

# **Florida Alliance of CDCs Community Investment Connections EXPO October 30, 2017**

**Sarita Turner**  
**PolicyLink**  
[Sarita@policylink.org](mailto:Sarita@policylink.org)



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 real change for the better.
- Theory of Change - equity investments are not 'charity'. Equity is smart strategic investments in our most valuable capital – human beings.



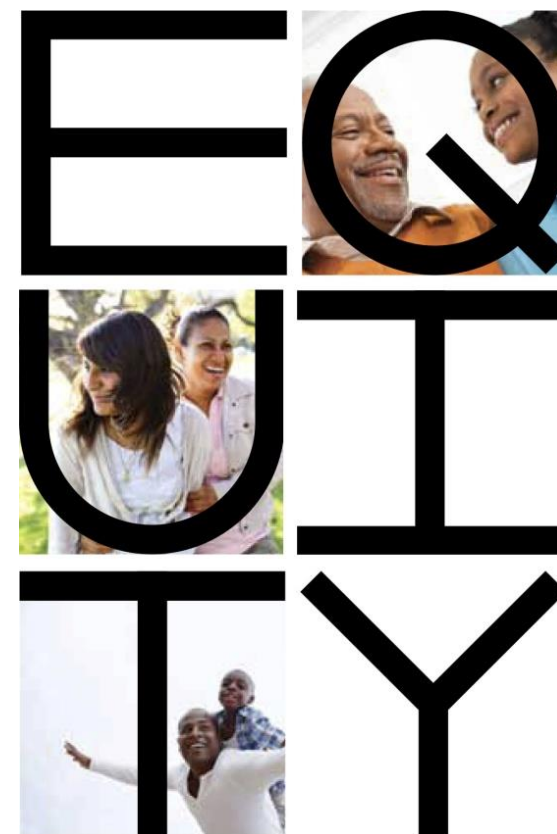
# Achieving Equity?

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Equity requires recognizing systemic and institutional barriers to resources and opportunities and acting to dismantle barriers, level the playing field, and expand opportunities.

Three critical guiding questions:

- **Who benefits?**
- **Who pays?**
- **Who decides?**





# Equity vs equality?

*Do you need shoes? Of course you do! Everybody needs shoes! Here take mine! Awww cmon! I thought you needed shoes.....*



Wearing shoes that don't fit



# What does **equitable** development look like?

Equitable housing is more than affordable; it situates near and connects good jobs, good schools, services, assets that enables people to thrive and live to their full potential.

## 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 assets and resources and opportunities



# What is equitable development?

“An approach for meeting the needs of underserved communities through policies and programs that reduce disparities....” EPA

“**Equitable development** Draws on both environmental justice and smart growth and generally refers to a range of approaches for creating communities and regions where residents of all incomes, races, and ethnicities participate in and benefit from decisions that shape the places where they live.” Smart Growth America

“**Equitable development** is an approach to creating healthy, vibrant, communities of opportunity. **Equitable** outcomes come about when smart, intentional strategies are put in place to ensure that everyone can participate in and benefit from decisions that shape their neighborhoods and regions.” PolicyLink



# What does **equitable** development look like?

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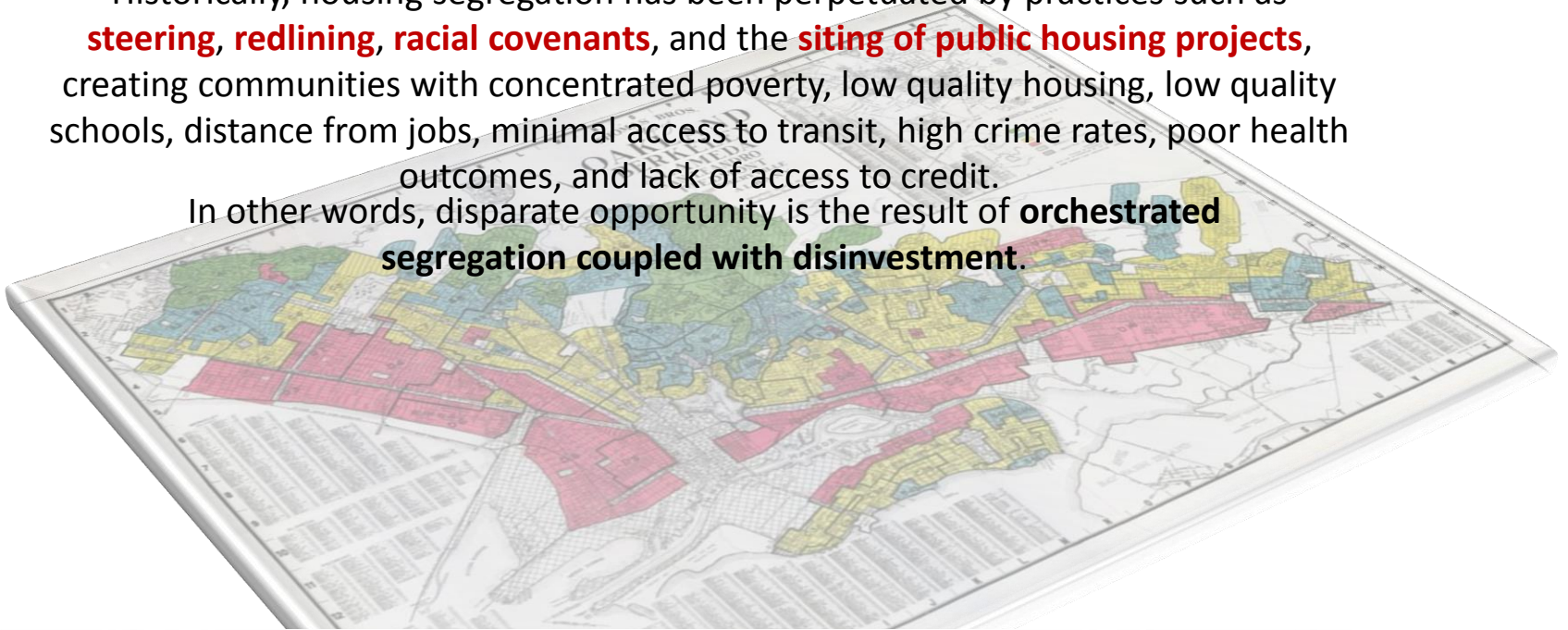




# Why do we see so many racialized uneven patterns of development?

## The Evil Ghost of History

Historically, housing segregation has been perpetuated by practices such as **steering, redlining, racial covenants**, and the **siting of public housing projects**, creating communities with concentrated poverty, low quality housing, low quality schools, distance from jobs, minimal access to transit, high crime rates, poor health outcomes, and lack of access to credit. In other words, disparate opportunity is the result of **orchestrated segregation coupled with disinvestment**.



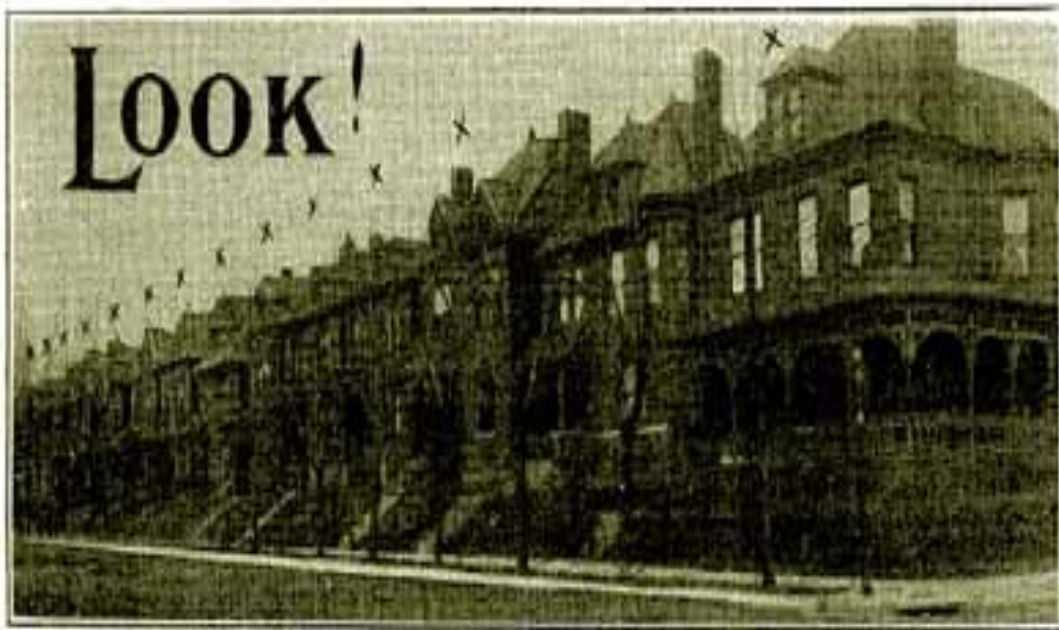
**red-line** /red līn/ *v* : to deny loans to certain neighborhoods based on the race and/or ethnicity of its occupants. The impact of which is still evident in American cities today.

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.



# Why do we see so many racialized uneven patterns of development?

## The Evil Ghost of History



**LOOK At These Homes NOW!**

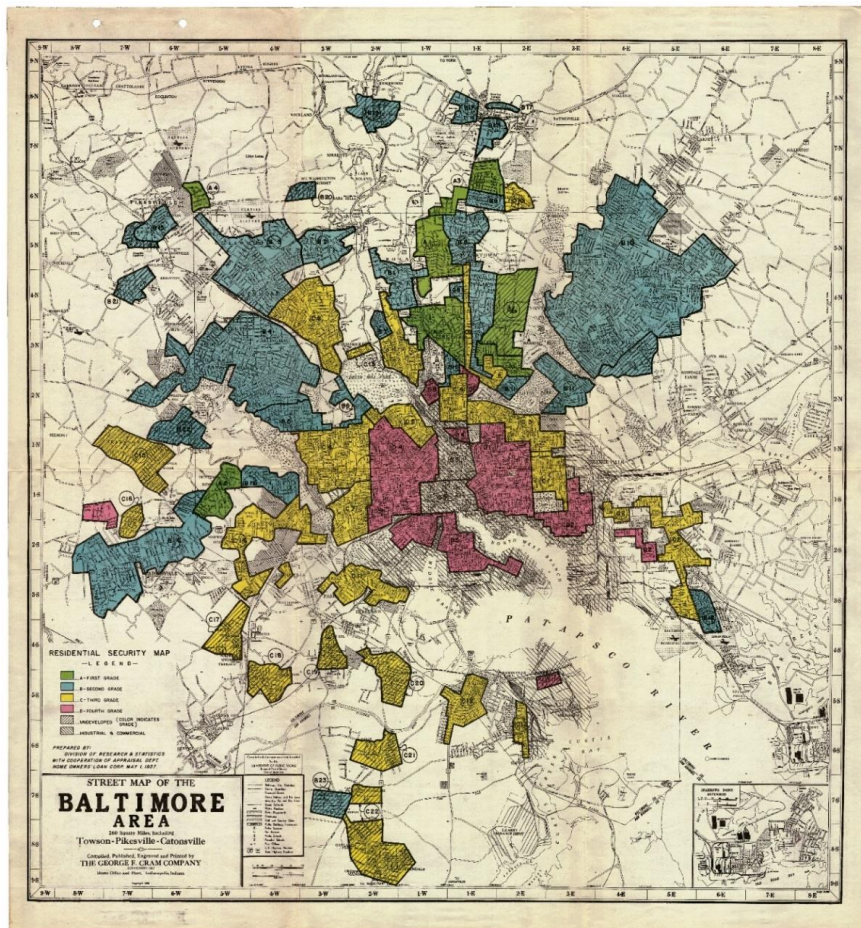
An entire block ruined by negro invasion. Every house marked "X" now occupied by negroes. ACTUAL PHOTOGRAPH OF 4300 WEST BELLE PLACE. SAVE YOUR HOME! VOTE FOR SEGREGATION!





# Let's take a look at a historic HOLC map of Baltimore.

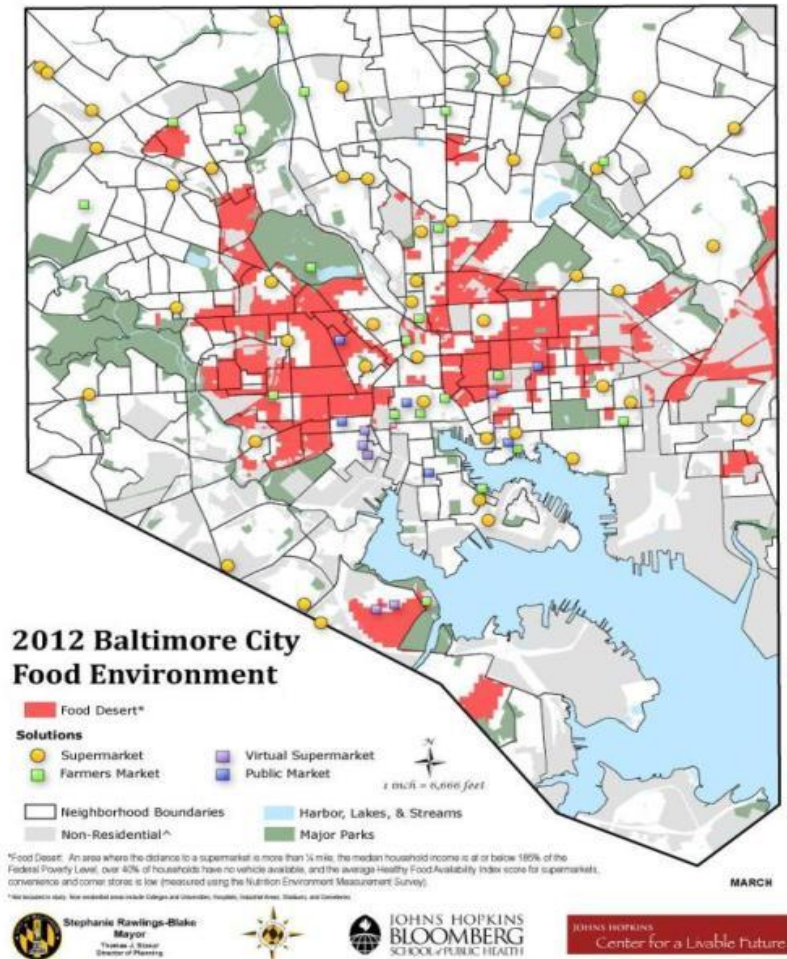
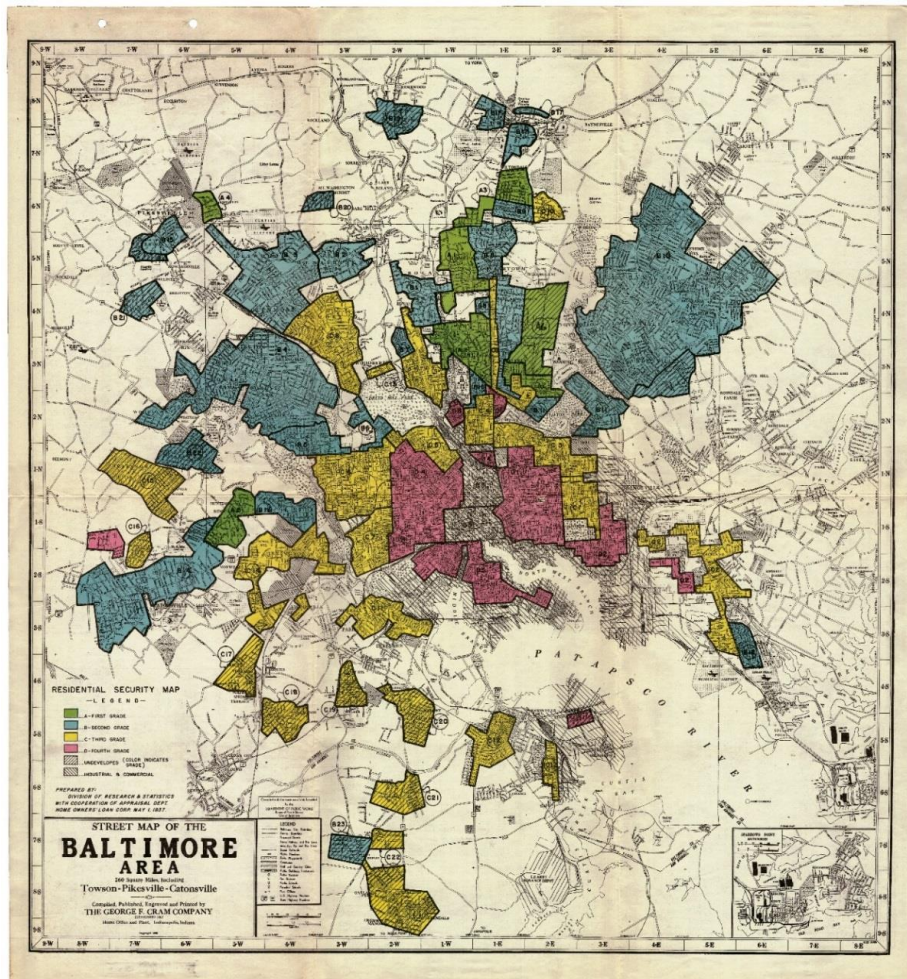
## The Evil Ghost of History



- Category A (green) - new, homogenous areas ("American Business and Professional Men"), in demand as residential locations in good times and bad
- Category B (blue) - "still desirable" areas that had "reached their peak" but were expected to remain stable for many years
- Category C (yellow) - "definitely declining," generally sparsely populated fringe areas that were typically bordering on all black neighborhoods
- Category D (red) - areas in which "things taking place in [yellow areas] had already happened." Black and low-income neighborhoods were considered to be the worst for lending.

