF study finds inequality is damaging to economic growth”

The Economist

“Inequality v growth. Up to a point, redistributing income to fight inequality can lift growth”

The rule is important for the economy

Actual GDP and estimated GDP with racial equity in income (billions): United States, 2012

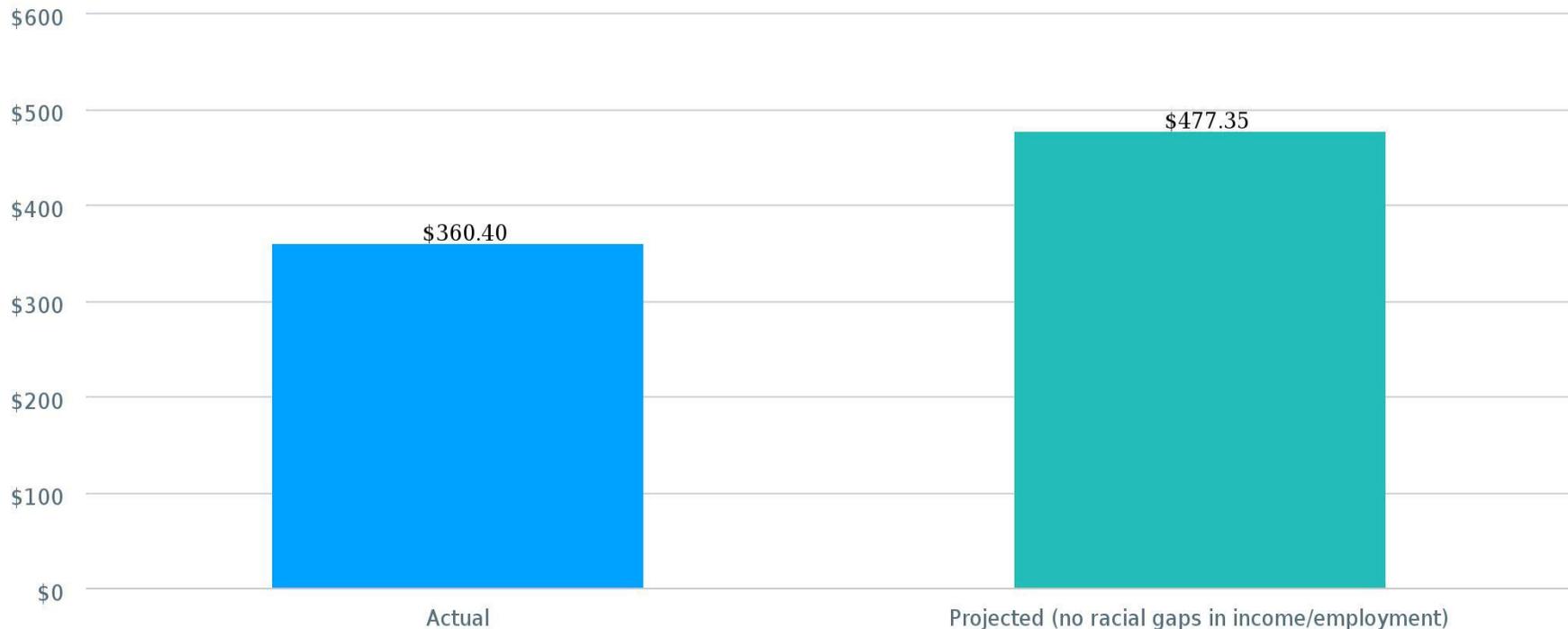


Bureau of Economic Analysis; IPUMS
PolicyLink/PERE National Equity Atlas, www.nationalequityatlas.org

United States: In 2012, the economy would have been \$2,137.33 billion larger if there had been no racial gaps in income.

The rule is important for the economy

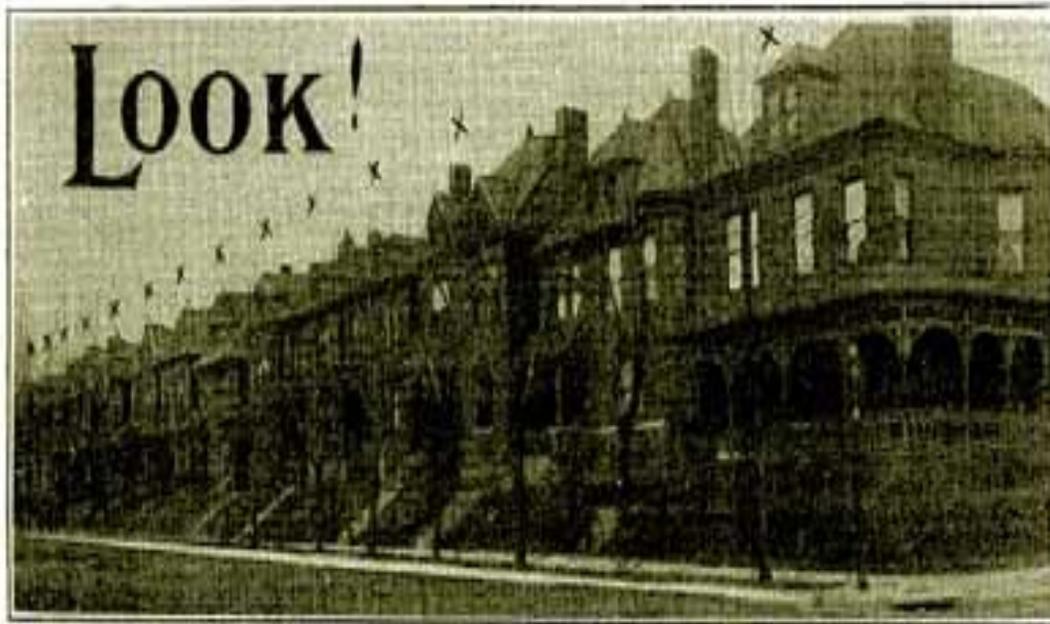
In the Bay Area: In 2012, the economy would have been \$116.95 billion larger if there had been no racial gaps in income.



