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HUMANE HOUSING

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HUMANE HOUSING: PLACE-BASED RESILIENCY & EQUITABLE RECOVERY

Brian Rahmer

Enterprise Community Partners

Mary Ayala

Enterprise Community Partners

Patrick Jordan

Enterprise Community Partners

HUMANE HOUSING: PLACE-BASED RESILIENCY & EQUITABLE RECOVERY

Enterprise Community Partners (Enterprise) is a proven and powerful nonprofit that improves communities and people's lives by making well-designed homes affordable and connected to opportunity. As a social enterprise, we bring together the nationwide know-how, policy leadership, partners, donors and investors to multiply the impact of local affordable housing development. Over more than 35 years, Enterprise has created 662,000 homes, invested nearly \$53 billion and touched millions of lives. Our vision is that one day, every person will have an affordable home in a vibrant community, filled with promise and the opportunity for a good life. Our mission is to create opportunity for low- and moderate-income people through affordable housing in diverse, thriving communities.

Enterprise is the only housing organization in the United States with the expertise to multiply the impact for people and communities. We deliver the capital, develop the programs, and advocate for the policies needed to create and preserve well-designed homes that people can afford in inclusive and connected communities. Our talented staff bring agility and expertise in both the public and private sectors across a range of critical areas, and we are dedicated to improving and innovating housing solutions around the country.

We developed the national standards for greener, healthier communities, and we're continuously researching and sharing key data and lessons learned with our partners so that affordable homes and resources are more effective and families succeed.

Guided by exemplary board members—leaders in the public, business and nonprofit sectors—we are headquartered in the Mid-Atlantic and have offices in eleven markets nationwide, from New York to Los Angeles, as well as local, state and national partnerships.

Our Building Resilient Futures initiative brings together three vital Enterprise programs that collectively work to help protect people, homes, and communities:

- One of Enterprise's newest programs, [Culture & Creativity](#), promotes art, creative placemaking, and

more to build vibrant communities where engaged residents thrive and local economies succeed.

- For over 15 years, [Green Communities](#) has continued to break new ground by offering a framework and technical resources for healthy, environmentally sound affordable homes and communities.
- Since the devastation of Hurricane Katrina, we have introduced [Recovery & Rebuilding](#), an important risk-mitigation resource to help vulnerable communities prepare for, recover, and rebuild after natural disasters.
- Resilience is more than just being able to bounce back or rebuild after a disaster. It's about drawing from the inherent strength in communities and helping everyone prepare for and move forward in the face of our new climate future.

DEVELOPING NEW STANDARDS

We believe that every affordable home should be well-designed and able to withstand the effects of our changing climate. That's why we support policies that direct dollars quickly and effectively where they're needed most and incentivize developers to make affordable homes climate resilient.

Enterprise also provides equity, loans, and grants that prioritize climate-resilient homes and communities.

We're creating new ways to make environmentally sound homes be cost-effective. Together, we can make climate resilience the norm not the exception by using the [2020 Green Communities Criteria](#) and [Keep Safe: A Guide for Resilient Housing Design in Island Communities](#).

Elevating community voices

Recognizing a community's strength and understanding what it truly needs starts with listening. That's why community voices are central to our efforts, helping to inform smarter decisions that build the foundation for even greater resilience.

Helping communities be as prepared as they can be for

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climate events means both building stronger homes and building stronger community connections. Resources for this include [Investing in – and listening to – Culture & Creativity grantees](#) and [Advancing community-driven resilience planning in Northern California](#).

Collaborating with all partners

The challenges are bigger than any one of us can solve alone, we're partnering with policy experts, investors, community organizations, developers and more to build a better future for everyone. We do them by [working with congressional leaders to promote climate resilience](#) and [bridging a new collaboration with the International WELL Building Institute](#).

No two communities are alike and challenges differ. Enterprise is working to ensure everyone has access to the resources, knowledge, and best practices needed to prepare for our new climate reality.

Health begins with home

In January 2019, Enterprise launched a new national initiative, [Health Begins with Home](#). Working with a broad group of partners and guided by data-driven insights, Health Begins with Home will put \$250 million to work over five years to promote health as a top priority in the development and preservation of affordable homes and to elevate homes as an essential tool for improving resident and community health.

For both children and adults, the quality, affordability, stability, and location of home are seen not just as important factors, but as foundational to health and well-being.

The Health Begins with Home initiative is built upon the strength of cross-sector partnerships among community members, health systems, health insurers, housing developers, policymakers, public health associations, community development organizations, social impact investors and foundations. A bold, focused initiative, Health Begins with Home draws on Enterprise's on-the-ground experience and its work in raising and investing capital to further connect health and housing.