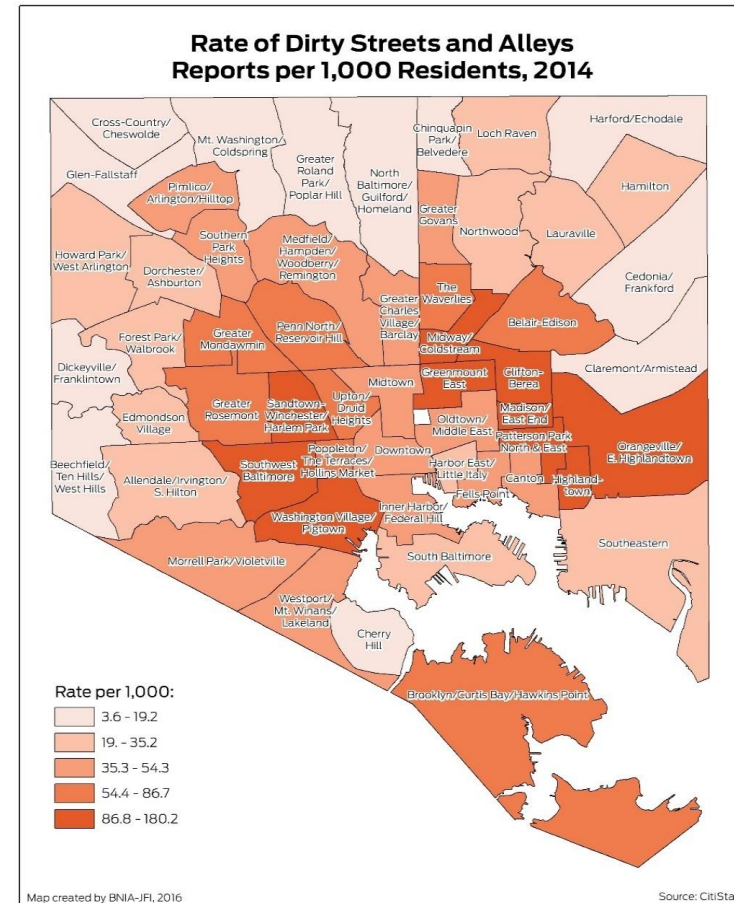
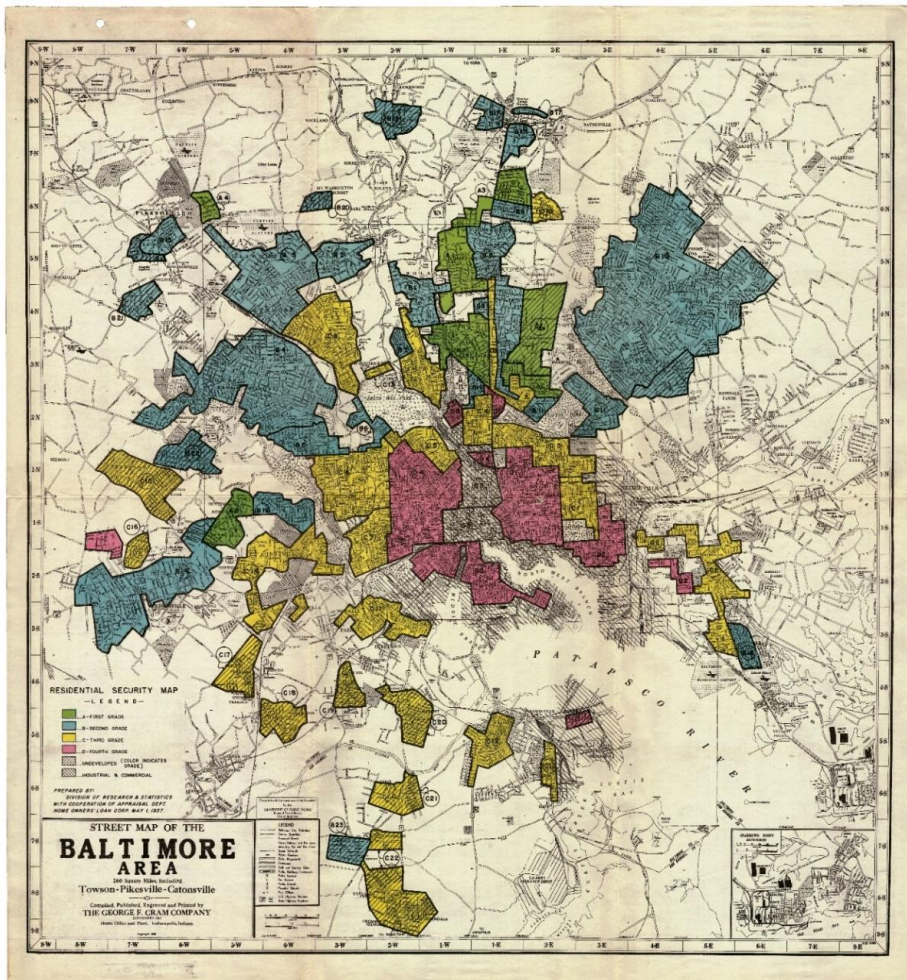


# Baltimore today: Food Deserts



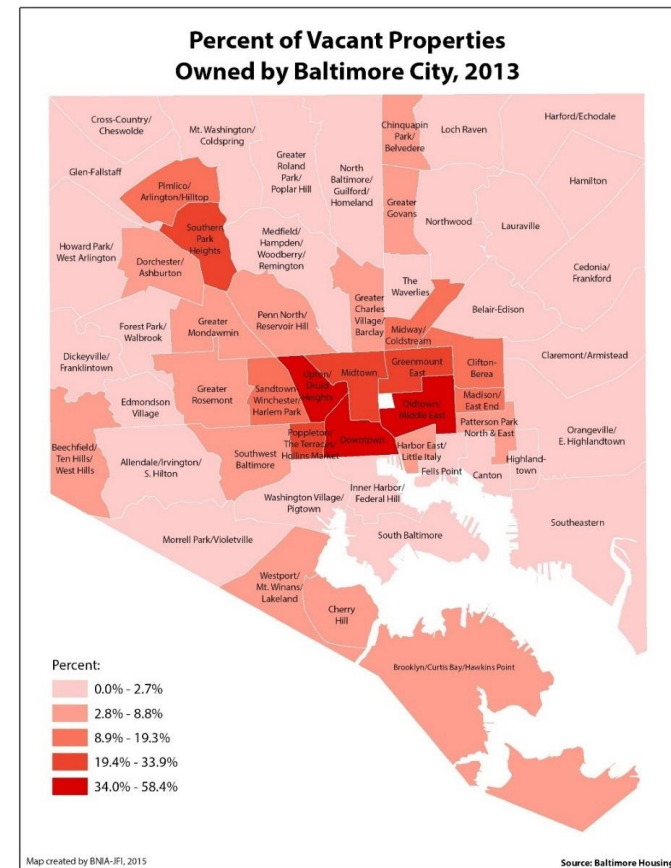
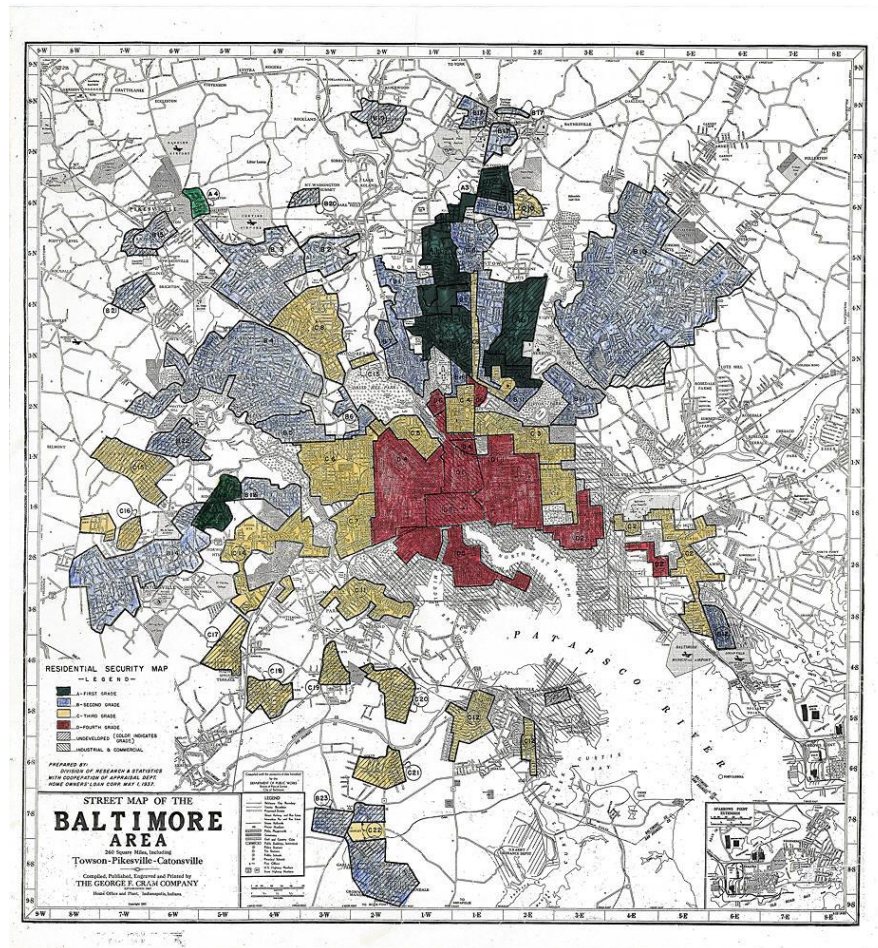


# Baltimore Today: Dirty Streets & Alleys





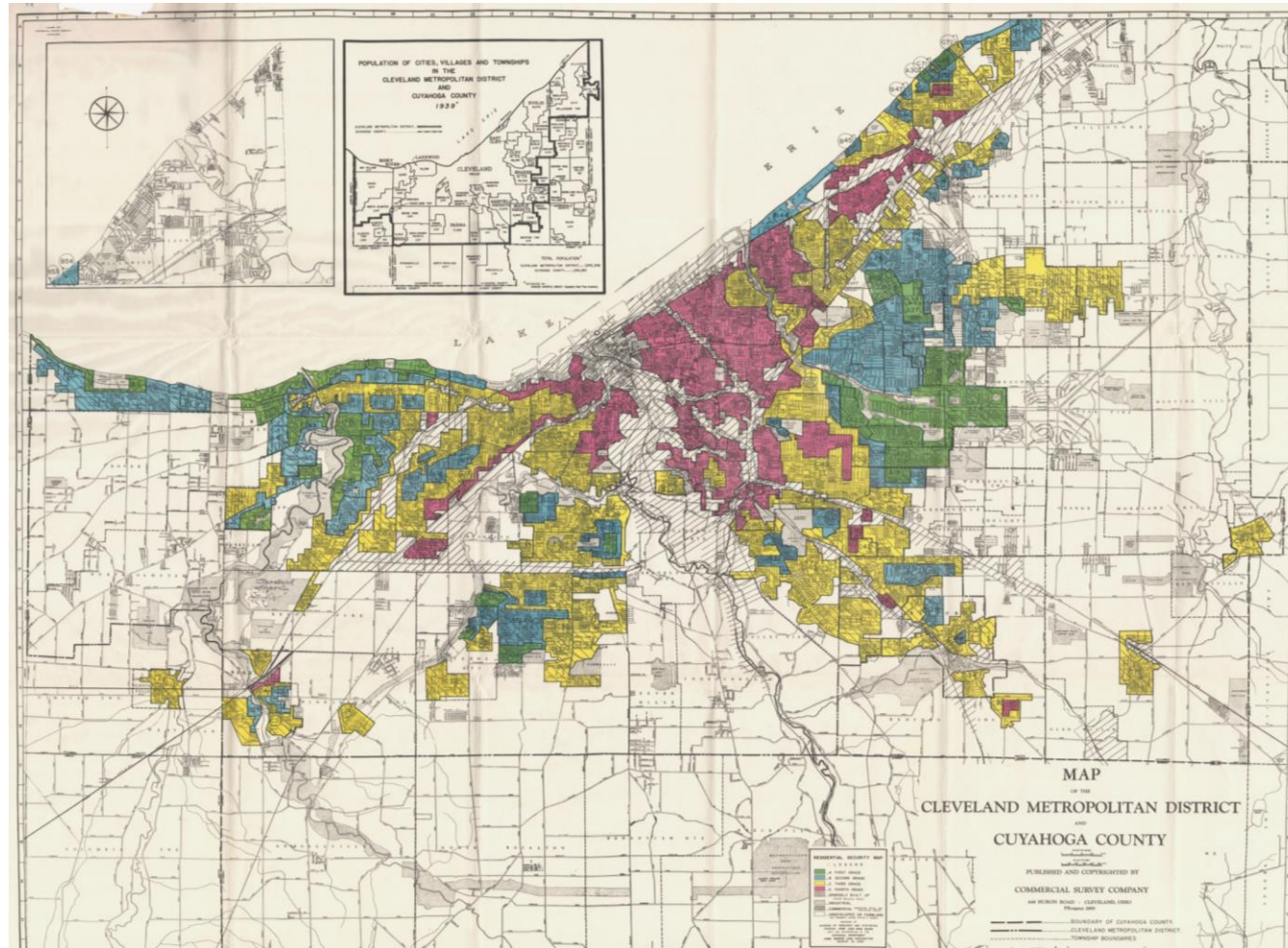
# Baltimore today: Vacant Properties





# Putting it into Context

## The Evil 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.

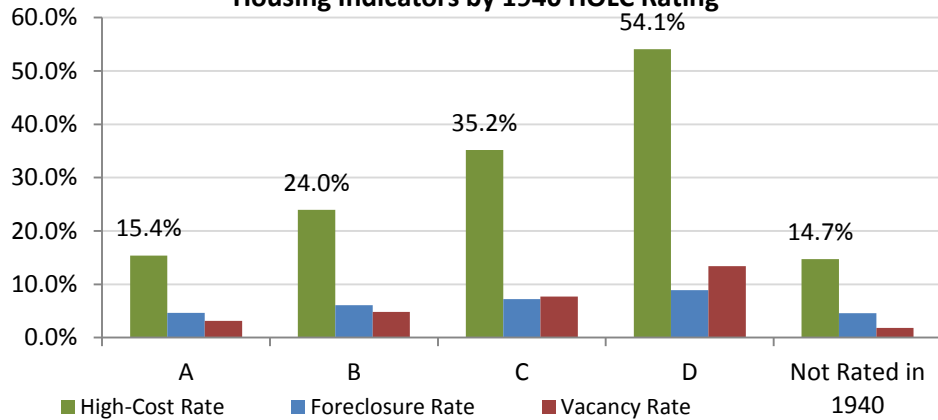
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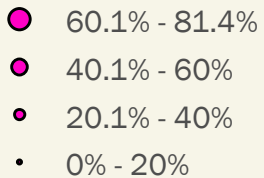
# Not Just Ghosts – Still Haunts Us Today

