Housing Seminar
Neighborhood Development
Wichita, Kansas

Housing Strategies that Promote Communities

Policies and Strategies Framework to Advance Opportunity

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Continued Challenges: The Ghost of History


Continued Challenges: The Ghost of History

red-line /red lin/ 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.
History Repeats: Redlining & Recent Subprime Lending in Cleveland

Which Neighborhoods Received the Most High-Cost Mortgage Loans?

Housing Indicators by 1940 HOLC Rating

- A: 15.4%
- B: 24.0%
- C: 35.2%
- D: 54.1%
- Not Rated in 1940: 14.7%

Legend:
- Green: High-Cost Rate
- Blue: Foreclosure Rate
- Red: Vacancy Rate

History Repeats: Redlining & Recent Subprime Lending in Cleveland
Talking about Race and Inequality

• Productive conversations about race and inequality are difficult to have
• Focus on building understanding of historic and systemic nature of racial disparities
• Acknowledge that increasing opportunity for all will help strengthen country overall
• Promote importance of connectivity and intentionality
Innovation: New Federal Frameworks and Programs

Promise Zones
Innovation: New Federal Frameworks and Programs

Capital Investment Program: New Starts, Small Starts and Core Capacity Improvements
Innovation: New Federal Frameworks and Programs

Unlocking MAP-21's Potential to Fund Equitable Transit-Oriented Development

2013 | Mariia Zimmerman, MZ Strategies for Enterprise Community Partners and Mile High Connects
The AFFH Rule
How was the rule developed?

MODEL: HUD Sustainable Communities Initiative
Fair Housing and Equity Assessment

**Data:** What is going on here? Where do racial and income disparities exist?

**Deliberation:** How did we get here? What does this data mean?

**Decision Making:** How might this new information inform indicator development, new investments or planning decisions?
The AFFH Rule
What does the AFFH Rule do?

Provides much-needed clarification on HUD’s ideal in affirmatively furthering fair housing – the reduction of segregation patterns, of racially concentrated poverty, the expansion of access to opportunity for protected classes, and the reduction of disparities in housing need.
A few of the top service improvements in the survey were a need for later evening service, more frequent weekend service, schedule information at bus stops, and more bus shelters.
Chicago Metro Opportunity Areas

- Poverty
- Housing Stability
- Job Access
- Labor Market Engagement
- School Performance
- Transit Access
White households had the lowest housing burden for Renters at 42.4 percent and Black households had the highest housing burden at 57.6%.
White households had the lowest housing burden for Owners at 18.3 percent and Black households had the highest housing burden at 30.9 percent.
In 2012, only 4.9 percent of White households did not have access to a car, while 16.5 percent of Black households had access to a car.
Map 12. Transit Proximity Index and Race/Ethnicity, Jurisdiction X
Local and regional patterns of integration and segregation (over time)

Racially and ethnically concentrated areas of poverty

Access to education, employment, low-poverty neighborhoods, transportation and environmental health

Disproportionate housing needs

Individuals with disabilities and families with children

Limited English proficiency

Broader regional geographic assessment
Map 11. Labor Engagement Index and Race/Ethnicity, Jurisdiction X
Strategies for Success

Expiring Use: Retention of Subsidized Housing

Preserve affordable rental units by protecting subsidized housing units with expiring contracts
Can be an important tool in community vitalization efforts. Caution must be used to ensure use does not inadvertently jeopardize low-income property owners. Strategy should be coupled with property owner assistance programs.
Strategies for Success

Expand Community Land Trusts

This alternative property ownership model encourages permanent affordability and wealth-building.
Strategies for Success

Expand Home Buyer Assistance
90 affordable apartments located one mile west of Downtown Los Angeles, the development is adjacent to the METRO Red/Purple Line Westlake/MacArthur Park Station and is one block from the historic General Douglas MacArthur Municipal Park
# What role should advocates play?

## Levels of Community Engagement

<table>
<thead>
<tr>
<th>We inform</th>
<th>We consult</th>
<th>We engage in dialogue</th>
<th>We and community work together</th>
<th>Community directs action</th>
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### Characteristics of Engagement

- **Primarily one-way channel of communication**
- **One interaction**
- **Term-limited to event**
- **Addresses immediate need of county and community**

- **Two-way channel of communication**
- **Multiple interactions**
- **Medium to long-term**
- **Advancement of solutions to complex problems**

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### Strategies

- **Media releases, brochures, pamphlets, outreach to vulnerable populations, ethnic media contacts, translated information, staff outreach to residents, new and social media**
- **Focus groups, interviews, community surveys**
- **Forums, advisory boards, stakeholder involvement, coalitions, policy development and advocacy, including legislative briefings and testimony, workshops, community-wide events**
- **Co-led community meetings, advisory boards, coalitions, and partnerships, policy development and advocacy, including legislative briefings and testimony**
- **Community-led planning efforts, community-hosted forums, collaborative partnerships, coalitions, policy development and advocacy including legislative briefings and testimony**
Strategies for Success
Real Estate Acquisition

Minneapolis uses two innovative concepts in its efforts to purchase real estate owned properties: the First Look Program and the Twin Cities Community Land Bank.

- First Look Program
  Minneapolis was one of the first cities in the nation to partner with National Community Stabilization Trust in 2008 to pilot a new, innovative national program to address the housing foreclosure crisis - the First Look Program.

The Northside Home Fund Cluster Developments

The cluster approach focuses on small geographic areas, or "clusters", intended to make a noticeable positive impact on the housing stock and to stabilize and strengthen the homeownership market of North Minneapolis neighborhoods. The Northside Home Fund.
Set the Table for Success

Communities of Opportunity

- Cities & Counties
- Metropolitan Planning Organizations
- Transit Agencies
- Housing Authorities
- School Districts
- Economic Development Agencies
- Housing Finance Agencies
- Community Leaders
- Equity Advocates
- Health Departments
- Community-Based Organizations
- Economic Development Agencies
- Community Leaders
- Equity Advocates
- Health Departments
Strategies for Success

Anti-Displacement is a priority strategy

Managing Neighborhood Change: Anti-Displacement Strategies Toolkit
Equitable Development Toolkit

Land Use and Environment
• Community Mapping
• Inclusionary Zoning
• Infill Incentives
• Brownfields
• Commercial Stabilization
• Commercial Linkage Strategies

Affordable Housing
• Just Cause Eviction Controls
• Rent Controls
• Expiring Use: Retention of Subsidized Housing
• Employer-Assisted Housing
• Housing Trust Funds

Health and Place
• Healthy Food Retailing
• Asthma and the Environment
• Code Enforcement

Economic Opportunity
• Minority Contracting
• Local Hiring Strategies
• Living Wage Provisions
• CDC's with Resident Shareholders
• Cooperative Ownership Models
• Community Development Financial Institutions

Coming Soon:
• Urban Parks and Greening
• Climate Change Advocacy
• Foreclosed Properties
• Save the date!
• Equity 2015: The National Summit
• October 27-29, 2015
• Los Angeles, California
Thank You!

Contact Information

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