Health Begins with Home is committed to advancing cross-sector solutions impacting health inequities experienced by low and moderate-income populations across the United States.

Our vision is to advance health equity and address racialized health disparities by:

- Making well-being a priority in the development and preservation of every affordable home.
- By stewarding intentional public and private partnerships with the health care and public health sectors, we are demonstrating examples of unlocking economic, social, and political capital of the health sector to contribute to our vision.
- These solutions are intended to impact people, place, and policy through four key pathways—stability & services, quality & safety, affordability, and thriving communities.
- At scale, a clear focus on healthy homes, healthy families and healthy communities will strengthen our collective fabric.

We do this by addressing housing as a vital and foundational determinant of health through:

- The creation of new resource and capital streams for the development of affordable, stable, quality housing in communities of opportunity.
- The aggregation and deployment of housing + services models responsive to community needs.
- Innovative partnership and collaboration models focused on sustainable collective impact.
- Influencing policy levers that impact housing as a vital condition for health and well-being.

We believe this approach to cross-sector health and housing work can make advancements toward eliminating racialized health disparities by prioritizing housing as a structural determinant of health.

Structural health inequities refers to the systemic disadvantage of one social group compared to other groups with whom they coexist, and the term encompasses policy, law, governance, and culture and refers to race, ethnicity, gender or gender identity, class, sexual orientation, and other domains.

The *social determinants of health* are the conditions in the environments in which people live, learn, work, play, worship, and age that affect a wide range of health, functioning, and quality-of-life outcomes and risks. In the context of [Enterprise's Opportunity Pathways](#), the social determinants of health are: education; employment;

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health systems and services; housing; income and wealth; the physical environment; public safety; the social environment; and transportation.

Housing, as a social determinant of health, refers to the availability or lack of availability of high-quality, safe, and affordable housing for residents at varying income levels. Housing also encompasses the density within a housing unit and within a geographic area, as well as the overall level of segregation and diversity in an area based on racial and ethnic classifications or socioeconomic status. Housing affects health because of the physical conditions within homes (e.g., lead, particulates, allergens), the conditions in a multi-residence structure (an apartment building or town home), the neighborhoods surrounding homes, and housing affordability, which affects financial stability and the overall ability of families to make healthy choices. Housing is a basic human need, and a vital condition for individual, familial, and community opportunity to thrive. In addition, the location of one's home is a major determinant of access to community resources, including safety and recreation, food and other material goods, and transportation, employment, and education which are themselves social determinants of health.

Our primary stakeholder and partnership networks include affordable housing developers, public housing authorities, community development corporations, hospitals and health care systems, public health organizations, foundations and philanthropic partners, and public and private investors. We engage the enabling environment by influencing affordable policy levers at the [state and local level](#) as well as the [federal level](#).

CURRENT STATE OF HOUSING IN THE UNITED STATES

Our collective health and well-being depend on building opportunity for everyone. Yet, across and within regions there are stark differences in the opportunities to live in safe, affordable homes, especially for people with low incomes and People of Color. These differences emerge from discrimination and institutional racism in the form of long-standing, deep-rooted and unfair systems, policies, and practices such as redlining, restrictive zoning rules, and predatory bank lending practices that reinforce residential segregation and barriers to opportunity. As a result, we consistently see worse health outcomes for people with low incomes and People of Color. We cannot thrive as a nation when the factors that contribute to

good health are available to some, but denied to others. Numerous studies have also shown how structural racism in the U.S. housing system has contributed to stark and persistent racial and health disparities for low-income and Communities of Color. Reducing inequities in health requires us to examine, target, and address the systems that initiate and sustain inequities in a broad range of societal institutions that are the drivers of these inequities.

A myriad of factors spanning health, employment, income and social services concerns, however, can all be traced back to a common root cause: long-standing disparities in housing and access to opportunity.

[Systemic discrimination in housing policy](#) has created persistent inequities with respect to homeownership, wealth and racial segregation. From the 1930s through the late 1960s, the federal government practice of “redlining” limited or denied mortgage insurance in neighborhoods with high rates of Black households and other households of color, exacerbating existing racial segregation in private home mortgage lending.

The legacy of this discrimination continues today, in exclusionary zoning practices that restrict where people can live by artificially constraining supply and keeping house prices and rents beyond the reach of many low-income households, who are disproportionately households of color.

As a result, access to homeownership, better schools, healthy food options and other positive externalities afforded to mostly non-Hispanic white communities are less available to households of color. For example, as we have described in our [quarterly Housing Tenure Report](#), Black households today have lower homeownership rates than all other racial and ethnic groups. This not only limits opportunities for asset building, but also locks Black families out of owning homes in neighborhoods that generally have better outcomes with respect to education, health care, and employment.