## Redlining & Recent Subprime Lending in Cleveland

Housing Indicators by 1940 HOLC Rating

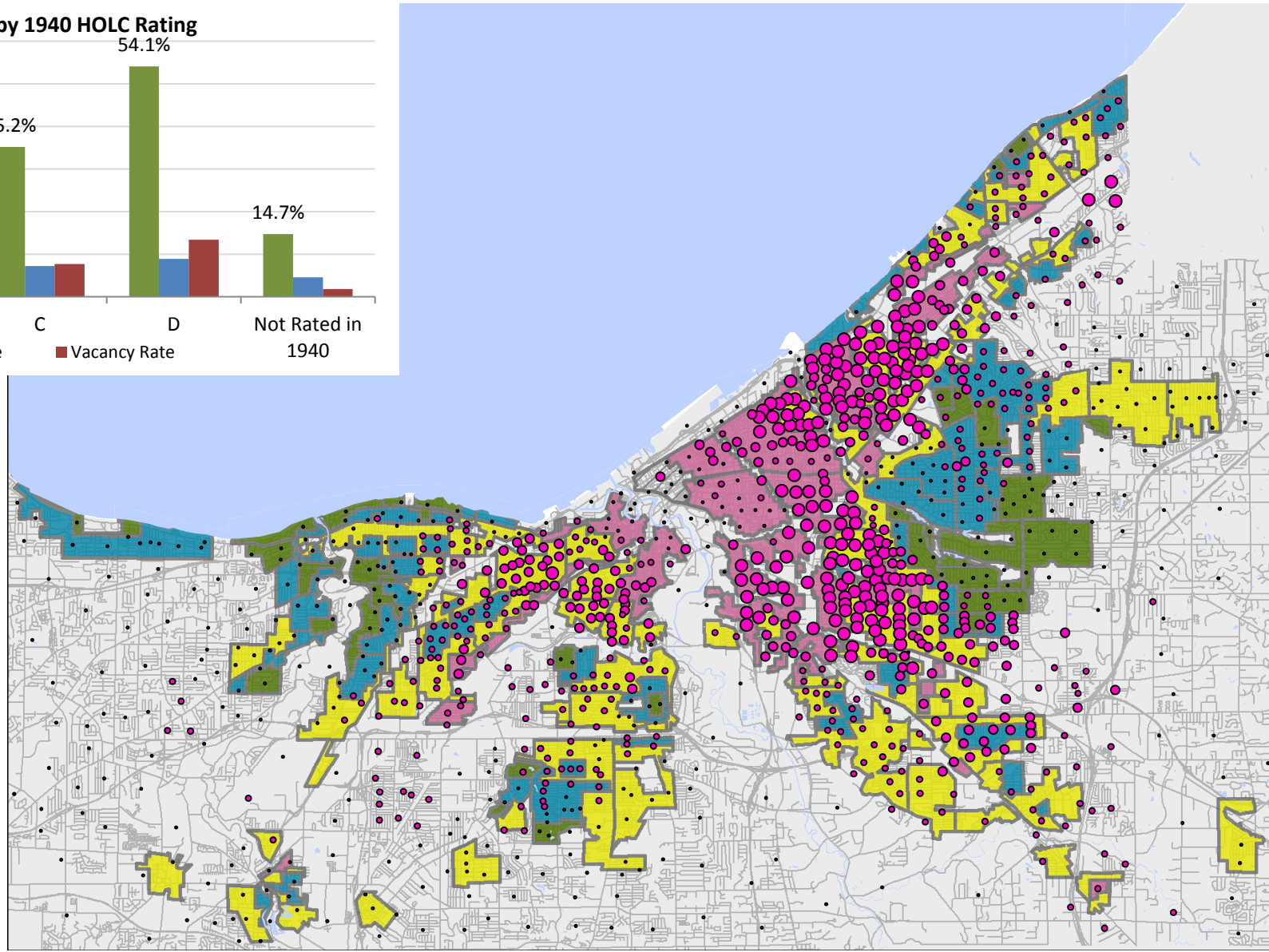
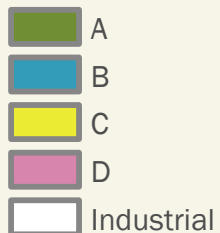


### High-Cost Loan Rate



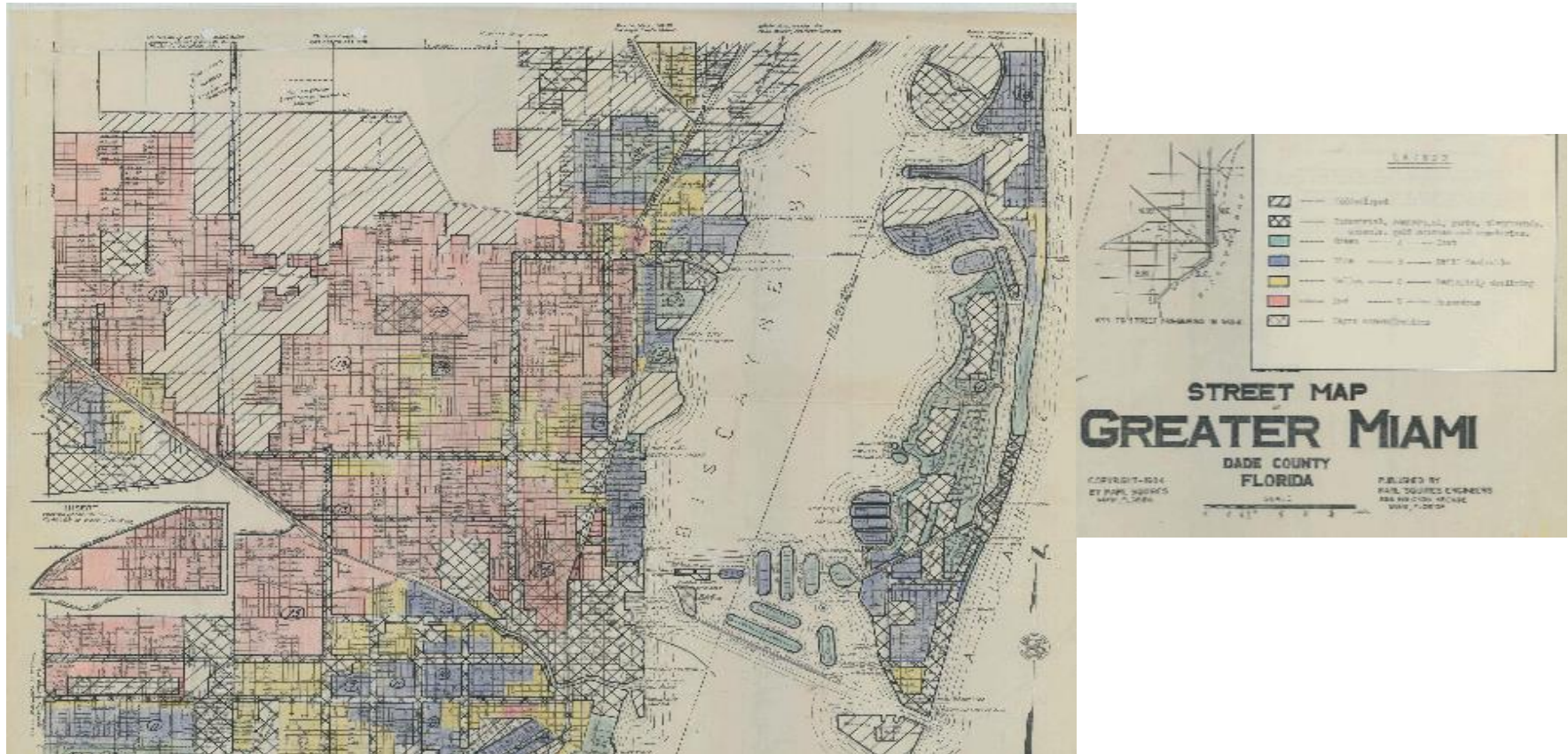
### 1940 HOLC Map

#### Security Ratings



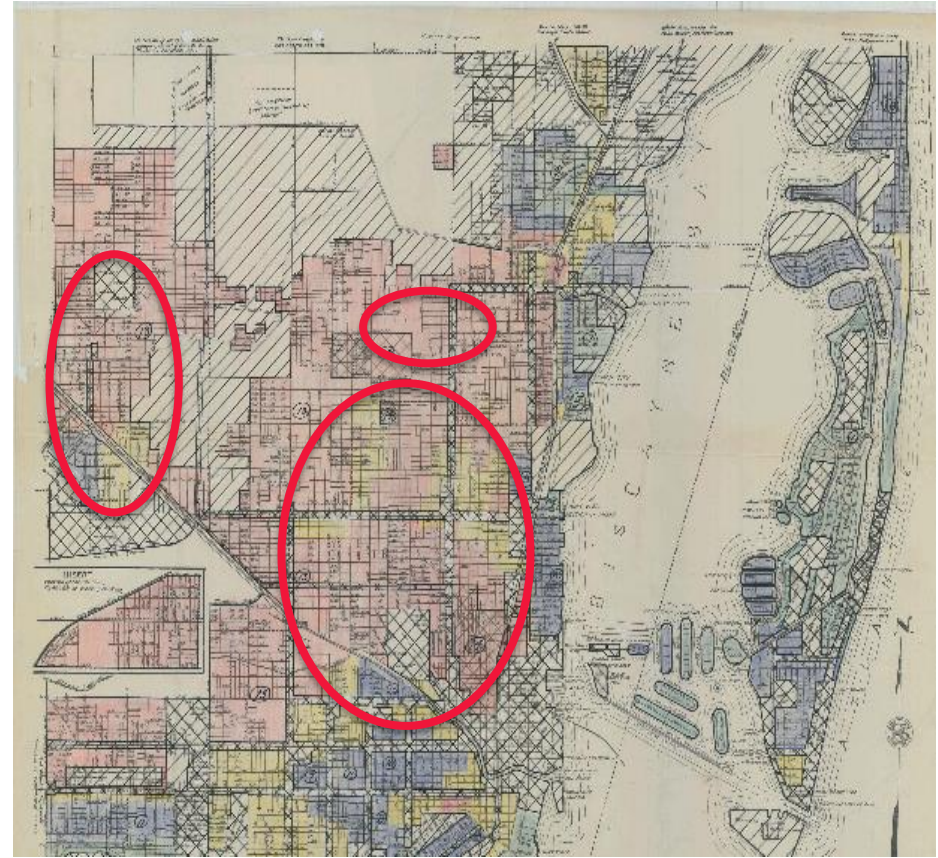
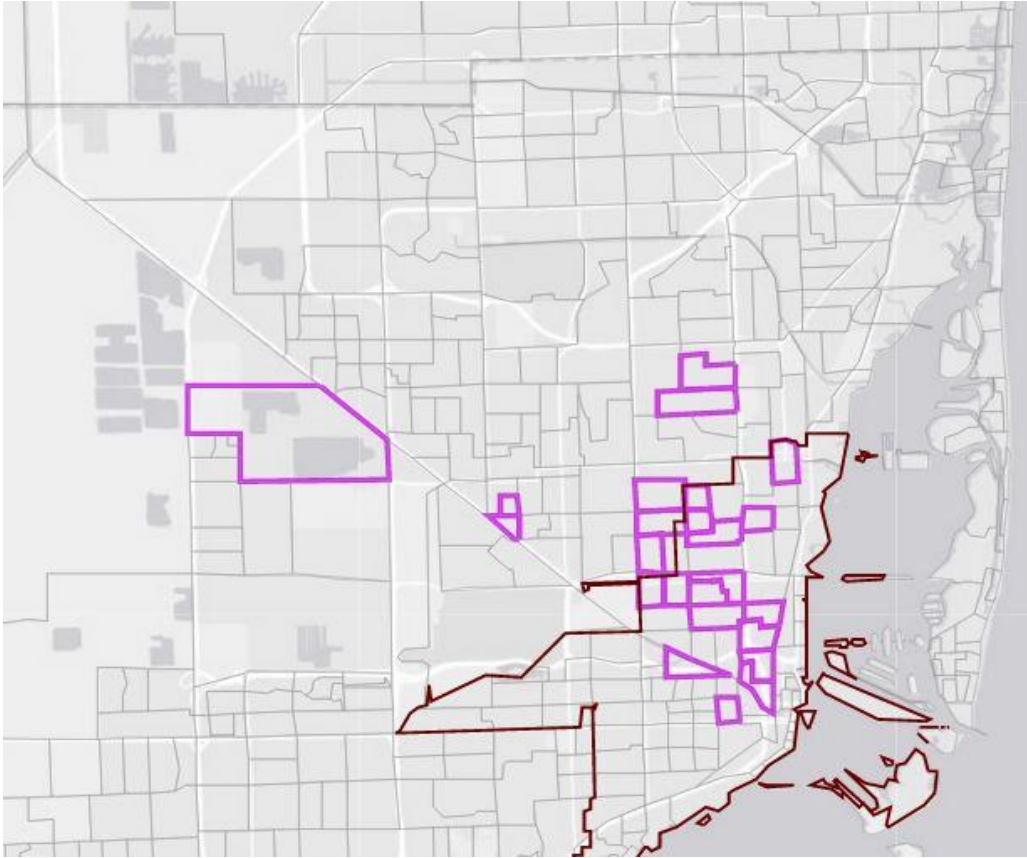