Bureau of Economic Analysis; IPUMS
PolicyLink/PERE National Equity Atlas, www.nationalequityatlas.org

Putting it into Context

The Ghost of History



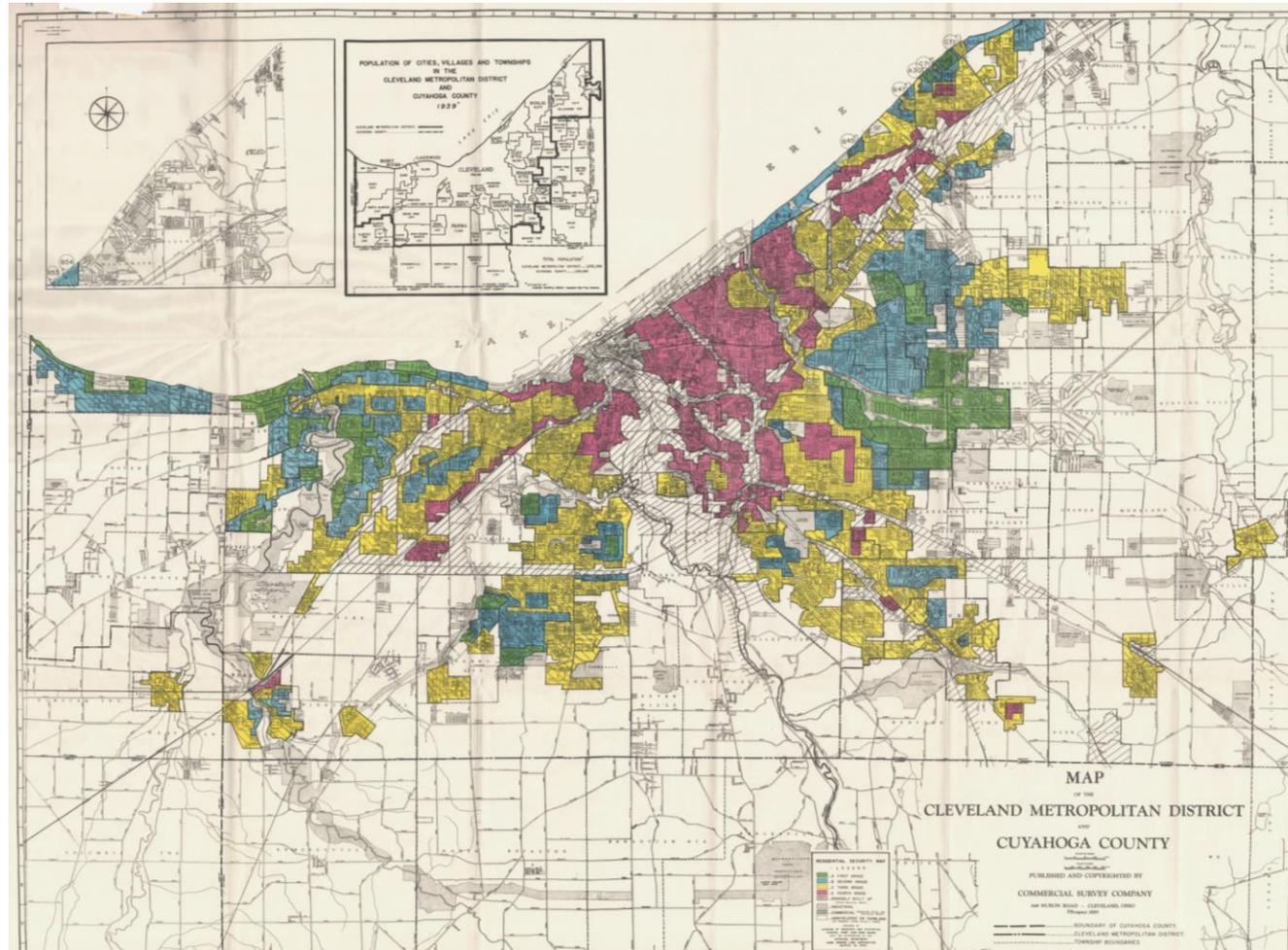
LOOK At These Homes NOW!

An entire block ruined by negro invasion. Every house marked "X" now occupied by negroes. ACTUAL PHOTOGRAPH OF 4300 WEST BELLE PLACE. SAVE YOUR HOME! VOTE FOR SEGREGATION!



Putting it into Context

The Ghost of History



red-line /red līn/ *v* : to deny loans to certain neighborhoods based on the race and/or ethnicity of its occupants. The impact of which is still evident in American cities today.