Meanwhile, Black renter households are more burdened by their housing costs, with nearly 31 percent [paying more than half of their income on rent](#), compared to 22 percent of non-Hispanic white renter households. This cost burden impacts Black families' ability to pay for other essential needs, including health care, food and transportation.

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Housing quality and stability has also been a persistent challenge for Black households. [Eviction rates among Black renters](#) are often many times that of non-Hispanic white renters. Partially as a consequence, [HUD's latest Annual Homeless Assessment Report to Congress](#) shows that nearly 40 percent of the people experiencing homelessness are Black, including nearly 27 percent of people experiencing unsheltered homelessness, despite representing only 13 percent of the population.

Black households, for example, are also three times as likely as non-Hispanic whites to live in older, crowded, or substandard homes. Housing instability, quality, and homelessness all increase families' exposure to COVID-19, as lacking access to stable, safe housing limits their ability to practice social distancing and to take required COVID-19 precautions.

Compounding these housing challenges are a range of negative conditions prevalent in many neighborhoods where low-income Black households live. For example, recent research has documented [racial disparities in access to healthy food](#) at the neighborhood level, with generally lower quality and higher prices relative to stores in predominantly non-Hispanic white neighborhoods. As a result, nearly [21 percent of Black families are food insecure](#)—that is, they are either uncertain of having or unable to purchase adequate food for all their family members. Black families are also [subjected to higher levels of air pollution](#) and lead exposure than white families, regardless of income.

In addition, Black communities are more likely to lack important community services, such as quality, multimodal transit, [broadband internet access](#) and recreational spaces necessary for physical activity. Black communities also continue to face significant [inequities in the U.S. education, employment and justice systems](#), which hinders upward mobility for Black workers and families. These not only lead to poorer health outcomes for low-income Black communities, but also more precarious economic conditions that will make weathering the coming recession that much more challenging.

CHANGING COURSE FROM CURRENT TO FUTURE STATE

COVID-19 has created interconnected crises across our health, economic, and fiscal landscapes. The health disaster is impacting communities in ways other natural

disasters have—closing schools and businesses, swamping our medical system, and centering local and state government and their partners as necessary leaders in both emergency response and recovery. The economic and fiscal disasters already appear deeper and wider than the Great Recession and effects are rippling across our employment, housing, and service sectors. We know the recovery from the last recession was slow and uneven, particularly for people and communities that have been marginalized. As we learn the extent of the impacts and start transition to recovery we can support communities in centering equity as a foundation for recovery.

We have worked with, and learned from hundreds of communities recovering from natural disasters and economic crises. While the outcomes of our COVID-19 emergencies are still evolving, an equitable place-based recovery will be built on key principles:

- Equitable recovery places Black and Brown communities, seniors, and children at the center. It begins with respect, works to gain trust, and builds on community priorities and strengths. Many of these communities have been hardest hit—often deemed essential, yet economically vulnerable and relegated.
- Equitable recovery is built on cross-sector solutions. These crises impact multiple sectors—from housing and food security, to employment and local businesses, to mental health and city budgets. The challenges compound each other and effective solutions are integrated.
- Equitable recovery builds on successful emergency response activities and any equitable pre-COVID-19 practices, and these successes are integrated into standard practice moving forward.
- Equitable recovery addresses acute fiscal challenges in communities, as recovery requires solvency. Effective financial planning invests in equitable outcomes.
- Equitable recovery leverages and aligns funding so that each dollar has multiple impacts— supporting food secure households, better connectivity through improved wifi in healthy homes, more accessibility to good schools and jobs, and in thriving communities.

For place-based recovery, these are universal factors that determine whether the recovery effort is “equitable.”

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In practice, equity is not a fixed destination or singular dimension, it is dependent on where a community is starting from. It is directional and needs to be defined by the priorities and self-determination of the community, tied to their specific needs and opportunities.

While many recoveries have exacerbated inequality, recent recovery successes demonstrate this is possible. In Houston's plan for recovery from Hurricane Harvey, for example, the community defined its equitable recovery as one where those most impacted by the event would receive help first. Houston's community outreach and engagement have been heralded as a promising practice, while implementation challenges demonstrate the importance of capacity and competence across government, contractors, and the systems and processes for recovery. In Rockford, Illinois,, which was slow to recover from the last recession, the community prioritized efforts for neighborhood-based strategies. Rockford's equitable economic recovery balanced its fiscal needs through a successful multi year financial plan with its effort to address homelessness, becoming the first place in the country to end veteran and chronic homelessness.

Even as communities focus on response efforts, we can work across sectors to design a framework for supporting equitable recovery. We can work now to organize the right people and partners, with the experience and approach consistent with equitable recovery.