# Let's Look at Miami



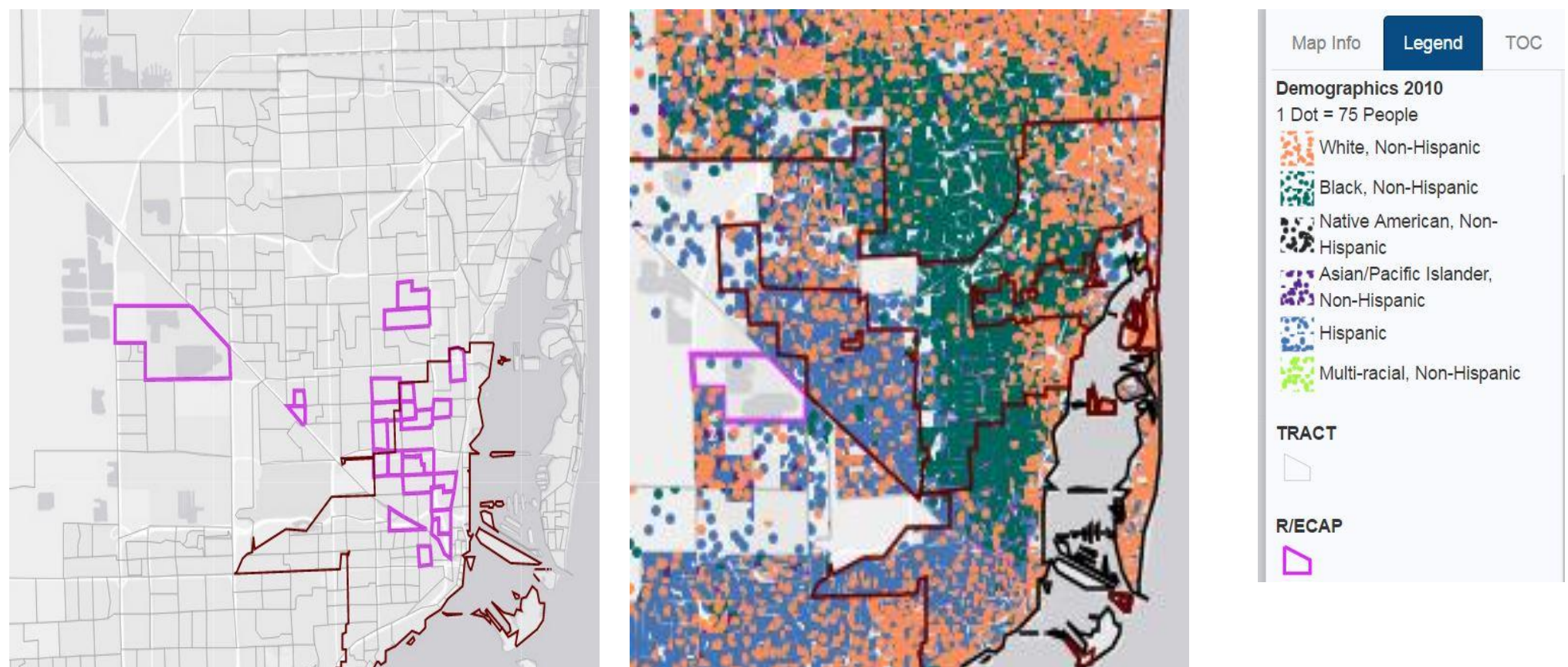


## Miami Racially and Ethnically Concentrated Areas of Poverty (2010)



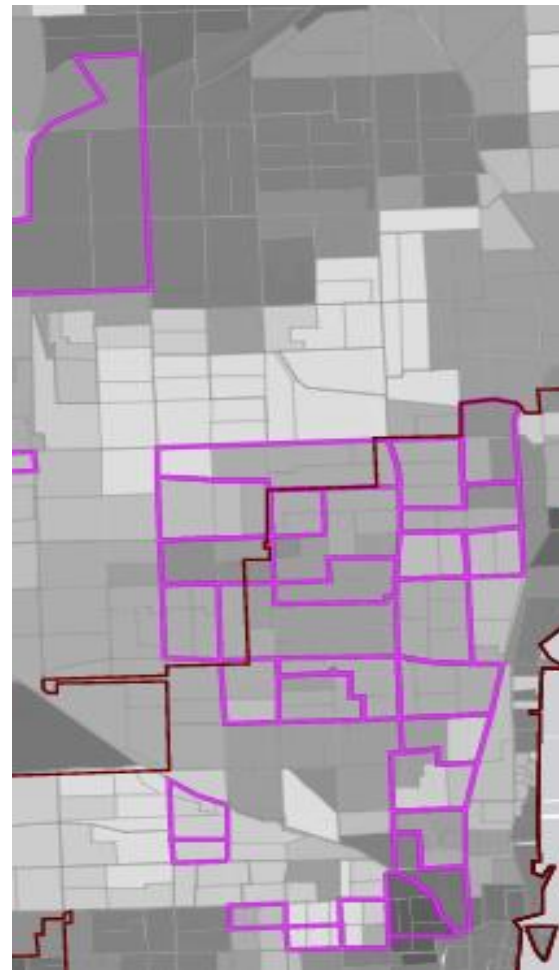
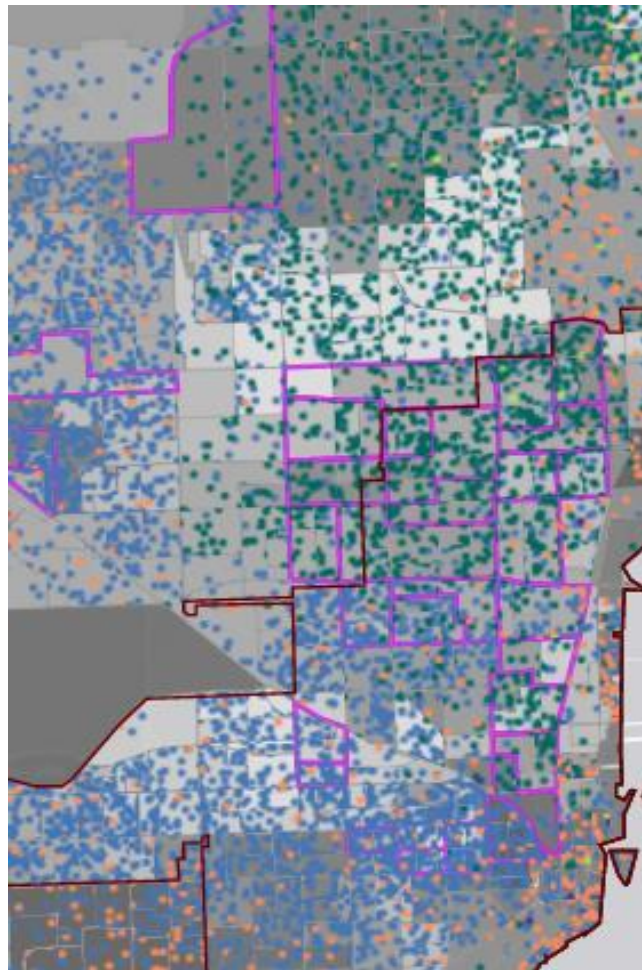
**AFFH Data and Mapping Tool**

# Miami Racially and Ethnically Concentrated Areas of Poverty (2010)





# School Proficiency Miami



## Demographics 2010

1 Dot = 75 People

- White, Non-Hispanic
- Black, Non-Hispanic
- Hispanic
- Other, Non-Hispanic
- Multi-racial, Non-Hispanic
- Native American, Non-Hispanic
- Asian/Pacific Islander, Non-Hispanic

## TRACT



## R/ECAP

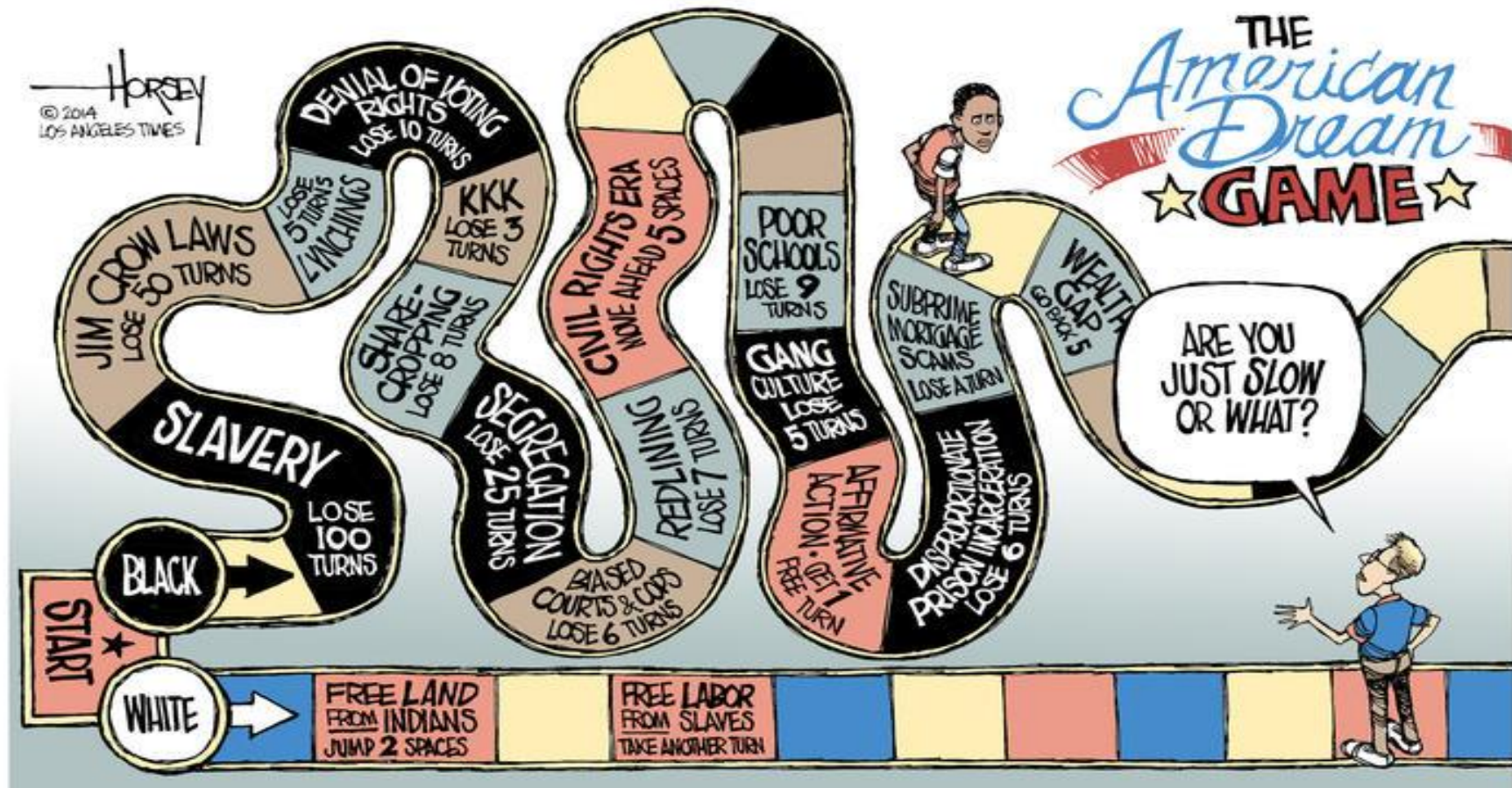


## School Proficiency Index

- 0 - 10
- 10.1 - 20
- 20.1 - 30
- 30.1 - 40
- 40.1 - 50
- 50.1 - 60
- 60.1 - 70
- 70.1 - 80
- 80.1 - 90
- 90.1 - 100



# Denial of access to opportunity as institutional practice



Source: David Horsey / Los Angeles Times



# Institutionalized Discriminatory Practices – Land Use and Investments

*Low performing schools*

*High unemployment*

*High asthma rates*



*War on drugs*

*Low graduation*

*Failed Businesses*



# Discussion

- Did you know about this history and how it has impacted community develop over time and still today?
- If so, do you take it into consideration as you develop strategies and approaches?
- If so, what are some of the ways in your work, you take this history into consideration?
- If not, what comes to mind that you can start doing to move these considerations into your work?