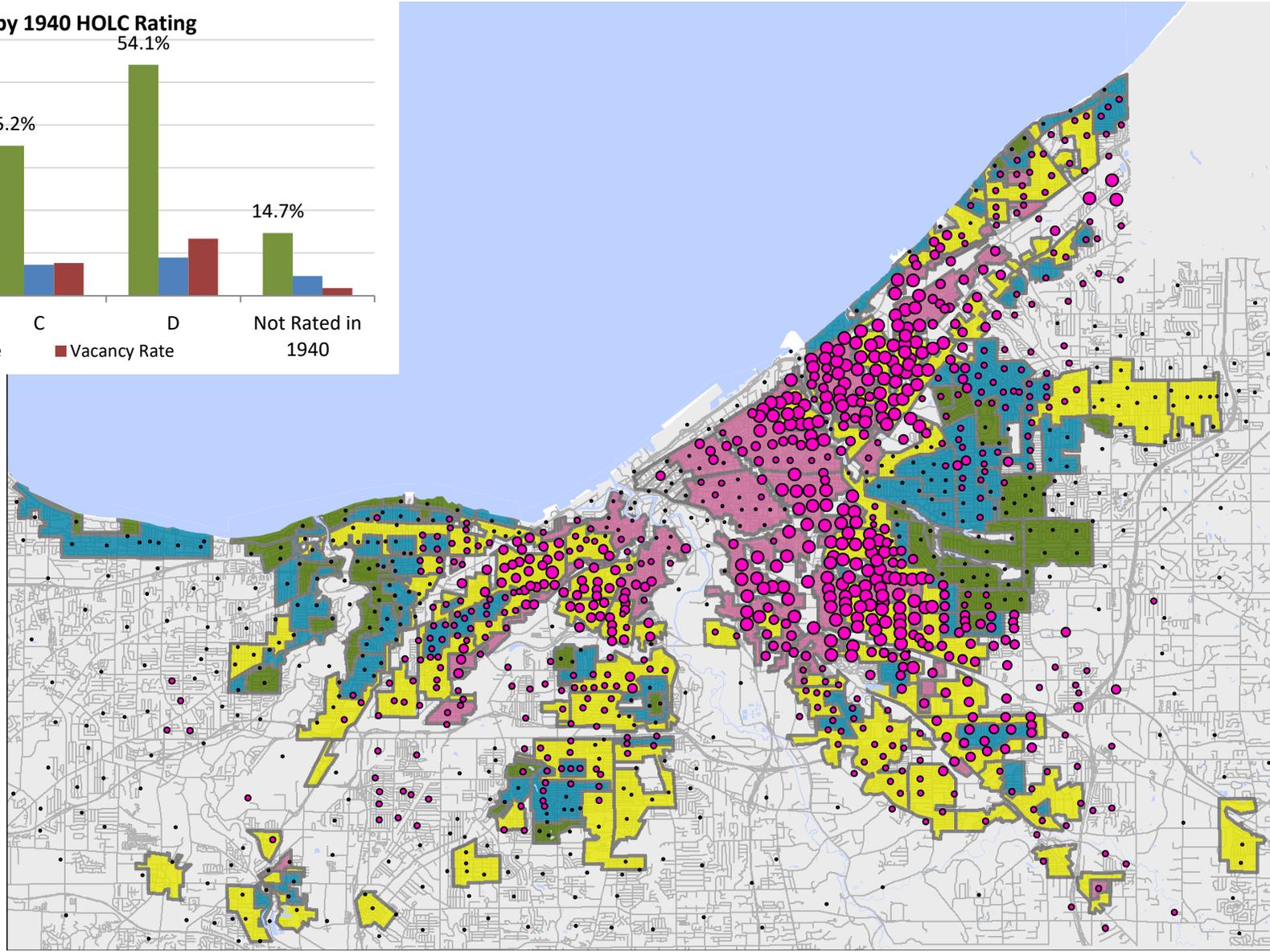
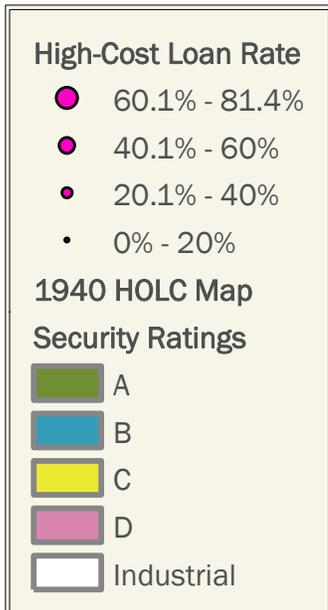
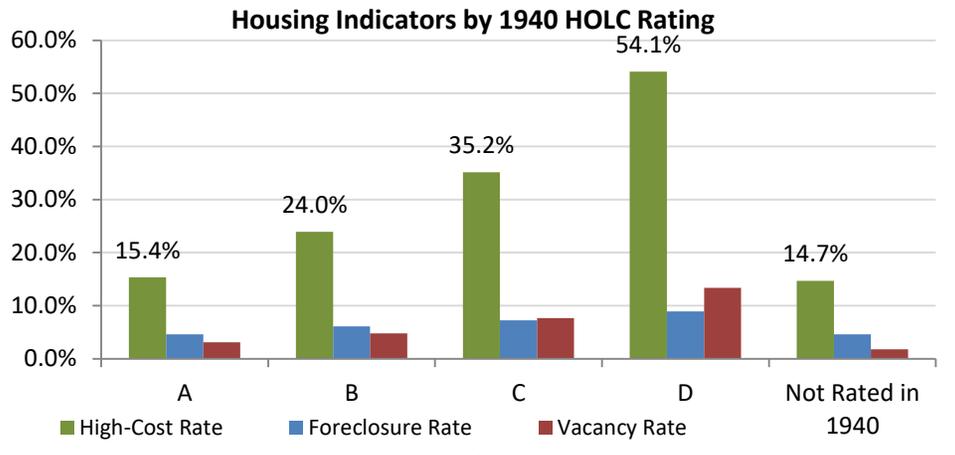
1. The **Home Owners' Loan Corporation (HOLC)** was created in the wake of the Great Depression to help refinance homes at risk of foreclosure. However, the HOLC is best known for creating residential security maps, better known as "redlining maps," to guide investment in American cities. These maps assigned grades of 'A' through 'D' to neighborhoods to indicate their desirability in terms of investment. Black and Immigrant neighborhoods were often given grades of 'C' or 'D', resulting in little or no access to mortgage insurance or credit for decades. Though the HOLC was discontinued in 1951, the impact of disinvestment as a result of redlining is still evident in many American cities today.