The interventions that will best support recovery will be targeted to place and the local impact of the fiscal and economic disruption. They will be a mix of policy, strategy, capital, and capacity support. Some places will take longer and need more help than others, and some will need encouragement to focus their efforts on equitable outcomes. Many places will have multiple efforts to help communities recover simultaneously.

We have a greater chance for success across these communities if our work and solutions are networked—when we share what's working and build on successes. As entities that have managed efforts collectively, and as individual organizations across 100s of communities impacted by economic and natural disasters, we have experience meeting communities where they are and targeting solutions to their needs. Some key learnings that define how we work in partnership with communities are:

- Short-term fixes do not address long-term

problems. Even in communities with significant assets, few have been able to reverse population decline or move significant numbers of residents out of poverty without fully committing to a comprehensive turnaround strategy.

- Localities and Regions need a coach, not just a playbook. With few resources and little fiscal and operational capacity, many municipal leaders struggle to set realistic priorities and pick a recovery starting point. More than providing information and expertise, successful efforts support implementation.
- Determined local leadership is essential to recovery. As much as megatrends such as deindustrialization and suburbanization may have caused economic decline, recovery is impossible unless local leadership is ready and willing to take on tough challenges with strategies that can be arduous and sometimes politically unpopular to execute.
- Progress begins with a reality check. However difficult, leaders must be able to acknowledge the underlying problems of their city, such as those stemming from a history of racial segregation, corruption, or dysfunctional local government, often identified in an assessment.
- Federal and state governments must redefine their partnerships with cities. Urban policy and programs tend to focus on Washington's priorities rather than the realities of individual cities, which must also contend with barriers in state law and burdensome funding structures. A city's relationship with federal and state government should reflect an actual partnership, not one defined by funding and regulation.
- Economic competitiveness requires collaboration. While local government leadership is essential, this alone is usually insufficient. Partnerships with other local government agencies (e.g., school districts, regional authorities and county governments), the business community, anchor institutions, philanthropy, and nonprofit and civic organizations require hard work but may prove the most effective and efficient approach to taking on a city's most pressing problems.

These efforts require competent teams, tracking and measuring the impact of cross-sector efforts and

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processes. Working together, we can align activities so that multiple organizations appear seamless to the community and create synergies. We can identify ways in which successes across individual communities, layered together, can address national challenges. We can work to make sure our communities are successful in both addressing this crisis and in handling their next opportunity or challenge.

The current crisis adds even more urgency to addressing these long-standing racial and ethnic inequities in housing. Perhaps more than any other intervention, access to safe, stable, and affordable housing is now recognized as vital to helping prevent the spread of the virus. While the public and private sectors are taking bold action to respond to this need, they should also take this opportunity to address some of the long-standing inequities that Black and other Communities of Color continue to experience. This includes:

- Developing responsive relief and recovery policies that do not exacerbate existing racial and income disparities in housing markets, by prioritizing vulnerable renters and Communities of Color in federal aid and offering direct rental assistance rather than channeling benefits through financial institutions that Communities of Color are less likely to use.
- Supporting access to affordable housing in all communities, especially high-opportunity neighborhoods from which low-income households of color have been traditionally excluded, through expanded federal support to vital affordable housing and community development programs.
- Boosting federal support to efforts that help address persisting inequities facing Communities of Color, including investments in infrastructure, environmental and health hazard mitigation, and local health care and educational facilities.
- Increasing access to other vital needs during this crisis, such as internet connectivity, food assistance, medical care, and recurring income supplements that are predicated on need and not prior tax filing status.
- Expanding funding and support for state and local programs that address specific needs within their poorest and most vulnerable communities, especially as tax revenues decline and threaten continued provision of these valuable programs.

RESILIENCE LESSONS DURING COVID-19 AND BEYOND

Resilience is built before, during, and after we are faced with a challenge. Communities that are able to recover from adverse events, shocks, or stressors are not only structurally sound, but also socially empowered and connected. Whether [responding to storms or wildfires](#), facing a period of economic downturn, or addressing a public health challenge such as the COVID19 pandemic, resilience means *doubling down* on collaboration and prioritizing the needs of those most impacted.

Researchers on resilience, such as Daniel P. Aldrich of Northeastern University, have repeatedly demonstrated the importance of [social infrastructure at the community level](#) as a primary factor in resilience. What does that look like, especially in a time of social distancing? How can our actions now strengthen resilience for future challenges? Enterprise's [Made to Last](#) case studies share stories of cultural resilience, from which we offer three lessons for taking care of each other in this moment.

LESSON 1: NOW IS THE TIME TO KNOW NOT ONLY YOUR COMMUNITY'S VULNERABILITIES, BUT ALSO ITS STRENGTHS

Practitioners must be sensitive to local needs in both understanding a place and determining how to help the community. Diversity of ideas, culture, governance, and action enables strength, flexibility, and creativity in responding to stresses, both physical and socioeconomic. Reaching out and being inclusive toward people and ideas is fundamental to increasing resilience.