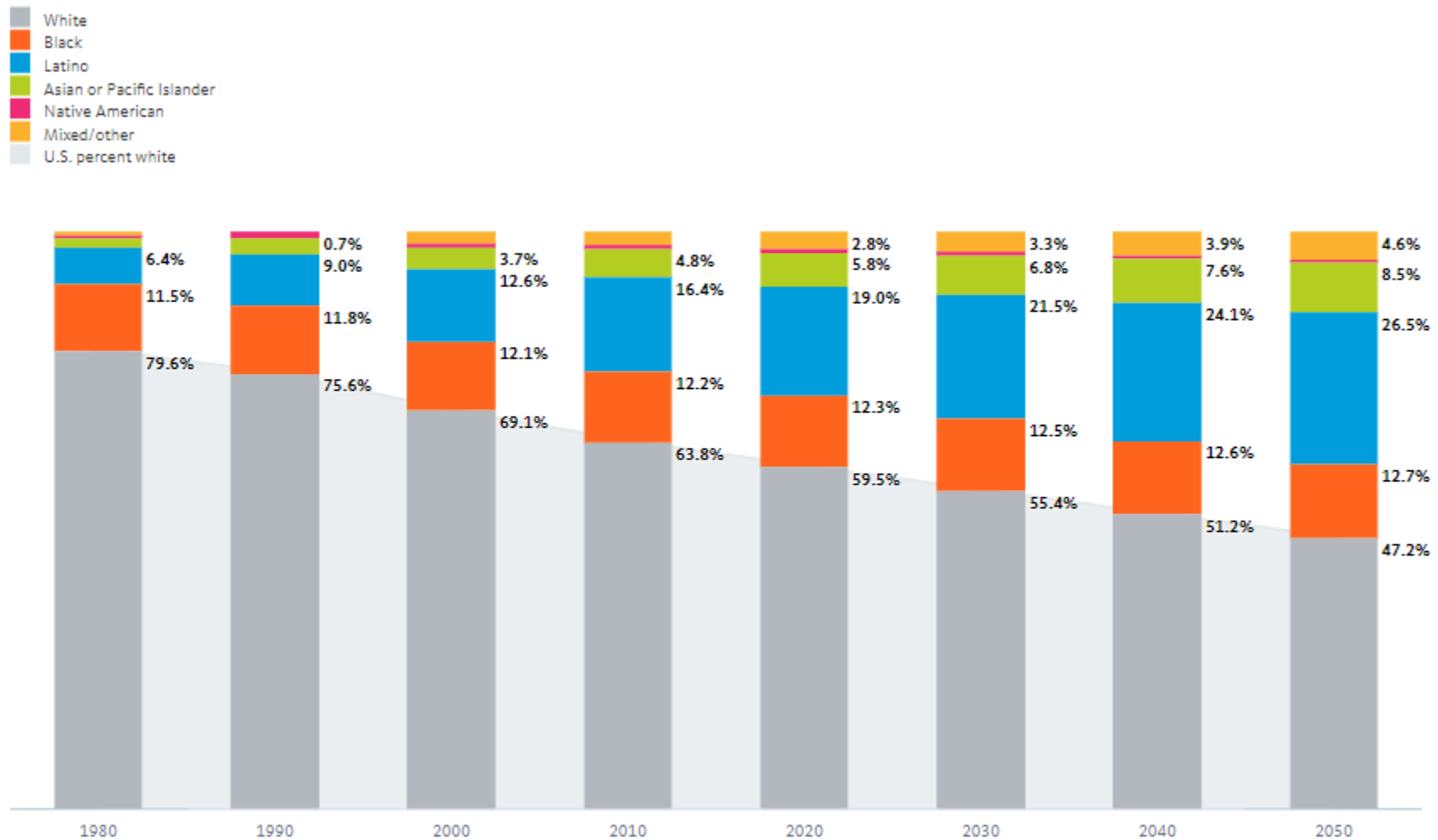
# Equity and Economics





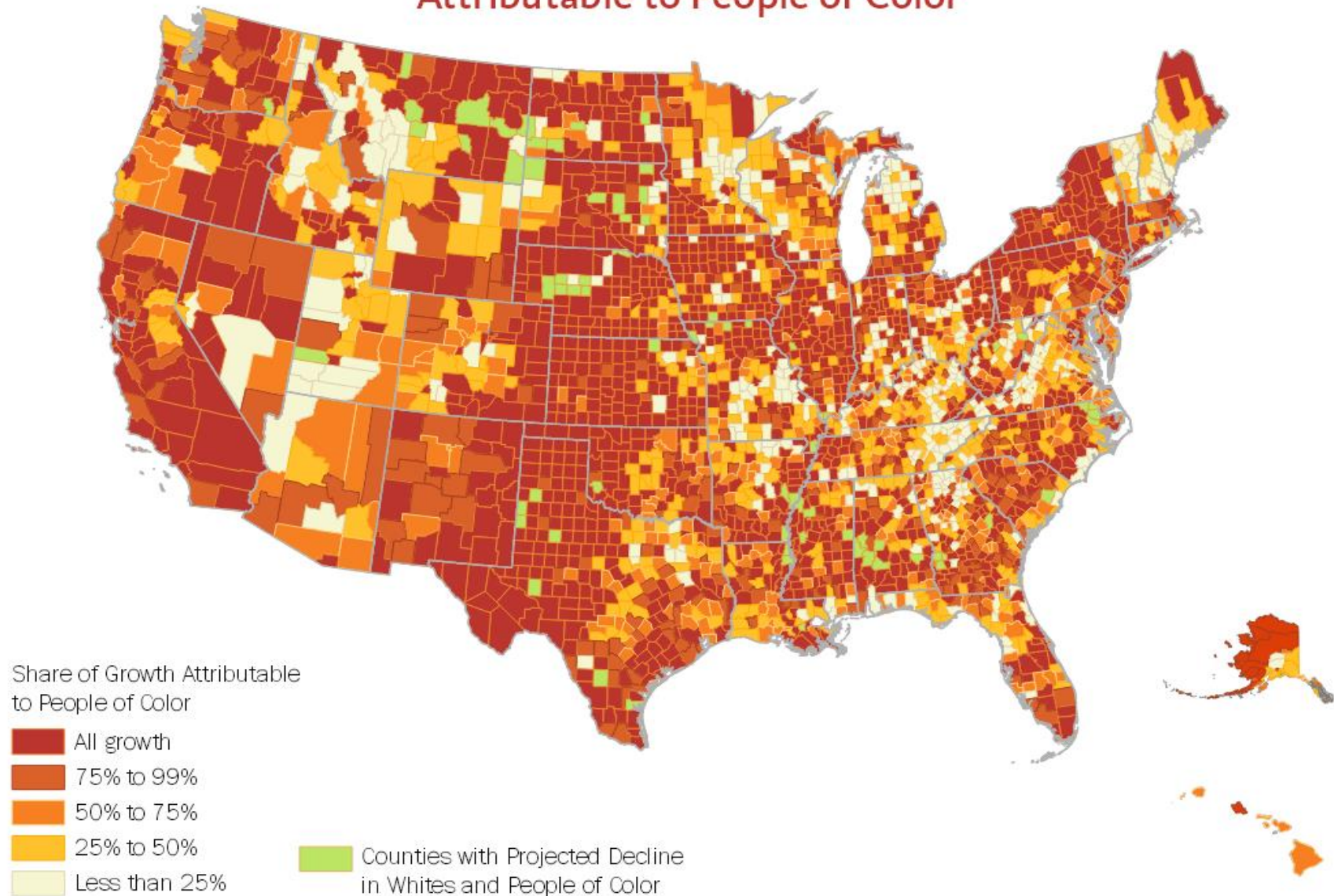
# The Economic Argument

American will be Majority People-of-Color Nation by 2050



# The Face of America is Changing

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



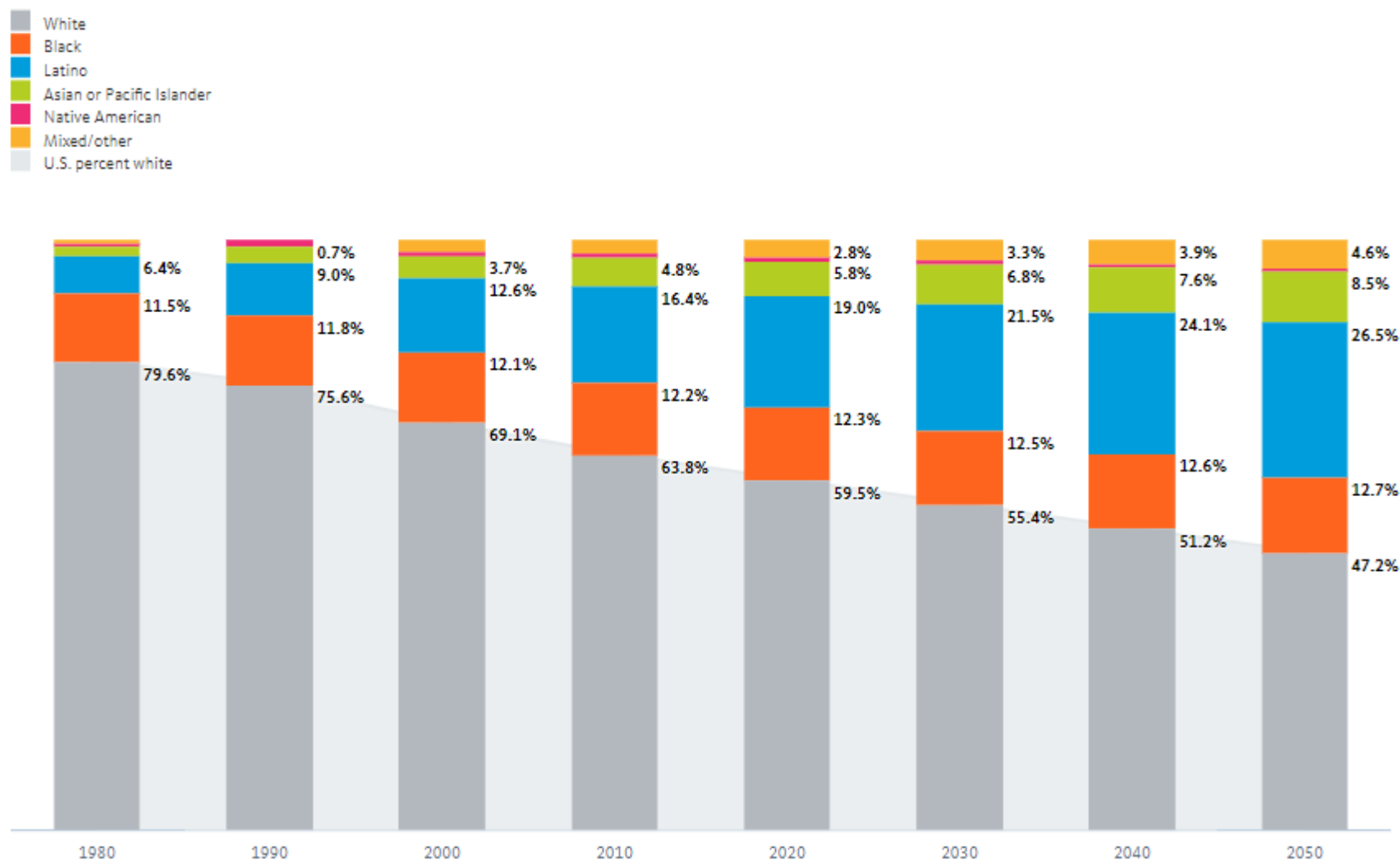
Map created by PolicyLink and the Program for Environmental and Regional Equity (PERE) using data from the 2010 Decennial Census, Woods & Poole Economics projections data (adjusted using 2010 census data), Census TIGER/Line, NHGIS, and ESRI.



# The Face of Florida Continues to Change

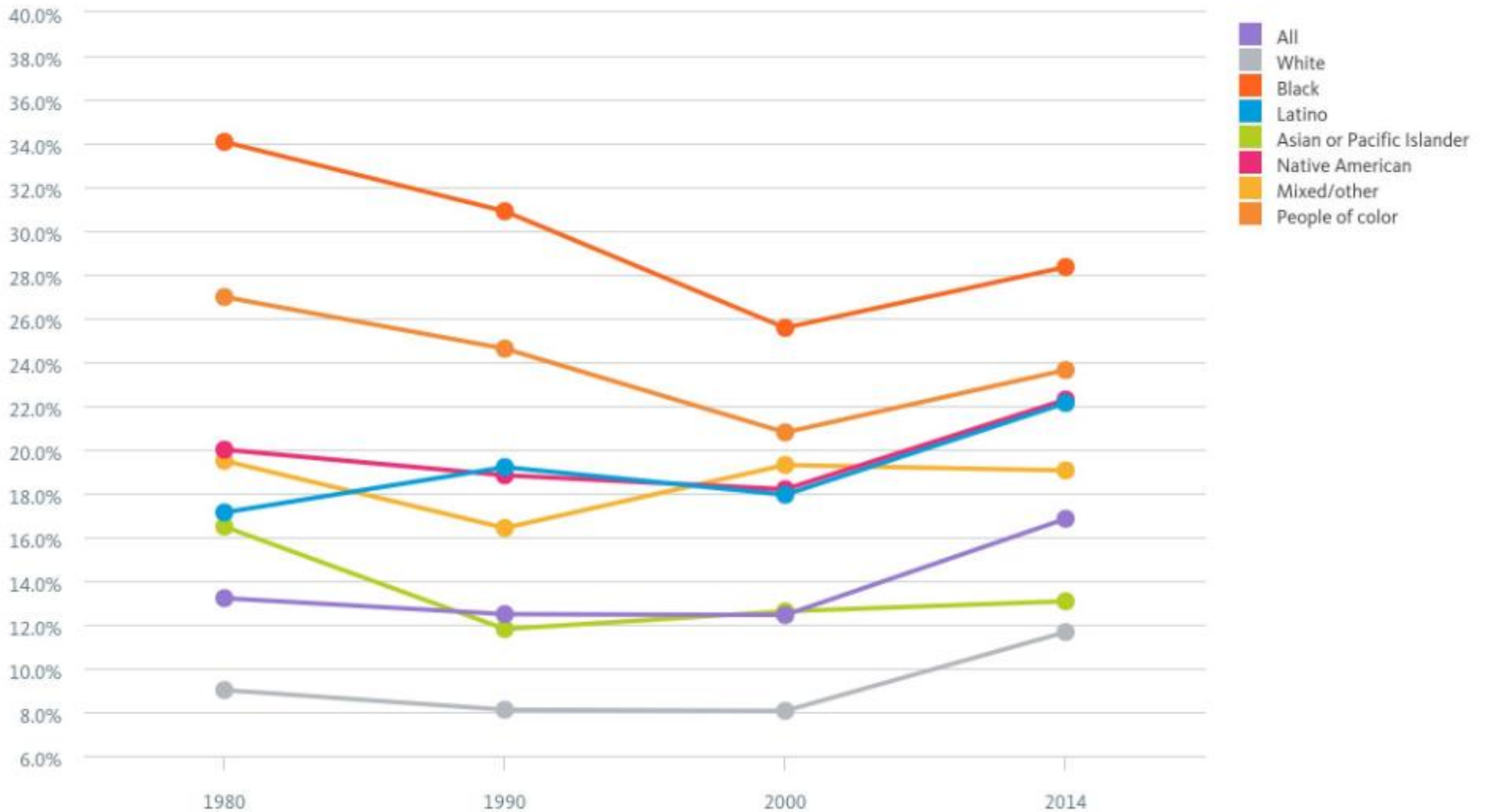
## Racial/ethnic composition: Florida, 1980 - 2050

Racial/ethnic composition: United States, 1980-2050



# Poverty

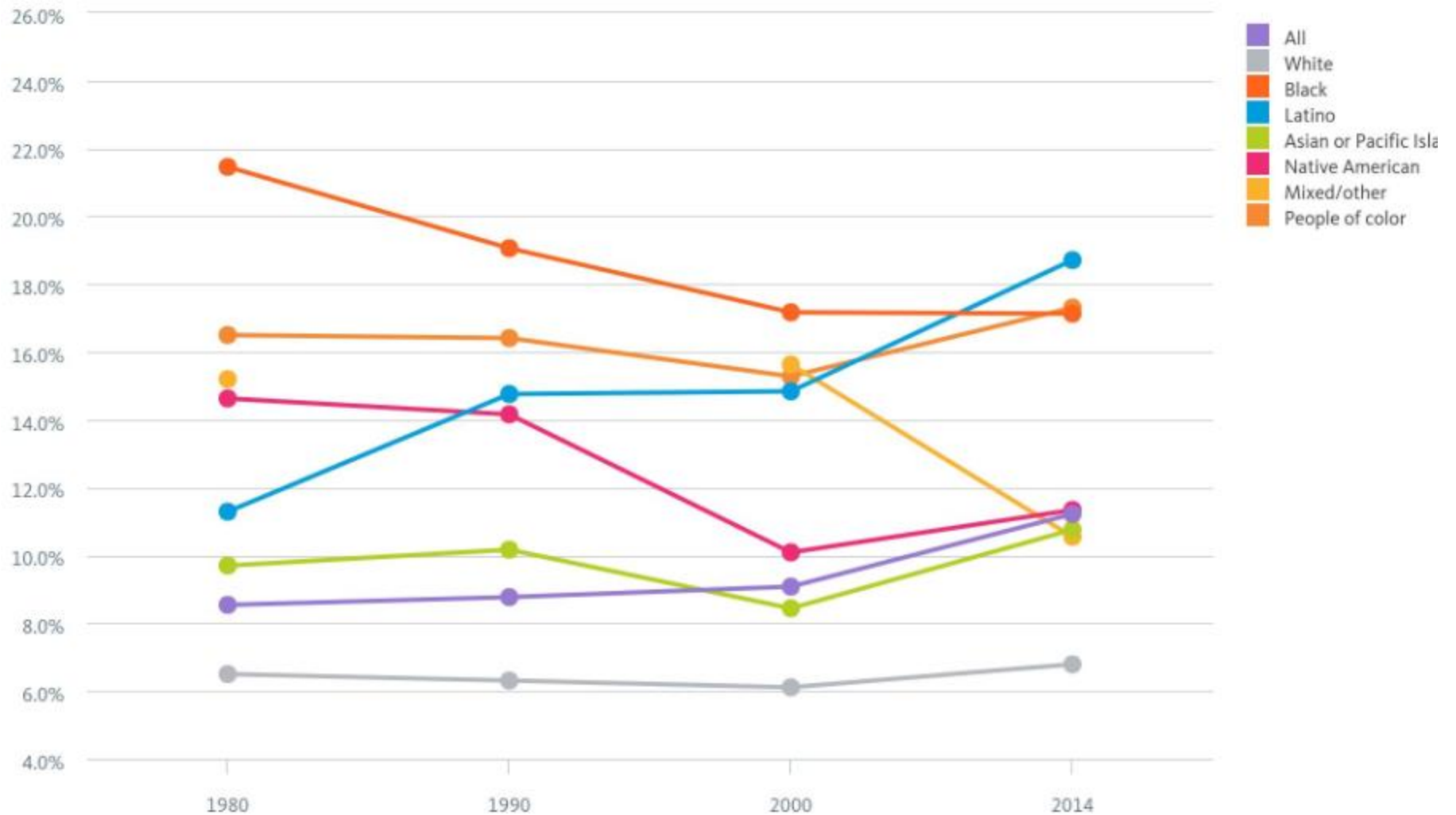
Percent people below poverty by race/ethnicity: Florida, 100%, 1980-2014





# Working and Poor

Percent working poor by race/ethnicity: Florida, 200%, 1980-2014

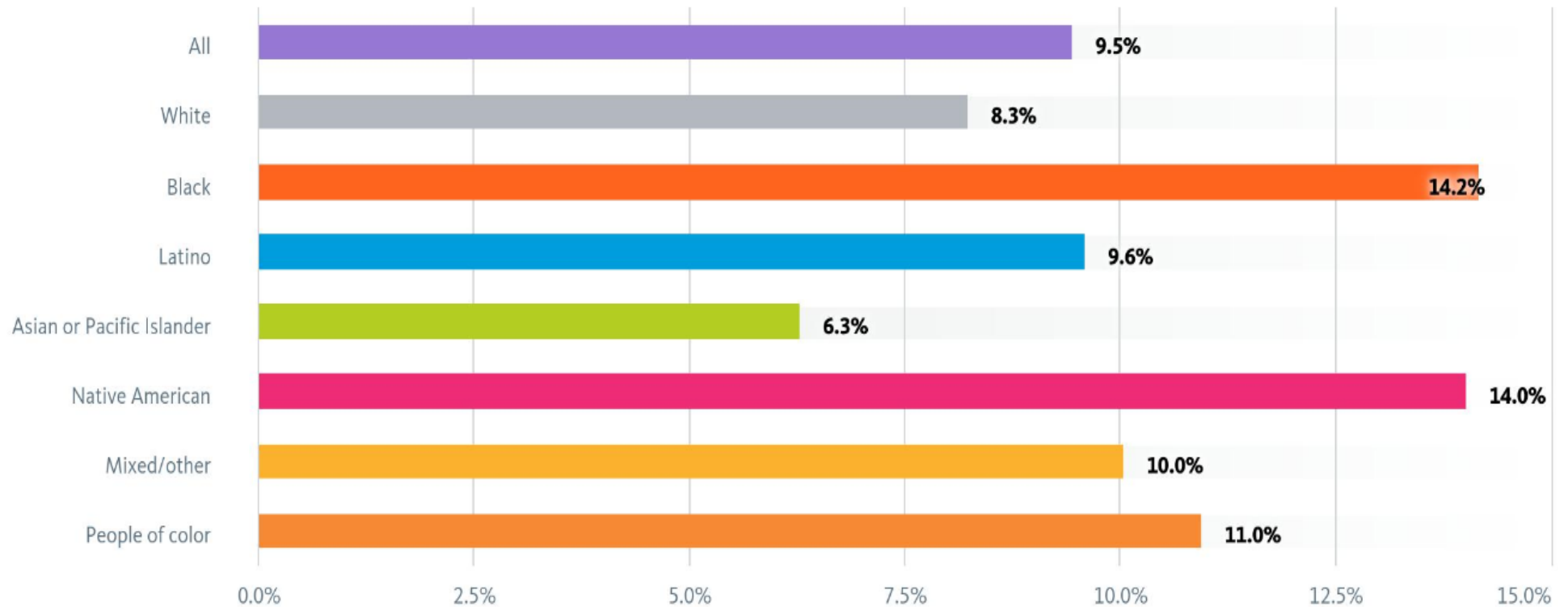


IPUMS

PolicyLink/PERE National Equity Atlas, [www.nationalequityatlas.org](http://www.nationalequityatlas.org)