Putting it into Context

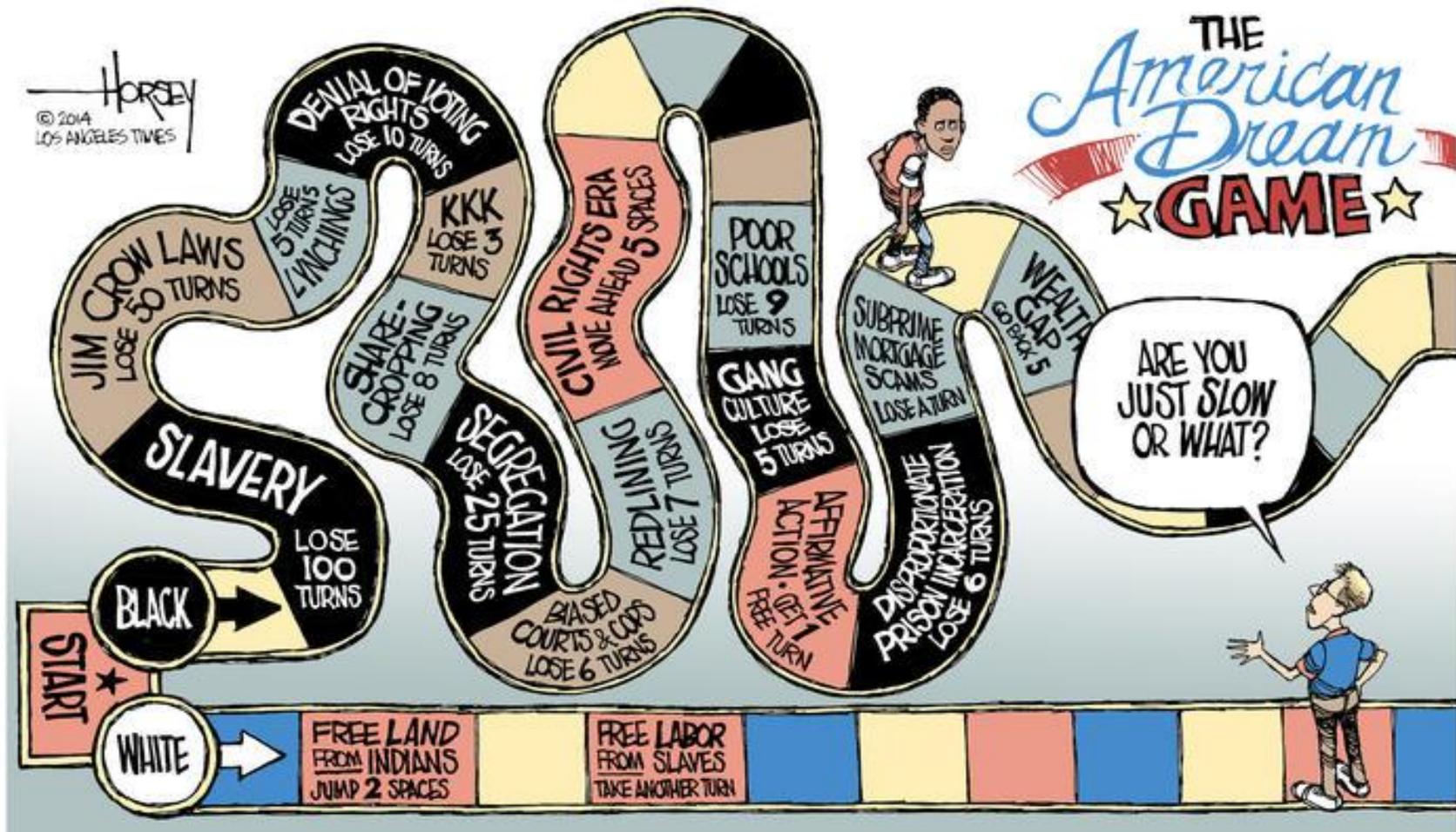
Not Really Ghosts - History Continues Today

Redlining & Recent Subprime Lending in Cleveland



Putting it into Context

Not Really Ghosts - History Continues Today



How did we get here?