Though broad-based [policy strategies](#) such as halting evictions and assisting renters and landlords are essential, the responses we provide must be tailored to the specific needs of particular groups of people in a particular place. Knowing your community is essential to mobilizing the most relevant resources for the highest positive impact. Many organizations do asset mapping as part of their organizing or emergency preparedness efforts.

Now is the time to know your community's vulnerabilities, but also its strengths and assets. This makes it possible to act strategically with limited resources. "In a disaster, everyone moves toward response and gets chaotic," [Jennifer Gilligan Cole of Arizona State University](#) advises, "listen and collect and consolidate information, try to

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connect things vs. invent things, think about resources as limited and flexible, and one size does not fit all.”

LESSON 2: FORGE PARTNERSHIPS THAT MEET MULTIPLE NEEDS

It is through a diversity of people, perspectives, and ideas that solutions come forward that can match the magnitude of the issues facing a community. It is important to both recognize historic traditions, organizations, and leaders, and engage with new members of the community, as a diversity of stakeholders can lead to new coalitions and alliances. Collaboration among residents, local community-based organizations, and public agencies is essential to move from ideas to proposals to implemented projects.

Models are emerging across the country. For example, to support our homeless neighbors and also bolster local businesses and workers, some cities are [paying restaurants to prepare meals](#) for homeless residents, or [leasing hotels](#) to house those who are willing to come inside, with the possibility of making some of it permanent housing in the long term.

LESSON 3: SHORT-TERM ACTIONS ARE PART OF LONG-TERM CHANGE

Trust takes time to build and needs ongoing reinforcement. Making and doing things together, even remotely, fosters relationships and enhances cohesion within the community and can build toward long-term change. The challenge is to align near-term actions with the goals and aspirations of the future, so that efforts are done in a strategic, rather than ad hoc fashion.

Just as the temporary housing solutions we are seeing could become permanent, the ways in which we communicate and respond in the current moment will matter to the long-term well-being of our communities.

Responding in a way that is caring and attentive will build trust, especially for people who have been systemically put at a disadvantage by the structures of our society and economy. This is an investment in readiness for our next challenge and is especially important during a time when we are required to distance ourselves from one another—though this is necessary for public health, we don’t want to lose out on the health benefits of social connection.

- Homeowners should not face foreclosure during or as a result of the economic downturn associated with the COVID-19 outbreak.

- The end of forbearance periods and other postponements of payments should not require unaffordable balloon payments. Financial assistance needs to be designed to be sustainable for those who are in immediate need months and years down the line.
- Any response should address the disproportionate impact of the crisis on Black and Latinx communities, which have higher rates of infection and death. For too many families of color, COVID-19 is the latest threat to stable and affordable housing. The disparity in infections [has been tied to the decades of segregation, redlining, and persistent discrimination faced by Black Americans](#). We must ensure that the responses to this crisis narrow the racial gap in household wealth and health, not widen it.
- The subprime crisis taught us that the government should not be allowed to bail out corporations and let families fail. We must invest in supporting homeowners and bring industry around to invest in communities over the long-term.
- Tenant stability is vital to both renters and landlords. We need to support both homeowners and their tenants, so that the financial instability from the crisis does not lead to displacement.
- We all need a champion when times are tough. Housing counseling and legal service advocates are best positioned—when fully funded and included in all programs—to help homeowners understand their rights, navigate their options for recovery, and apply for help.
- This is no time to forget the immense environmental and climate change challenges we were already facing in order to solve short-term problems. A COVID-19 response must consider the impact of environmental racism on Communities of Color.
- People recovering from this crisis will need grants and low- or no-interest capital that keeps their housing expenses affordable and leaves them with emergency savings.
- All housing expenses associated with homeownership should be frozen for families facing income loss associated with the outbreak, without damaging their credit. This includes mortgage payments, taxes, homeowner and flood

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insurance, and utility bills.

- We must respect the time and the dignity of working families by lowering the barriers to entry into critical programs, cutting red tape for both homeowners and those who are trying to assist them, and by coordinating across agencies and the private sector.

PRIORITIES TO HELP HUMANE HOUSING ORGANIZATIONS BECOME BETTER STEWARDS

Now we are at the precipice of a new and unprecedented [syndemic of interrelated crises](#). If our emergency relief efforts fail to hold together our neighborhoods and sufficiently provide support for our more vulnerable populations, then expect land banks to play an outsized role in the long-term recovery efforts. The disruptions and inequitable impacts in too many of our neighborhoods will be significant. Efforts that focus on the following priorities can help humane housing organizations become better situated to steward equitable community centered partnership efforts.