# Unemployment

Unemployment rate by race/ethnicity: Florida, 2014



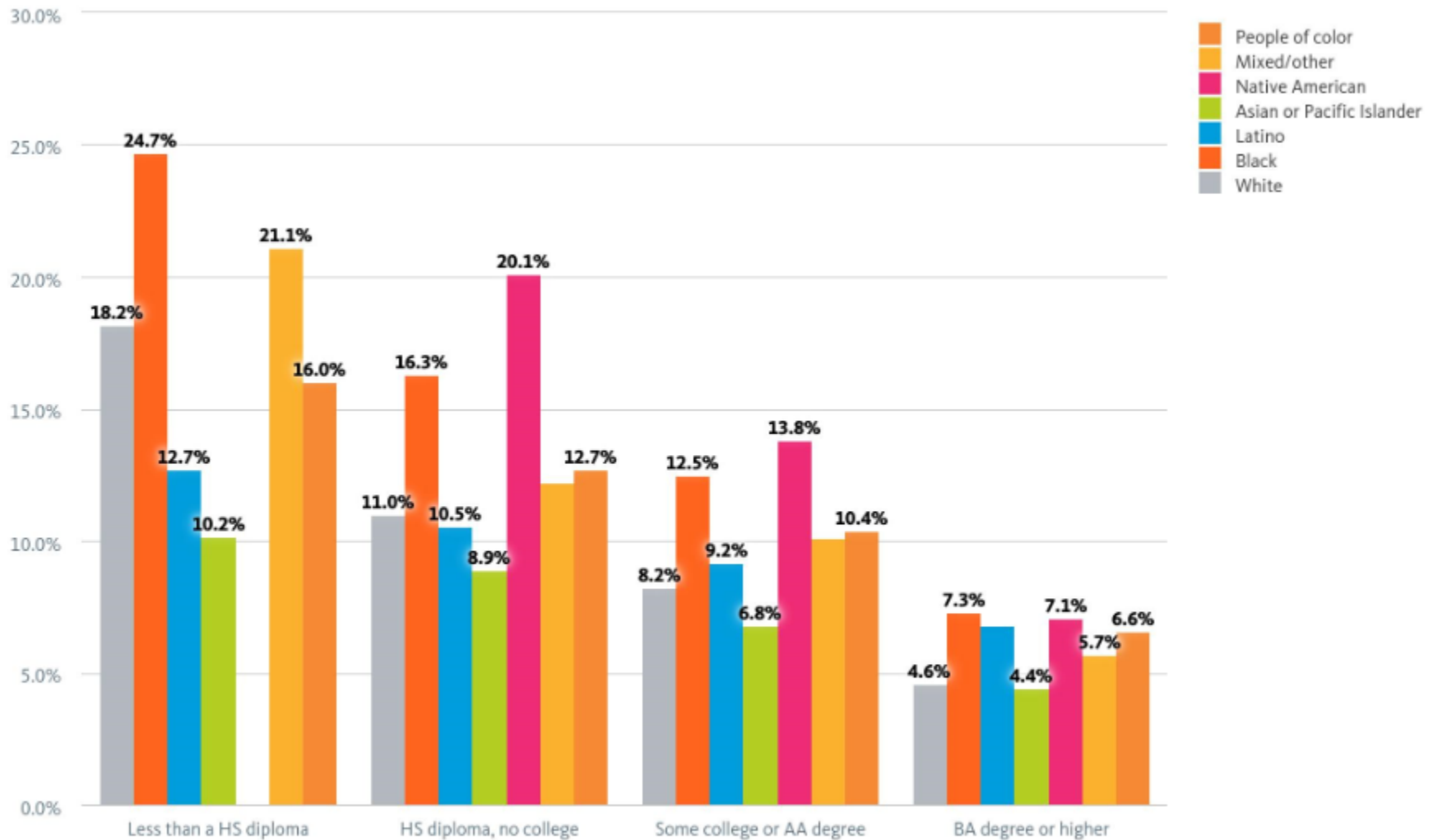
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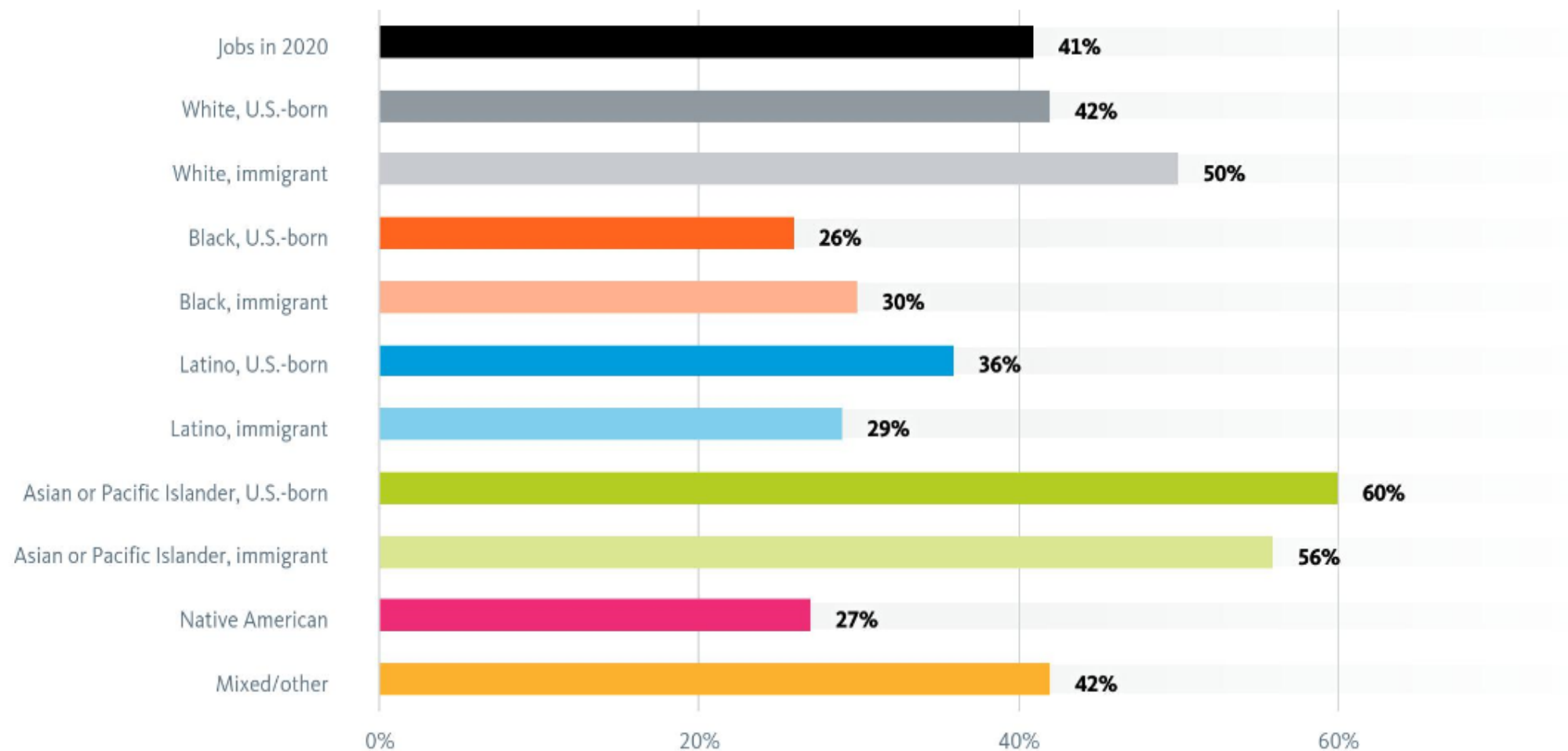
# Unemployment

Unemployment rate by race/ethnicity and education: Florida, 2014



# Educational Attainment

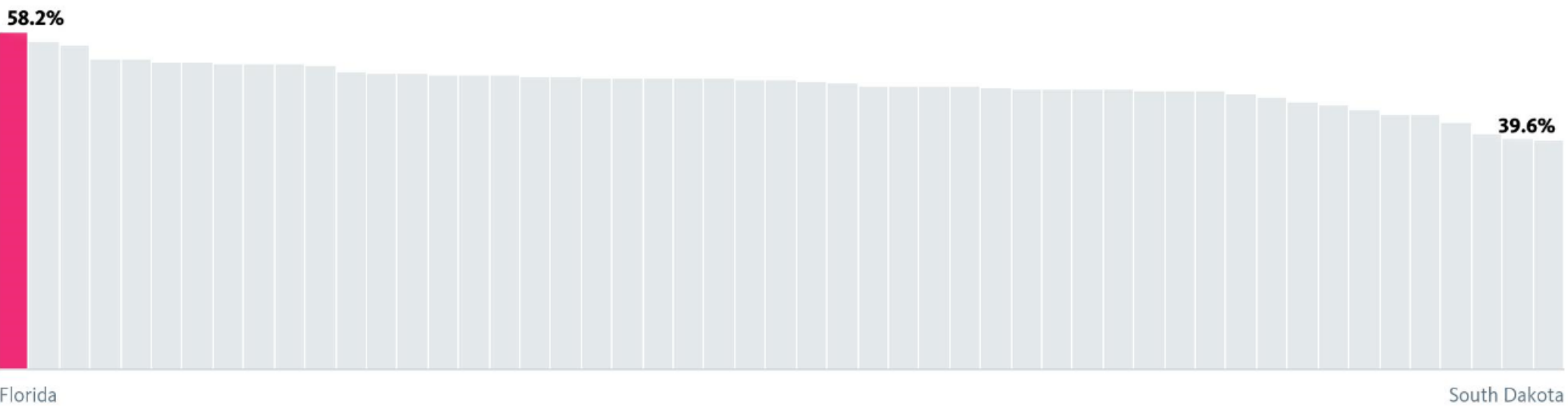
Current educational attainment and projected state/national-level job education requirements by race/ethnicity and nativity: Florida, AA degree or higher, 2014





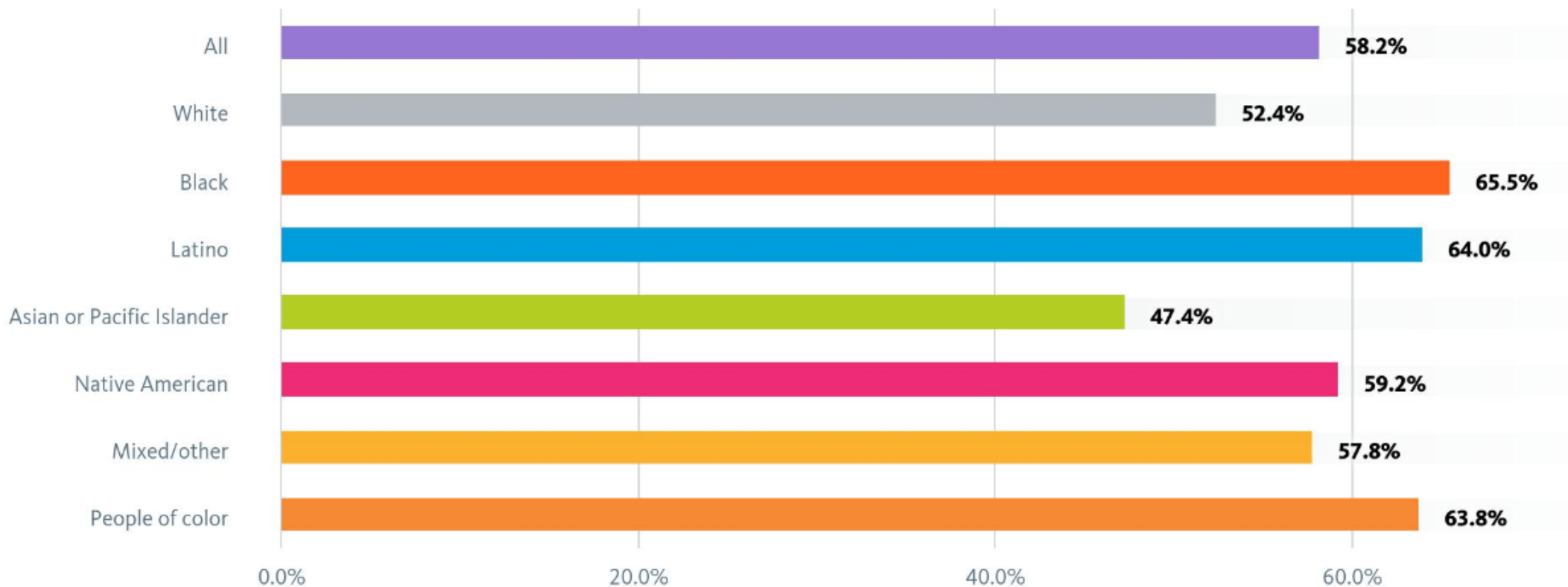
# Housing

Housing burden by tenure, ranked: Florida, All, Renters, 2014



# Housing

Housing burden by tenure and race/ethnicity: Florida, Renters, 2014

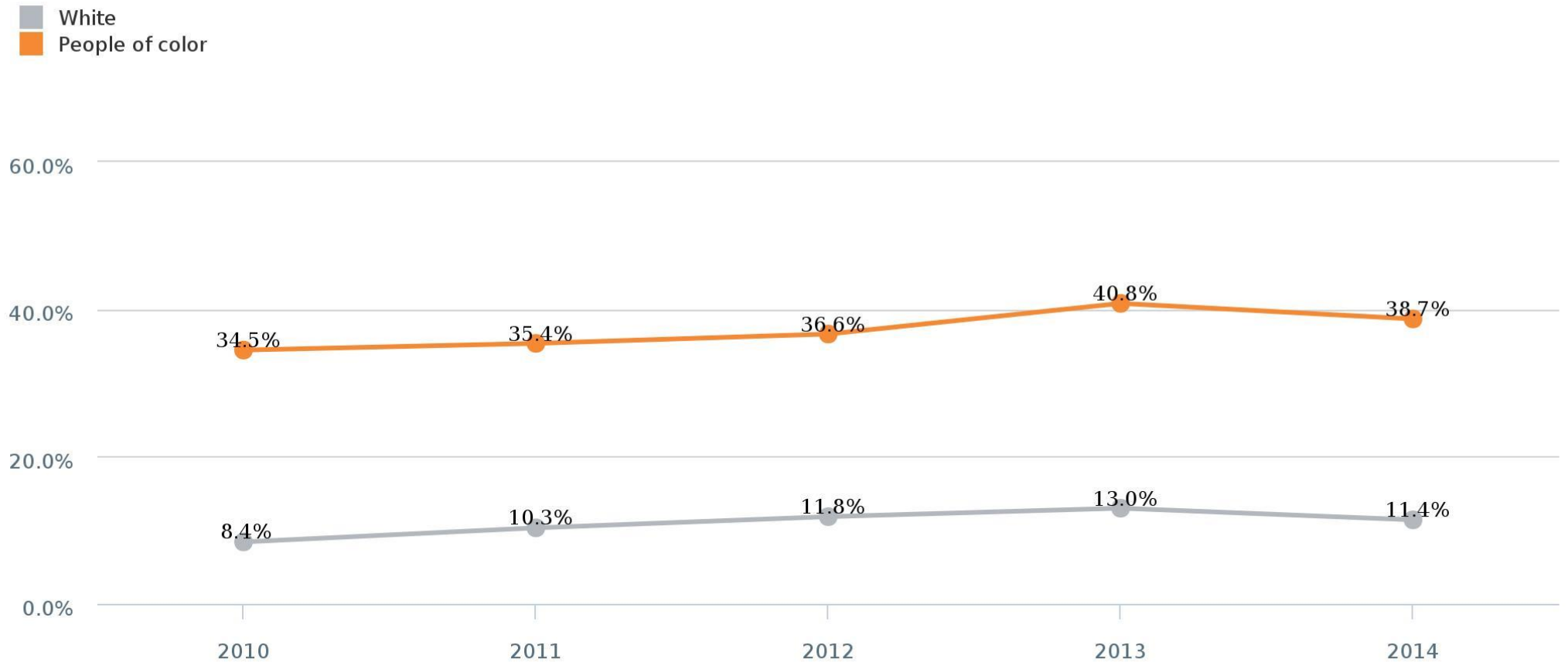




# Education

Percent of students in high-poverty schools: Florida, 2010-2014

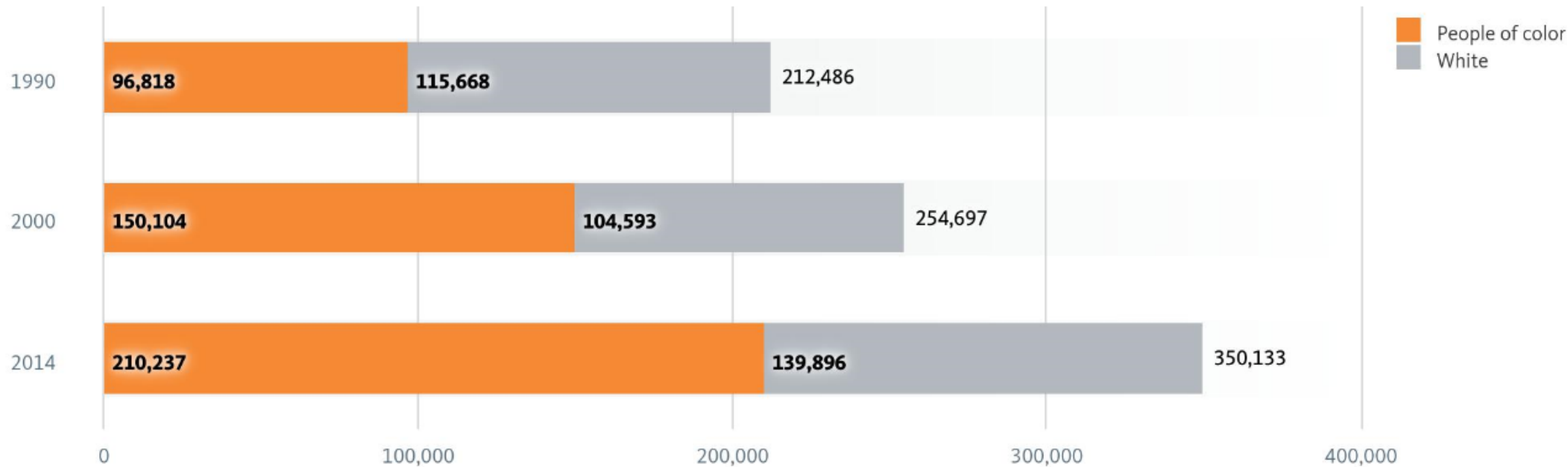
\*All public schools



National Center for Education Statistics  
PolicyLink/PERE National Equity Atlas, [www.nationalequityatlas.org](http://www.nationalequityatlas.org)

# Disconnected Youth

16 to 24 year olds not working or in school: Florida, 1990-2014



IPUMS

PolicyLink/PERE National Equity Atlas, [www.nationalequityatlas.org](http://www.nationalequityatlas.org)



# Inequality is bad for us all

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”**

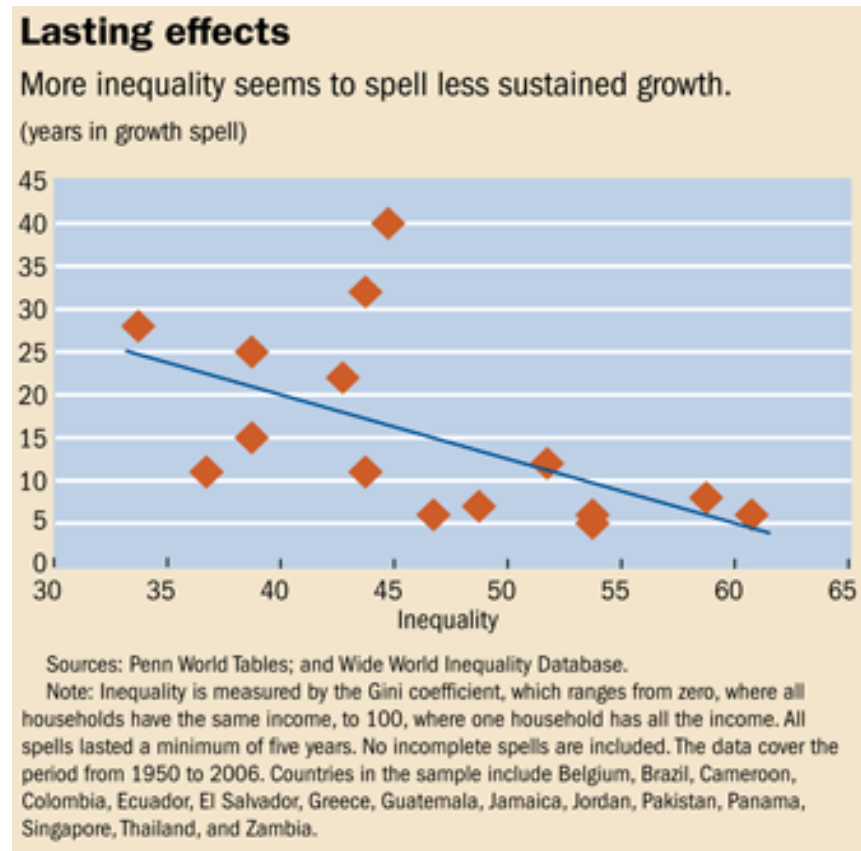
Source: [Washington Post](#), [New York Times](#), [The Guardian](#), and [The Economist](#).