Low performing schools

High unemployment

High asthma rates



CRIME SCENE DO NOT CROSS



War on drugs

Low graduation

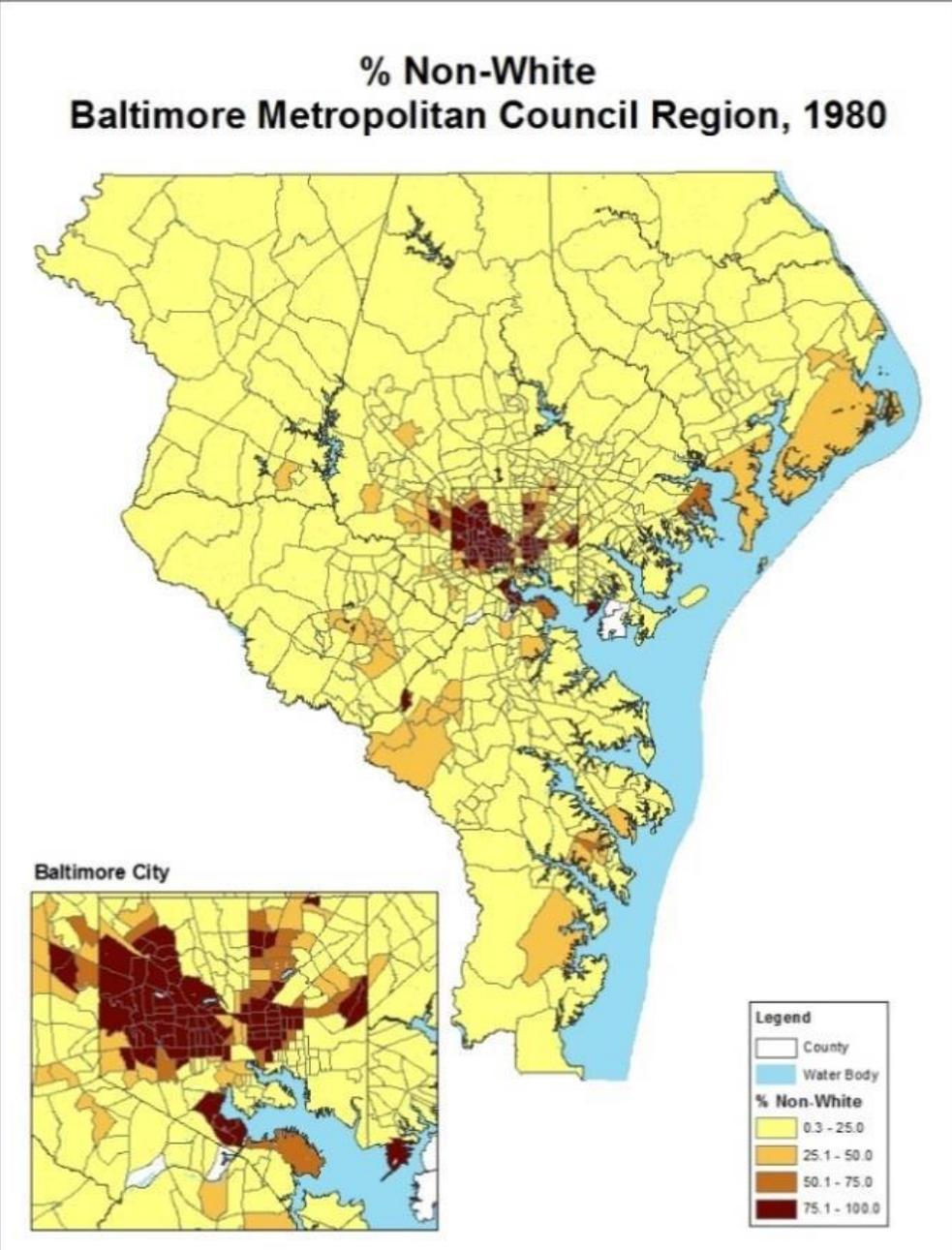
Failed Businesses

AFFH: Piloted in 74 Regions

- All Sustainable Communities Regional Planning Grantees produced a Fair Housing and Equity Assessment (FHEA) using HUD provided and local data
- The FHEA provided a historical and cultural context for current fair housing challenges, highlighted the legacy of land-use decisions, investments, and policies that may have limited or enhanced opportunity for different parts of the region.
- Grantees examined regional access to opportunity based on an analysis of the following components:
 - Segregated Areas and Areas of Increasing Diversity and/or Racial/Ethnic Integration
 - Racially & Ethnically Concentrated Areas of Poverty (RCAPs and ECAPs)
 - Access to Existing Areas of High Opportunity
 - Major Public Investments
 - Fair Housing Issues, Services, and Activities

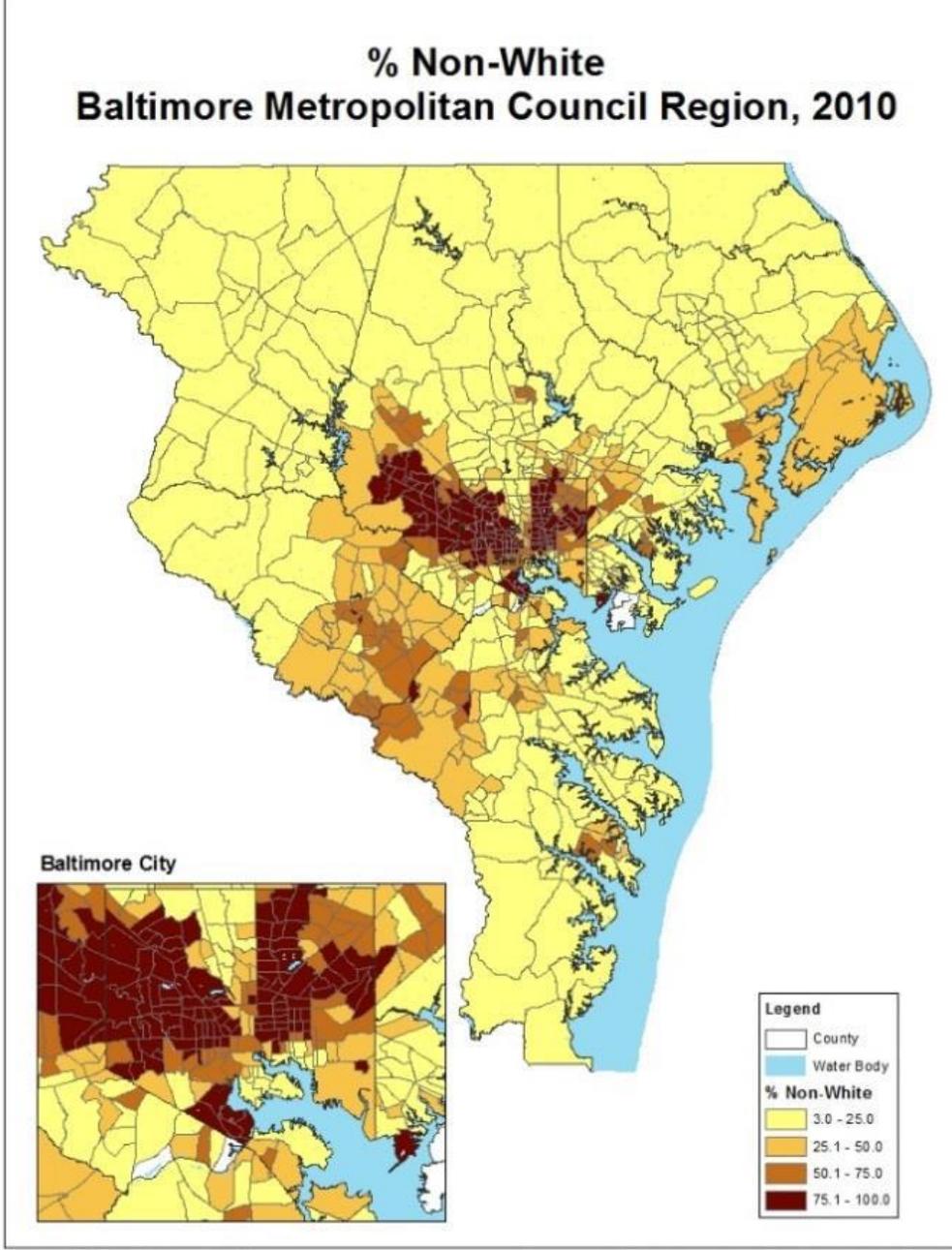
AFFH Piloted in 74 regions, the rule shows promise