Organizational adaptivity

Strengthen the ability of organizations to address barriers to organizational functionality. This includes organizational technology and other infrastructure supports to enable continued work.

Programmatic adaptivity

Strengthen the ability of organizations to shift and/or expand existing work to support clients/participants, members, and stakeholders, such as digital engagement and organizing, online census outreach in hard-to-count communities, etc. Supporting organizations to be responsive to the urgent needs and survival essentials of communities in the midst of the pandemic, including but not limited to meal delivery, access to health care and housing, mental health supports, and economic supports for lost income.

Healing

Provide immediate opportunities for staff, volunteers, members, or clients to build resiliency, wellness, and safety, grounded in community and culture, including resources to provide the space and tools to address mental health and trauma, and to heal in this moment of crisis.

Culture and systems change

Begin immediate actions to advance economic security, justice, and safety policies that positively impact the most vulnerable and marginalized communities. Examples include, but not limited to, anti-xenophobia and racism campaigns; advocacy for paid leave for all, universal health care access, prevention of rollbacks on bail reform and other decarceration policy accountability efforts, affordable childcare, economic relief for small business owners, etc.

As we plan for and implement recovery, let us center equity, inclusion, and resiliency. Let us be collaborative, bold, and compassionate. Maybe, just maybe, we can rise from this crisis with a new normal that promises dignity, security, and opportunity for all in inclusive, healthy neighborhoods worth calling home.

BIG IDEAS FOR TRANSFORMATION OVER THE NEXT 10 YEARS

Prior to the current crisis, a tremendous wave of local organizing and activity was already taking place across the nation—around housing, racial equity, gender equality, minimum wage campaigns, climate justice, immigrants' rights, and more. We continue to be inspired by the hard-won experience and wisdom of these heroic community-based efforts, from which we have greatly benefited and learned valuable lessons for our own work. Yet even when these activists achieved important victories, they ran headlong—*every time*—into a system taking the nation on a downward trajectory toward greater inequality, rising environmental destruction, and the undermining of our democratic polity. In the face of this plutocratic system, the landscape of progressive organizing has thus far remained too fragmentary and disconnected, with inadequate larger-order systemic thinking and analysis, to challenge the dominance of medicalized social problems, piecemeal market-oriented solutions, and the hyper financialization of the vital conditions.

EXCERPT FROM POLICYLINK'S COVID-19 & RACE: COMMENTARY ON CENTERING RACIAL EQUITY IN HOUSING — BY MICHAEL MCAFEE AND CHRIS SCHILDT

Millions of people are facing another rent bill, with no income or relief from our inadequate safety net programs. COVID-19 didn't create America's housing mess. Market failures have been hurting low-income

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people and People of Color for years. But the economic and health emergencies brought on by the pandemic have changed the equation. People already struggling to make ends meet now face a nearly impossible decision: either pay their rent or buy the food and medicine needed to survive. Many refuse to accept these terms. Instead, people are protesting and demanding a better future. If the nation is to come out of this crisis stronger and more resilient, we need to enact a different reality.

That starts with reimagining housing not as a commodity that enriches investors, but as an essential public good.

Even before the pandemic, nearly [40 million US households](#) were spending more than they could afford on housing, and [half a million](#) people were unhoused. Less than [1 percent](#) of housing is both affordable and accessible to people living with disabilities. Women of color suffer the [highest eviction rates](#) and [cost burden](#), and Black and Indigenous people experience [the highest rates of homelessness](#).

Housing insecurity of this depth creates chronic health disparities, exacerbating hypertension, diabetes, and other medical conditions that contribute to the alarmingly high COVID-19 death rates in Communities of Color. The situation is made worse by pervasive economic fragility: [60 percent of Americans can't afford a \\$1,000 emergency](#).

This housing crisis did not happen by accident. It is a direct consequence of decisions made by policymakers and corporate interests determined to profit from housing rather than house people, and by a government that has failed to build affordable housing that meets demand.

The result of this system was made painfully clear in the 2008 foreclosure crisis, which wiped out [trillions of dollars of generational wealth](#), particularly in Black and Latinx communities. Millions of people lost their homes, which private equity investors acquired en masse. Then these investors rented the homes back to families for exorbitant rents, failed to do necessary maintenance and repairs, and eventually evicted tenants and resold the homes for massive profits. This was not a new story, but another chapter in a long playbook of dispossession of land and wealth for People of Color and Indigenous communities. We've had government-sanctioned theft through generations.

The housing crisis is again in the national spotlight. In

April, over 30 percent of renters [were late on rent](#); in May, we can expect that number to be higher. But now we can decide to act differently. We must center racial equity and in doing so, serve the people most in need.