# Inequality is bad for us all

## Inequality is bad for the economy

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

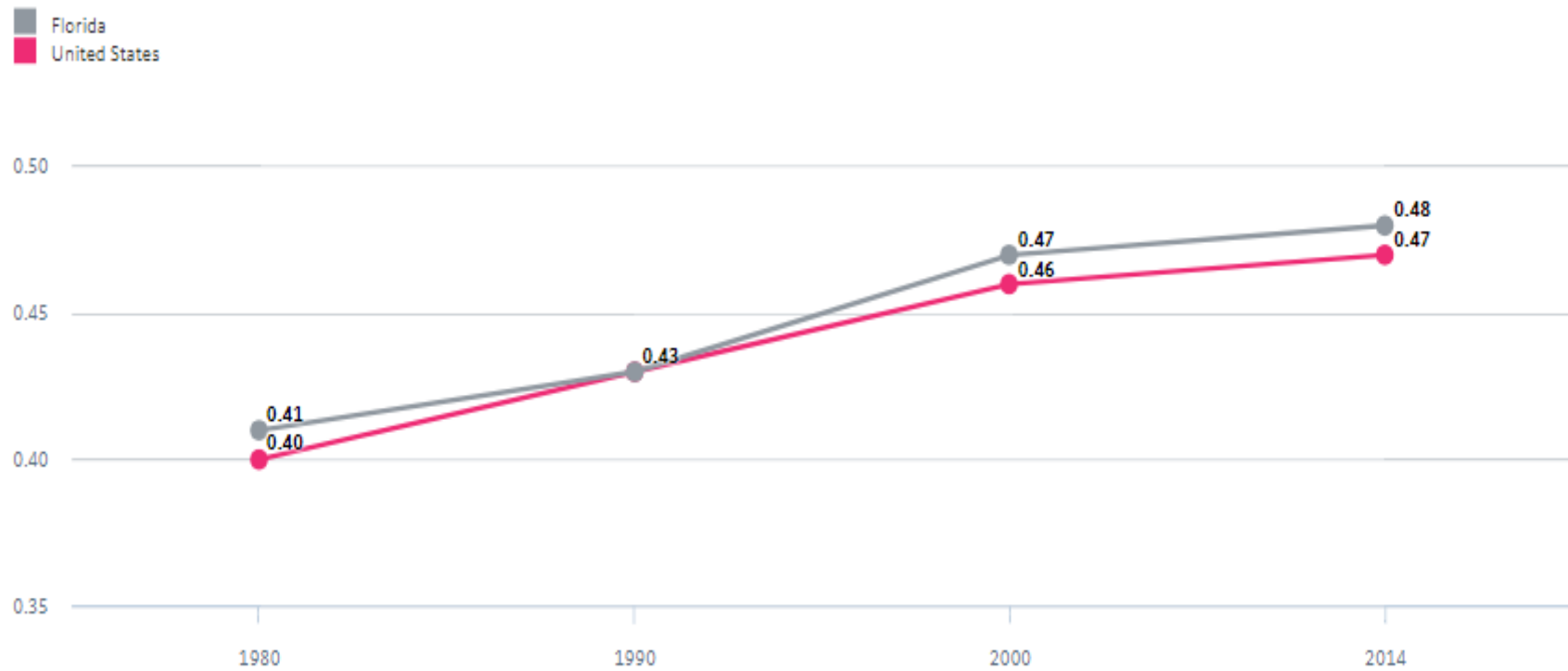
- A [2011 study](#) analyzed over 100 countries and found that every 10 percent increase in income inequality increased the length of a country's growth cycle by 50 percent.
- A [2014 study](#) found lower inequality is correlated with faster economic growth.





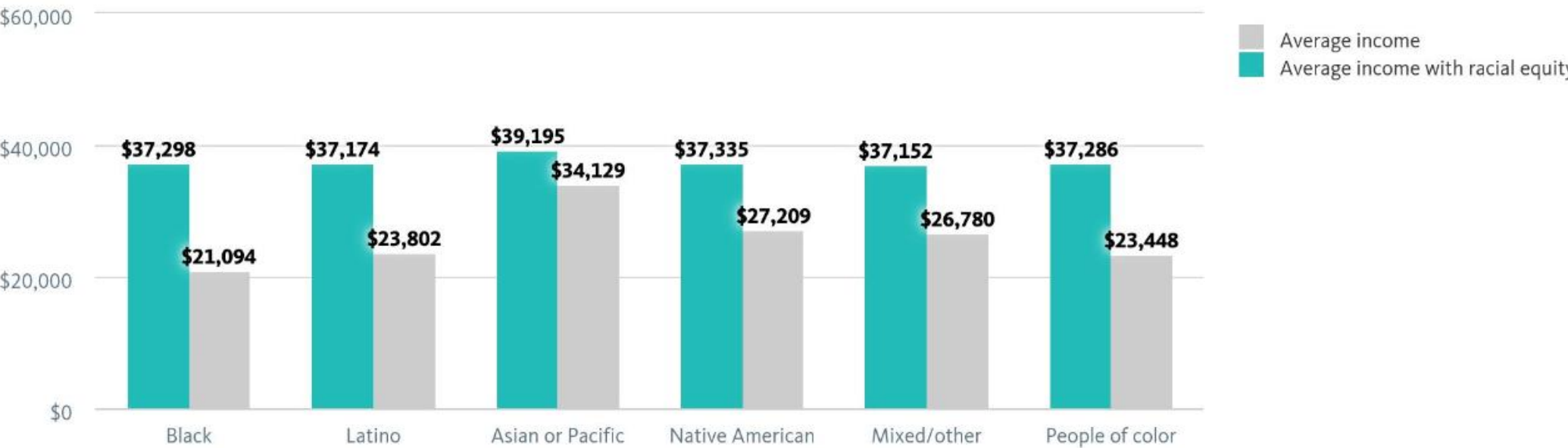
# Income inequality is growing

Gini coefficient: Florida vs. U.S., 1980-2014



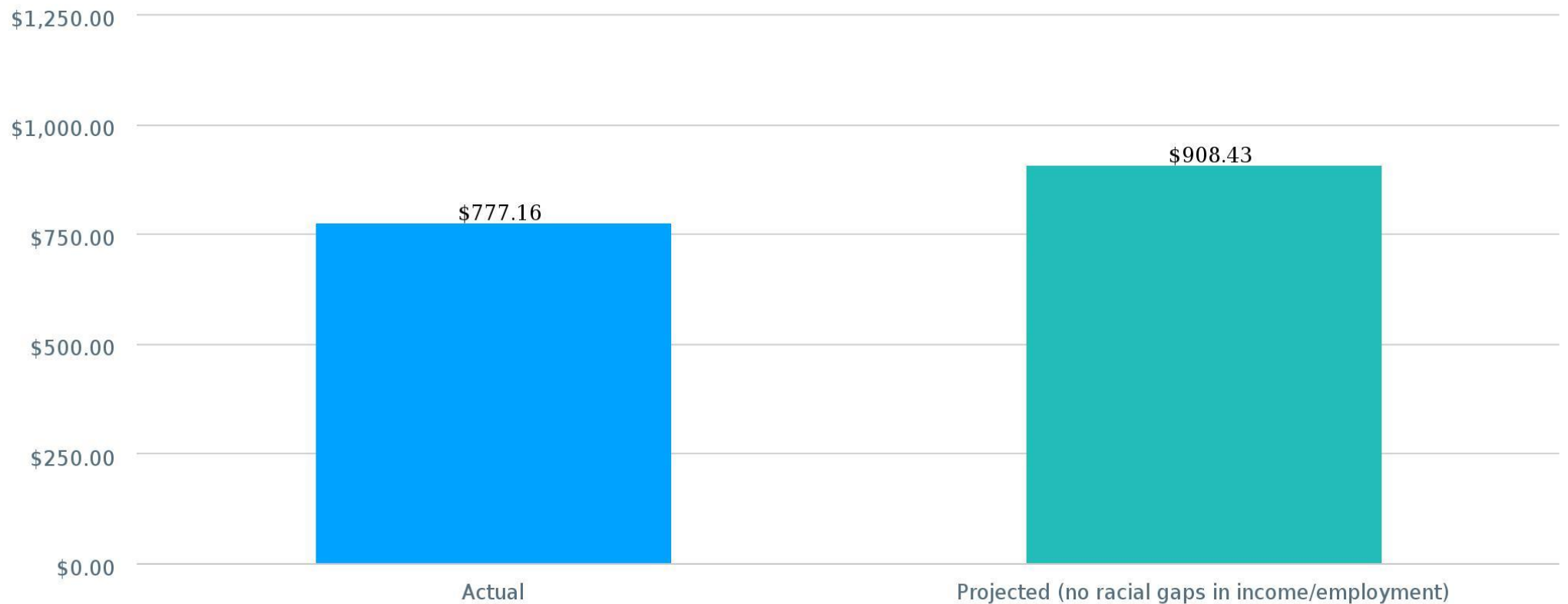
IPUMS

Income by race/ethnicity: Florida, 2014



# Inequality is bad for us all

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

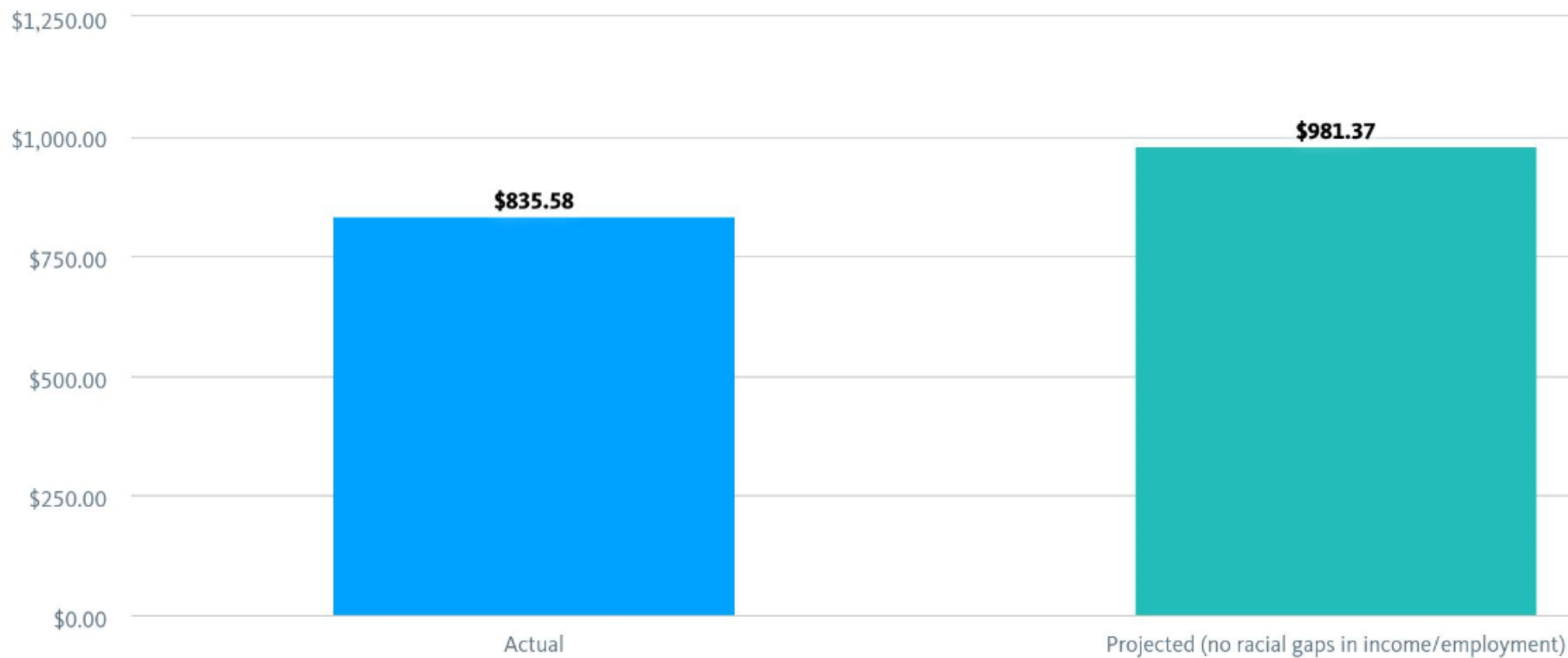


Bureau of Economic Analysis; IPUMS  
PolicyLink/PERE National Equity Atlas, [www.nationalequityatlas.org](http://www.nationalequityatlas.org)



# Inequality is bad for all

Actual GDP and estimated GDP with racial equity in income (billions): Florida, 2014



Bureau of Economic Analysis; IPUMS  
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# Discussion

- How many of you use data disaggregated by race, income and geography to understand the needs and to target solutions? (Overall unemployment 4.1 Jul 2017; for Blacks 8.2 Jan 2017)
- How can using disaggregated data combined with the information about how history has shaped current land use and investments practices, better inform your work?
- How many of you were aware of the lost economic gains to the economy due to racial inequities? How might you use that information to further equitable development?