Baltimore



Source: BMC, U.S. Census, ESRI

Map created by the Housing Strategies Group, NCSG, 2013

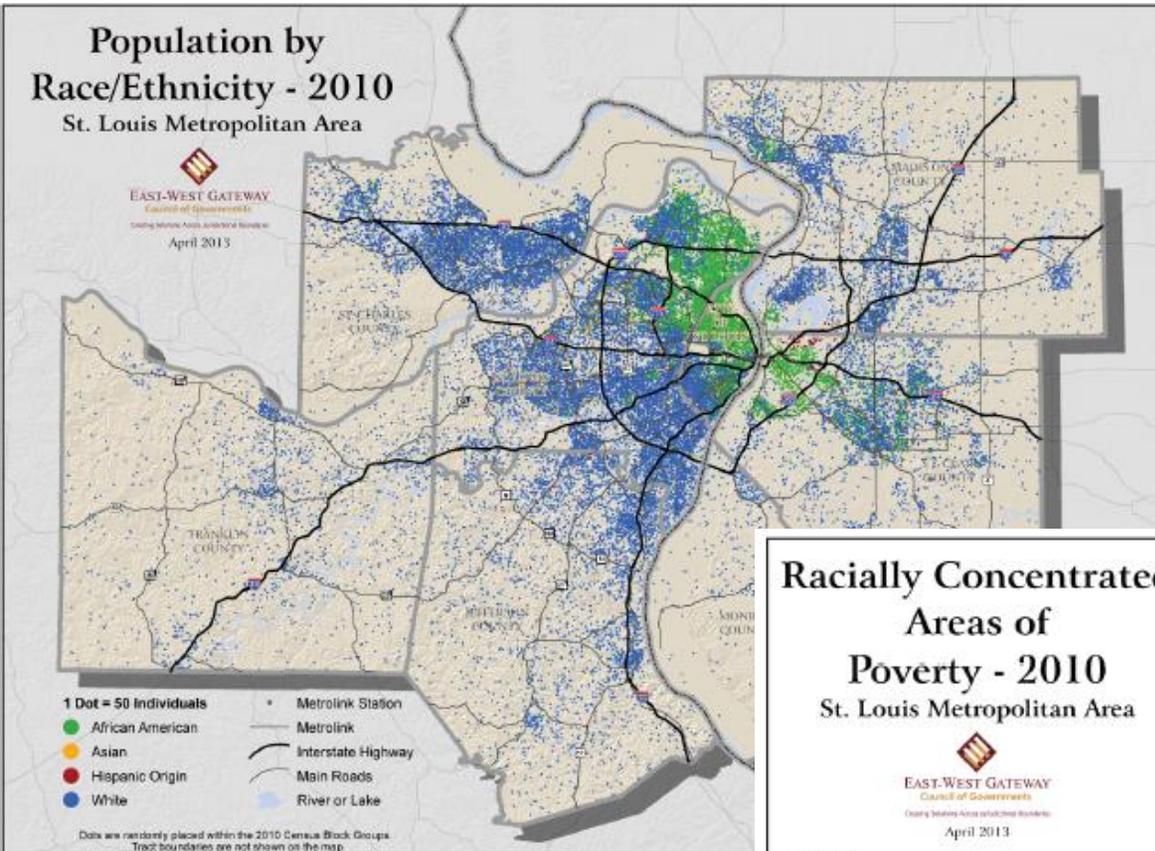


Source: BMC, U.S. Census, ESRI

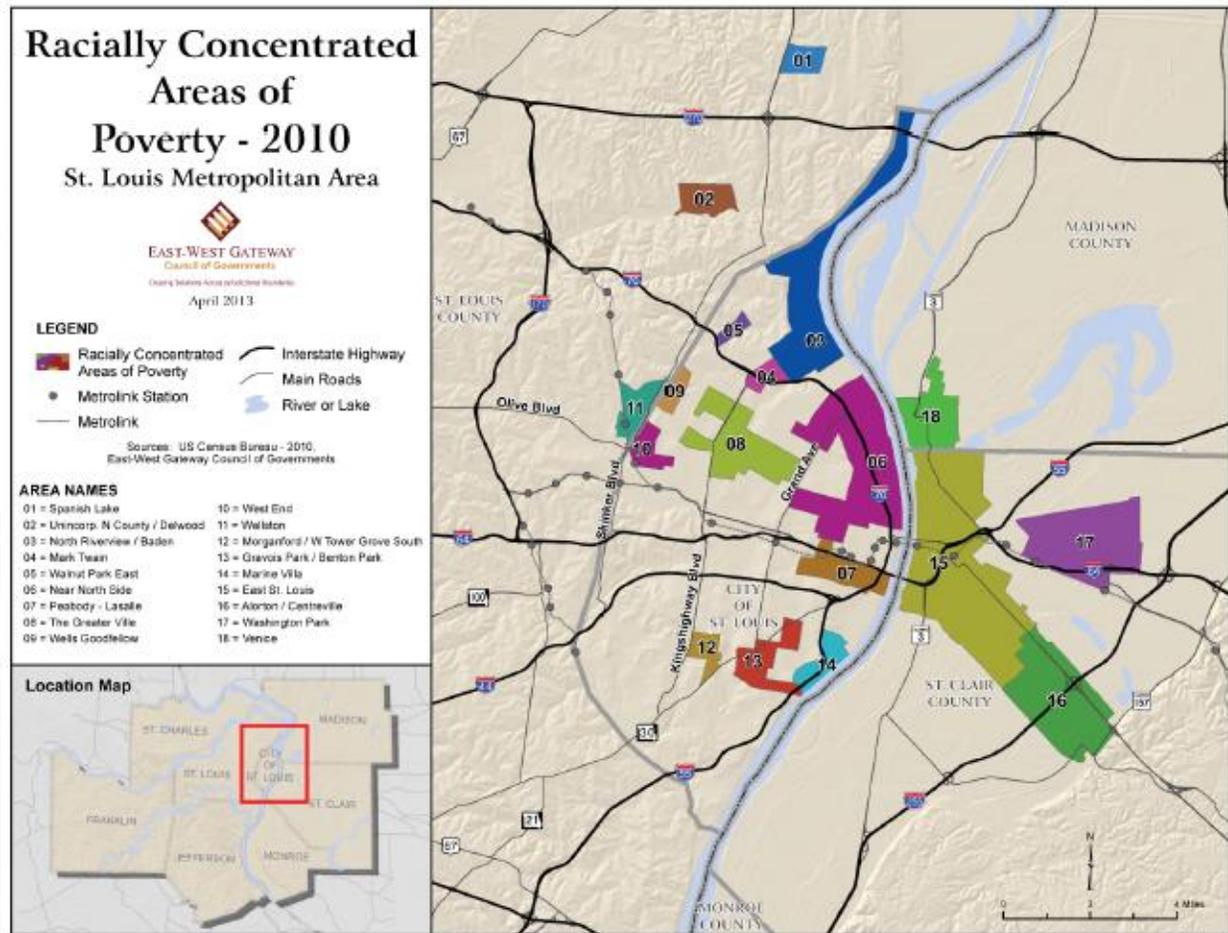
Map created by the Housing Strategies Group, NCSG, 2013

AFFH Piloted in 74 regions, the rule shows

Metro St. Louis Fair Housing Assessment



gated Areas, Diversity



Racially Concentrated Poverty

Fair Housing Equity Assessment



July 2013



The Metropolitan St. Louis Equal Housing and Opportunity Council

AFFH Piloted in 74 regions, the rule shows promise

TRANSPORTATION FUNDING FORMULA REVISED TO REFLECT EQUITY PRIORITIES

Minneapolis- St. Paul, MN: The Metropolitan Council changed their federal transportation funding formula for the first time in over 20 years to prioritize projects that provide benefits for vulnerable populations and those in racially concentrated areas of poverty. The new equity criteria will affect about \$150 million in federal transportation funds and help mitigate the displacement and other negative impacts of gentrification



Equitable Housing Policy Proposals for California

- Robust anti-displacement strategies
 - Incorporate anti-displacement protections into state infrastructure investments.
 - Redevelopment Protections – Incorporate tenant protections into Redevelopment 2.0/Infrastructure Finance Districts/other community development programs.