Alleviate the immediate financial burden

That means [halting evictions and foreclosures](#), and providing emergency housing for everyone who doesn't have a home, including people experiencing homelessness, being released from incarceration and detention, or facing domestic violence. [Over 35 states and 150 local municipalities](#)—as well as [the federal government](#)—have taken some action to limit evictions during this crisis. Some of the stronger protections have passed in [Massachusetts](#) and [Alameda County, California](#). Comprehensive moratoriums should be expanded to cover all tenants across the country and paired with the right to counsel for the many [tenants who are still facing eviction](#) despite local and federal laws. While many of these measures protect some renters and homeowners from immediately losing their homes due to the inability to pay rent, there will be a flood of evictions once the moratoriums are lifted. The best way to stop this is for the government to take the unprecedented and necessary step to forgive unpaid rent and mortgages; it is the only way to reach the scope and scale that we need. Additionally, homeowners and mom-and-pop landlords who have used investing in real estate as a vehicle to financial security and wealth must be made whole, while prohibiting large corporate landlords from profiting from this crisis.

Change the rules of the game to protect our affordable housing stock

Large for-profit investors must not be allowed to buy distressed homes and buildings in neighborhoods where venture and speculative capital has always preyed—Communities of Color where frontline workers disproportionately live. The same corporations that scooped up millions of homes in the last recession are [poised](#) to swoop in again and profit off of our pain. This is the market doing what it will naturally do if left unchecked. We must protect the nonprofits, owners of deed-restricted affordable rental units, and the small landlords in our communities who are providing affordable housing to make sure they have the operating support they need, and that they can expand in this moment to meet the demand for housing that is affordable. Large for-profit investors should be prohibited

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from purchasing homes and apartment buildings. Instead, we can use policies that give tenants, nonprofits, and local governments the first opportunity to purchase the buildings, coupled with acquisition funds, to make these properties permanently affordable.

Reimagine housing as a public good and critical infrastructure, not a commodity

Racialized capitalism has designed our housing system, and a network of laws and regulations reinforces this system. We must change the legal and regulatory framework that undergirds our housing policy so that it centers racial equity. Our democracy is an unfinished experiment. We must continue the work to perfect it. This means we cannot be wedded to a housing system that hasn't served us well. To reimagine housing as a public good, we cannot leave it to the market to dictate where people can live, how much they'll pay, and if they can access opportunity. Instead, we must be willing to do the work to make safe, healthy, and affordable housing a human right.

Turning this vision into a reality requires a shift in the national mindset. We have always put the premium on property, but human value must have primacy. Our emergency response and recovery must take us toward our equity goals, not return us to a status quo that has been failing our people.

ADDITIONAL RESOURCES

[Opportunity360](#)

[Piecing it Together: A Framing Playbook for Affordable Housing Advocates](#)

[Investing with Purpose: Preserving a Neighborhood Legacy - The 2019 Social Return on Investment Report](#)

[On the Path to Health Equity: Building Capacity to Measure Health Outcomes in Community Development](#)

[Democratizing Resilience & Disaster Recovery Initiative: A Roadmap for Community Resilience](#)

[Centering Racial Equity in Housing \(PolicyLink\)](#)

[Health Equity Principles for State and Local Leaders in Responding to, Reopening and Recovering from COVID-19 \(RWJF\)](#)

[Stewards of Affordable Housing for the Future, SAHF Mental and Behavioral Health Profiles](#)

RESOURCES FOR HOUSING PROVIDERS & ORGANIZATIONS

[When Home Becomes the Hub: A Resource for Housing Providers During the Covid-19 Pandemic](#)

[Pandemic Guide for Real Estate Managers from the Institute of Real Estate Management \(IREM\)](#)

[The Federal Housing Administration \(FHA\) Guidance for Multifamily Owners and Stakeholder](#)

[LeadingAge Resources for Affordable Housing Organization](#)

[Covid-19: An Update from Enterprise Green Communities](#)

[Covid-19 Resources: Rural & Native American Program](#)

[Nonprofit Quarterly: How Nonprofits Can Utilize the New Federal Laws Dealing with Covid-19](#)

[National Council of Nonprofits: Loans Available for Nonprofits in the CARES Act](#)

RESOURCES FOR RENTERS

[Support for Renters: Fannie Mae Disaster Recovery Network](#)

[Enterprise's Emergency Action for Resident and Partner Stability Program](#)

RESOURCES FOR BUSINESSES

[Small Business Owners Guide to the CARES Act](#)

[Maintaining Business Continuity During the Covid-19 Pandemic](#)

[The U.S. Small Business Administration Covid-19 Guidance and Loan Resources](#)

[Small Business Paycheck Protection Program](#)