- Prohibit Source of Income/Section 8 Discrimination: ensure that Section 8 voucher holders have a fair shot at securing a home in the community of their choice
- Out-of-the Box: better housing access for formerly incarcerated
 - Ban the box for Housing Authorities
 - CA Dept of Corrections has significant resources meant to be support successful reentry (mostly workforce development). Invest part of the pool in opportunity housing?
- Support cooperative ownership models

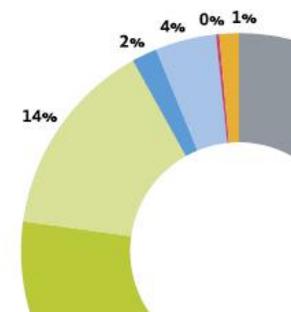
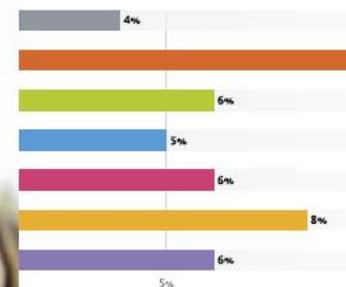
Equitable Housing Policy Proposals for California

- Restore rental inclusionary zoning post *Palmer* decision
- Costa Hawkins reform (repeal CA restrictions on local rent control and just cause eviction protections
 - Vacancy Decontrol (allow strong rent control)
 - Limit exemptions for single family homes owned by corporate/large landlords
- Prop. 13 reform: SCA – 5 “Make it Fair”
- Identify and dedicate permanent source of affordable housing (long term funding)
- Housing bonds (short term funding)
- Public land for public use
- Improved Data collection/planning (incorporate health impacts of displacement into CEQA and/or Sustainable Communities Strategy process.
- Apply Greenhouse Gas Reduction Fund/Cap & Trade auction proceeds to strengthen direct and indirect displacement requirements.
- Robust anti-displacement strategies

Data Driven Decision Making

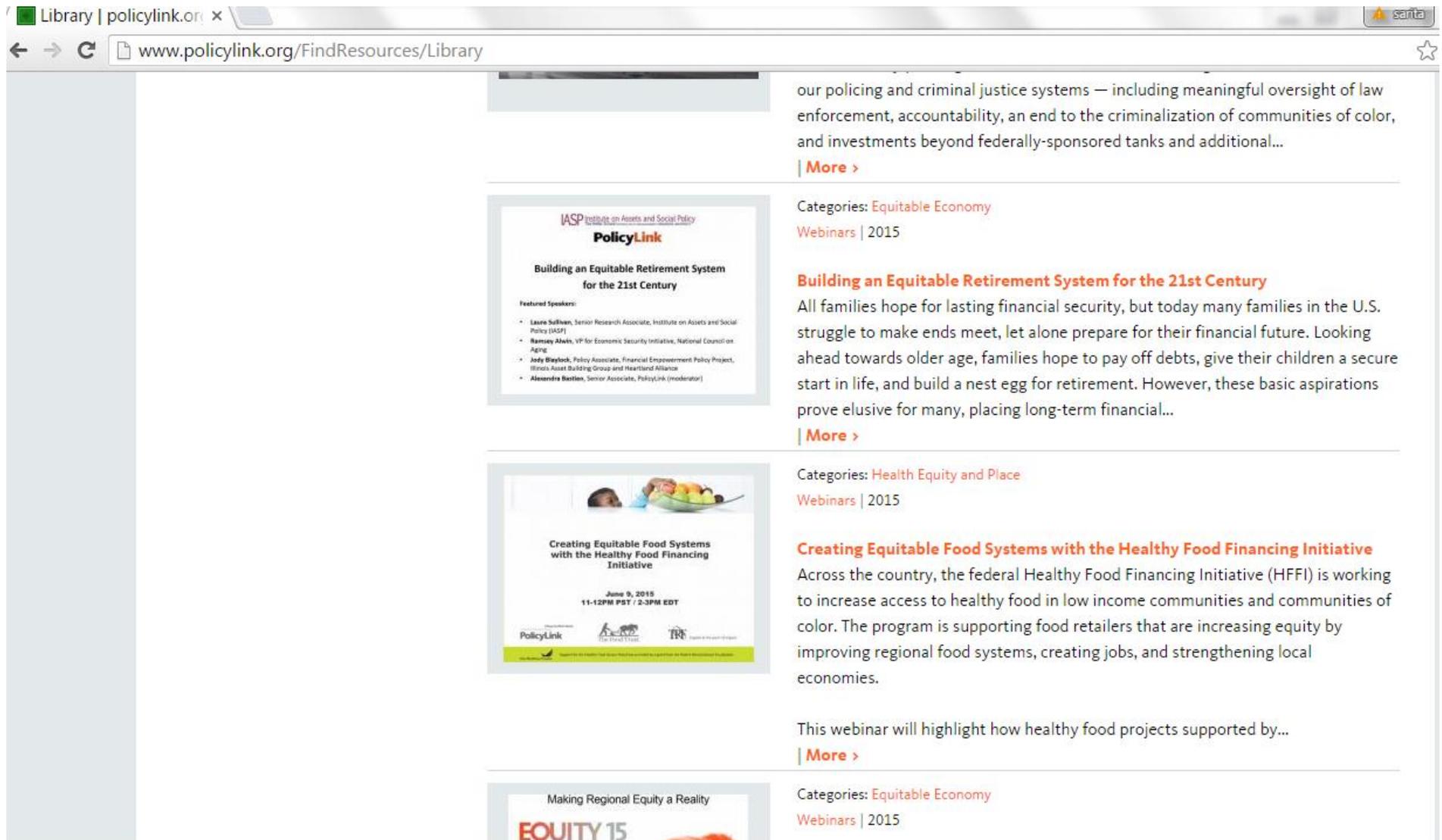
Visit the National Equity Atlas at <http://nationalequityatlas.org/>

Data to Build
an Equitable
Economy



Resources

www.PolicyLink.org



The screenshot shows a web browser window with the address bar displaying "www.policylink.org/FindResources/Library". The page content is organized into three distinct sections, each featuring a webinar listing. Each listing includes a thumbnail image, a title, a brief description, and a "More" link.

Webinar 1: The thumbnail shows the PolicyLink logo and the title "Building an Equitable Retirement System for the 21st Century". The featured speakers listed are Laurre Sullivan, Ramsey Alwale, Jody Baylock, and Alexandra Bortles. The description discusses meaningful oversight of law enforcement and investments beyond federally-sponsored tanks.

Webinar 2: The thumbnail shows a child and a bowl of fruit, with the title "Creating Equitable Food Systems with the Healthy Food Financing Initiative". The date is June 9, 2015, from 11-12PM PST / 2-3PM EDT. The description mentions the federal Healthy Food Financing Initiative (HFFI) working to increase access to healthy food in low income communities.

Webinar 3: The thumbnail shows the title "Making Regional Equity a Reality" and "EQUITY 15". The description is partially visible, mentioning "our policing and criminal justice systems".

RECOMMENDATIONS

More than education and jobs....

Reduce racial barriers and increase access to opportunity

*Implicit Bias
Insights as
Preconditions
to Structural
Change*

White/ Pleasant	Black/ Unpleasant	Black/ Pleasant	White/ Unpleasant
Shanice		Happiness	
Press E to classify as White or Pleasant or I to classify as Black or Unpleasant		Press E to classify as Black or Pleasant or I to classify as White or Unpleasant	



Thank You!

Questions:

Sarita Turner, Associate Director, PolicyLink | sarita@policylink.org