RESOURCES FOR HOMELESS SERVICE PROVIDERS

[HUD Covid-19 Prevention and Response for Homeless Providers: Daily Resource Digest](#)

[National Health Care for the Homeless Council Homelessness Resources](#)

[Guidance from United States Interagency Council on Homelessness \(USICH\)](#)

[CDC Interim Guidance for homeless service providers](#)

[CDC Interim Guidance on responding to Covid-19 among people experiencing unsheltered homelessness](#)

STATE & LOCAL RESOURCES

HUMANE HOUSING

[National Council of State Housing Agencies \(NCSHA\)](#)

[HUD's Infectious Disease Toolkit for Continuums of Care](#)

[National Conference of State Legislatures \(NCSL\) for state-level action on Covid-19](#)

[National Governors Association \(NGA\)](#)

[National League of Cities \(NLC\)](#)

MORE RESOURCES

[Federal Housing Finance Agency \(FHFA\) statement](#)

[Guidance from LeadingAge](#)

[National Housing Conference \(NHC\)](#)

[National Housing Trust's COVID-19 Response Principles](#)

[National Low Income Housing Coalition \(NLIHC\) for Covid-19 policy](#)

[Novogradac & Co Covid-19 Resources](#)

[U.S. Housing Committee on Financial Services Covid-19 Resource Center](#)

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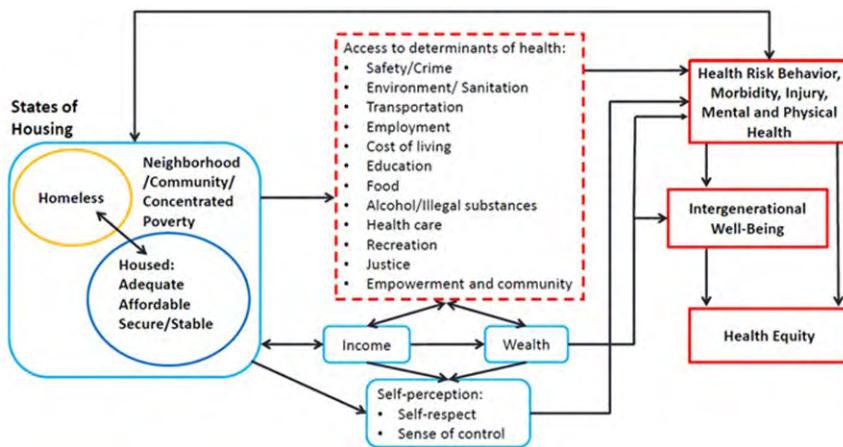


Figure 1 from: Swope, C. B., & Hernández, D. (2019). Housing as a determinant of health equity: A conceptual model. Social Science & Medicine, 112571

Housing Element	Potential Health Impacts or Related Health Outcomes / When Housing Element Is Not Present
QUALITY	<ul style="list-style-type: none"> Current living environment - sub-standard (poor quality, over-crowded, etc.) Exposures to chemicals, household pests, allergens / mold Structural / plumbing / insulation / heating & cooling issues in the home Asthma or other respiratory issues → unplanned medical visits to ER - at risk of nursing home admission / hospitalization Lead poisoning / harm to brain development in children – other environmental health condition Higher risk of infection or chronic conditions (COVID-19, other communicable diseases, etc.) Risk of personal injury / fire / housing loss – due to substandard conditions
STABILITY	<ul style="list-style-type: none"> Current living environment – not adequate (doubled up, no lease, at risk / experiencing homelessness, etc.) Transient, frequently move, disengaged from other attempts of care coordination / services Stress, depression and anxiety disorders → poor self-reported (and diagnosed) mental & physical health Delayed access to medical care, few community supports, risk of losing Medicaid eligibility, children in household likely to miss school due to other stressors in home → minimal utilization of preventive care services
AFFORDABILITY	<ul style="list-style-type: none"> Severe Rent Burden or Lack Stable Income to Pay for Housing (at risk of eviction / homelessness, etc.) Pay more than 50% of their income towards housing costs Stress – fewer resources to spend on healthy food, prescriptions, and other necessities More likely to be disengaged from medical community, to lose Medicaid eligibility, children in household likely to miss school due to other stressors (food insecurity, job loss, etc.) → minimal utilization of preventive care services
COMMUNITY CONTEXT	<ul style="list-style-type: none"> Current living environment – not close to public transportation, work opportunities, social, public, and medical services Lacks green / public recreation spaces, high presence of crime, and/or environmental pollutants / brownfields Stress, depression, trauma and anxiety disorders → poor self-reported (and diagnosed) mental & physical health Asthma or other respiratory issues / High rate of gun violence or drug use → unplanned medical visits to ER Disengaged from medical community and other support services → minimal utilization of preventive care services