# Practicing equity focused community development

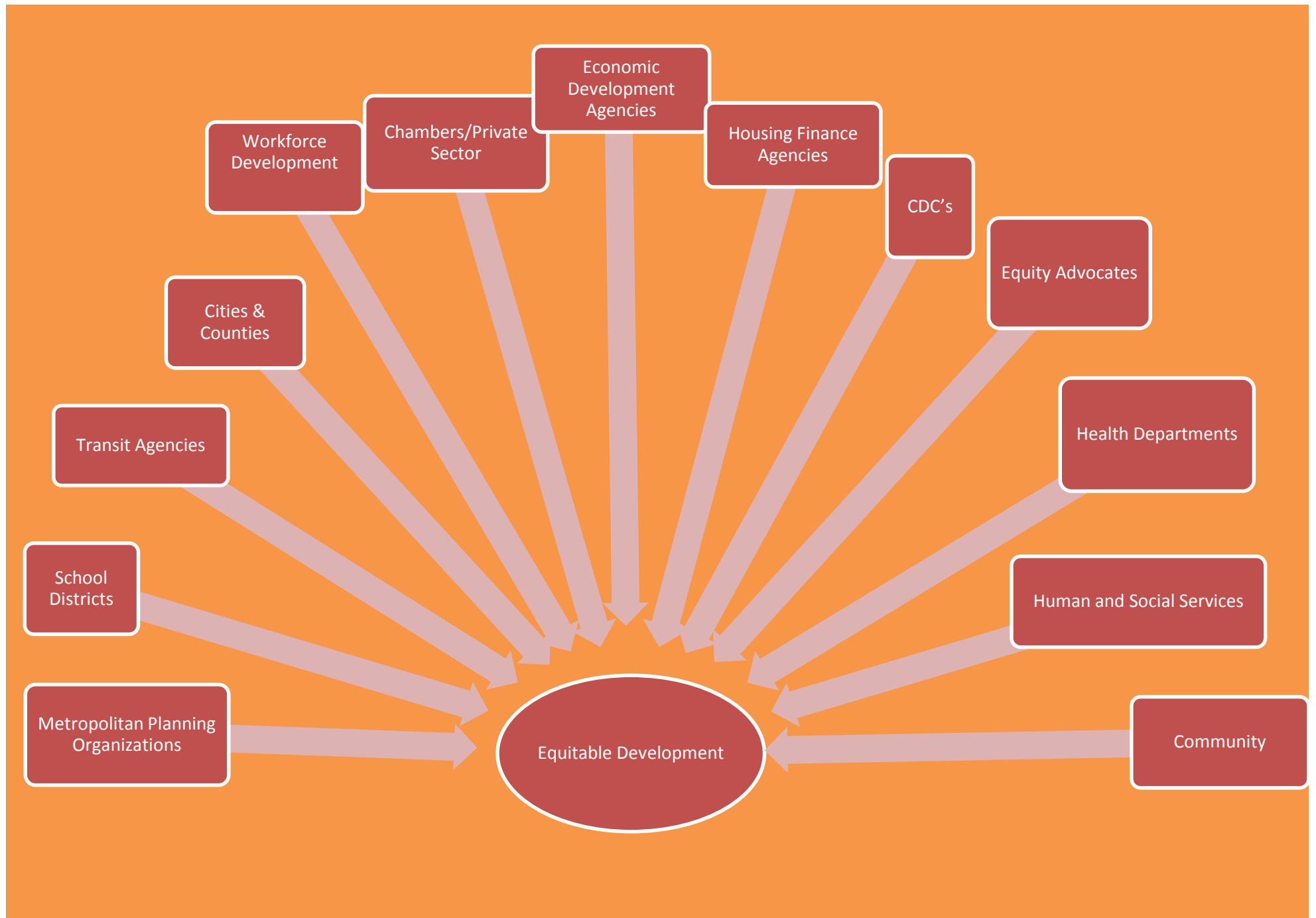
## Integrate people, place & economy

- Place-based, people-oriented strategies
- Community leadership and voice
- Inclusive policy changes
- New inclusive business and financing models

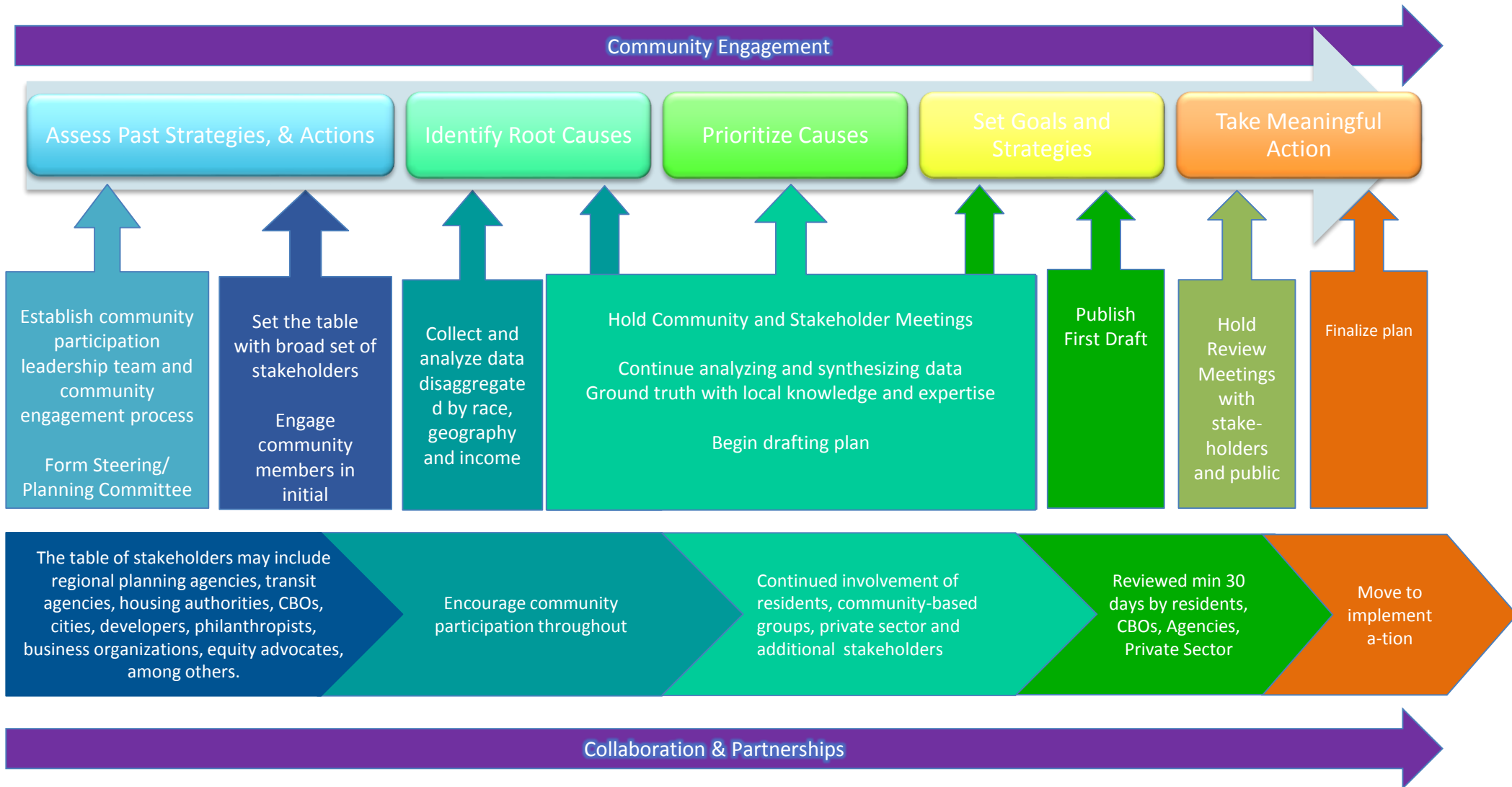




# Integrated planning – Setting the table for success



# Inclusive Planning Processes



# A Framework for Equitable Development Policies

The competitiveness of cities and regions depends on people of all races and backgrounds having legitimate opportunity to thrive:

- Create and sustain “good quality” jobs
- Support locally owned and operated businesses, with emphasis on opportunities for women and communities of color
- Increase presence and impact of diverse entrepreneurs in the larger export, innovation and tech economy
- Create and expand opportunities for folks with criminal history to obtain good jobs.
- Build on local assets and talents, serve needs unmet by market
- Create local wealth building ventures and supportive policies
- Co-locate: affordable housing (rental and home ownership), transit, economic development
- Anti-displacement and cultural preservation – housing and small business
- Must focus on building the capacity of people: Early childhood –STEM, tutoring, high-school and community college/private-sector partnerships, sustainability.....



# Examples

## Stanford Social Review : The Curb Cut Effect

[https://ssir.org/articles/entry/the\\_curb\\_cut\\_effect](https://ssir.org/articles/entry/the_curb_cut_effect)

- **Cincinnati, Ohio**, [Minority Business Accelerator \(MBA\)](#) ensuring that Black- and Latino-owned businesses are at their most competitive, spurring economic growth
- **Milwaukee, Wisconsin**, community development transformed a blighted commercial corridor into a bastion of healthy food, job training, and local businesses
- Youth entrepreneurship around urban farming and food production programs at the **Detroit Food Academy**. Production programs in **Denver, Chicago, and Brooklyn** - leveraging sustainable agriculture to grow good jobs.
- **Grand Rapids, Michigan**, [Cascade Engineering](#) helped create a prison-to-profession pipeline for formerly incarcerated individuals. Sister effort was inspired **Louisiana**, where returning residents are connected to training and mentorship with regional employers
- Blue1647, an entrepreneurship and technology innovation center founded in **Chicago's** Pilsen neighborhood is connecting youth of color to career pathways in tech through educational and workforce development

# Discussion

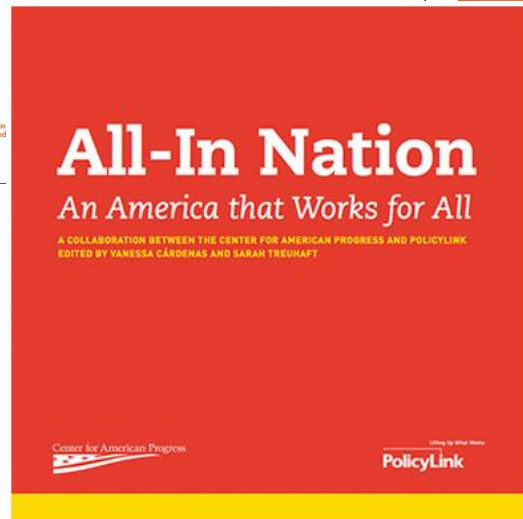
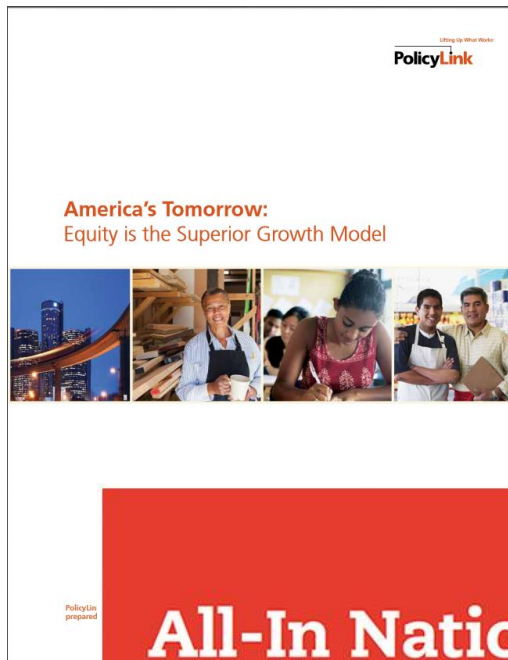
- What are the opportunities to engage the private sector more concerted in solving disparities and tough community challenges?
- Do you believe the private sector uses demographic change and disaggregated data to shape workforce and hiring strategies?
- If not, how might you help them use this information.
- If so, how might you partner with them to help shape community-driven strategies?

# Underpinnings of Successful Community Development Strategies

- Shift the narrative/Build private-sector will
- Data Driven Analysis and Decision Making
- Influence Local and Regional Plans
- Community Leadership

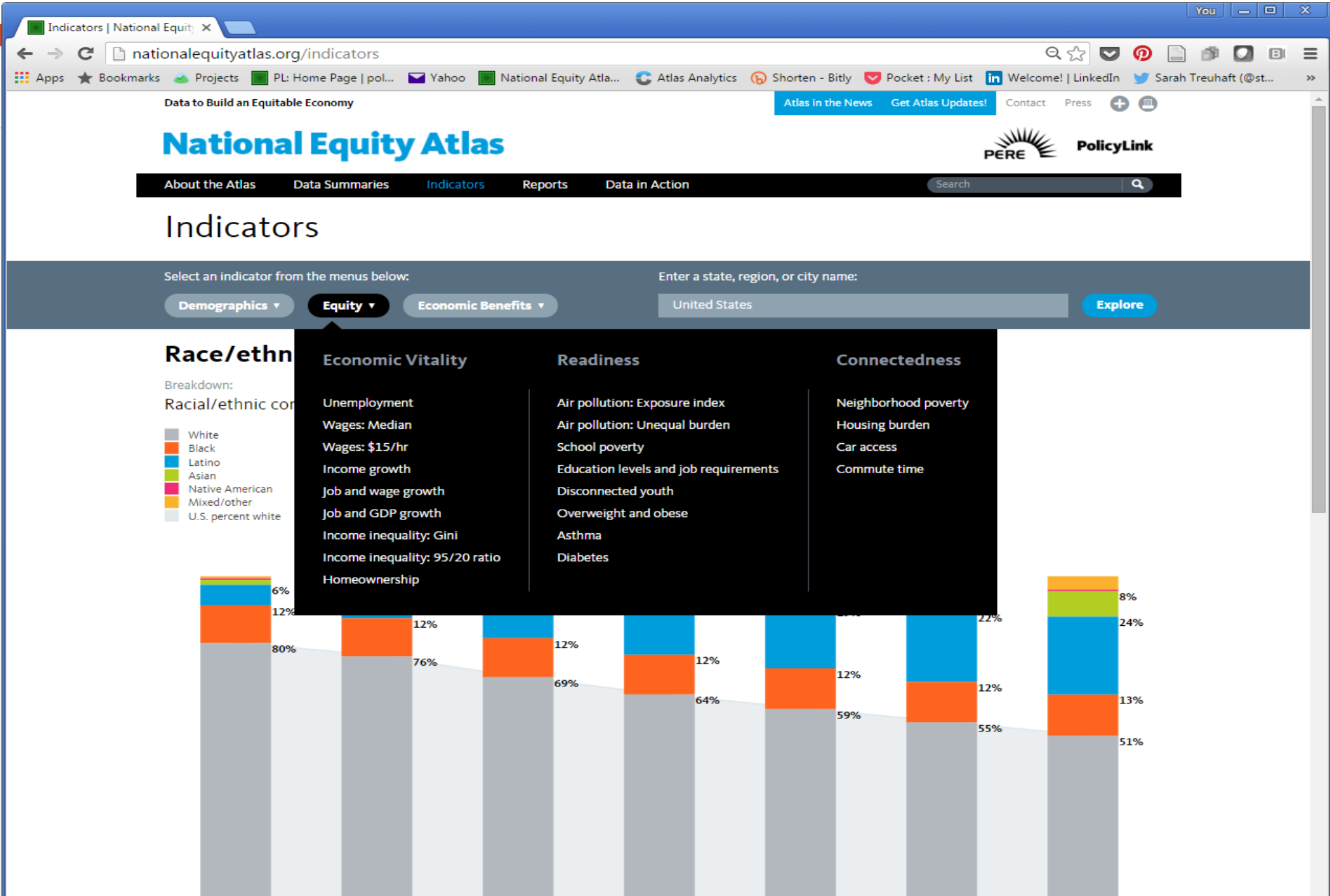


# Shift the Narrative



# Data Driven Analysis and Decision Making

www.nationalequityatlas.org



# Influence Local and Regional Plans

AFFIRMATIVELY FURTHERING FAIR HOUSING



# Influence Local and Regional Plans

## Results of inclusive integrated planning

### 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





# Community Leadership

## King County Model for Community Engagement and Decision Making

Levels of Community Engagement				
We inform	We consult	We engage in dialogue	We and community work together	Community directs action
Characteristics of Engagement				
<ul style="list-style-type: none"> <li>Primarily one-way channel of communication</li> <li>One interaction</li> <li>Term-limited to event</li> <li>Addresses immediate need of county and community</li> </ul>	<ul style="list-style-type: none"> <li>Primarily one-way channel of communication</li> <li>One to multiple interactions</li> <li>Short to medium-term</li> <li>Shapes and informs county programs</li> </ul>	<ul style="list-style-type: none"> <li>Two-way channel of communication</li> <li>Multiple interactions</li> <li>Medium to long-term</li> <li>Advancement of solutions to complex problems</li> </ul>	<ul style="list-style-type: none"> <li>Two-way channel of communication</li> <li>Multiple interactions</li> <li>Medium to long-term</li> <li>Advancement of solutions to complex problems</li> </ul>	<ul style="list-style-type: none"> <li>Two-way channel of communication</li> <li>Multiple interactions</li> <li>Medium to long-term</li> <li>Advancement of solutions to complex problems</li> </ul>
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

# Community Leadership



## Boards and Commissions Leadership Institute



- Sacramento
- San Diego
- Houston
- Minneapolis
- Kapa`a, Hawai'i
- Seattle
- Baltimore
- Visalia, CA
- Bay Area



# Strategies For Health and Econ Development



## Access to Healthy Food

Introduces four tools – Grocery Store Dev., Corner Stores, Farmers' Markets, and Urban Ag. and Community Gardens – that help increase access to healthy, fresh, affordable food. (Created January 2010)



## Equitable Food Hubs

Describes food hubs as an emerging retail strategy that has the potential to create a more equitable food system. (Created May 2014)



## Grocery Stores

Highlights a number of strategies to help address the food access challenges and provides guidance for attracting fresh food retail into underserved communities. (Created May 2010)



## Corner Stores

Offers residents, policymakers, business leaders, and advocates ideas and strategies for improving small stores in underserved communities. (Created May 2010)



## Farmers' Markets

Details the challenges associated with starting and sustaining farmers' markets in low-income communities of color. (Created May 2010)



## Local Food Procurement

Provides an overview of how stakeholders can advocate for and implement local food procurement policies in an equitable manner. (Created March 2015)



## Urban Agriculture and Community Gardens

Highlights strategies to help address the food access challenges and provides guidance for attracting fresh food retail into underserved communities. (Created 2010)



# Land use and environment



## Community Mapping

Mapping can be used to advocate for community benefits, convey development opportunities, track vacant properties, and more. (Created April 2001)



## Community Reinvestment Act

Congressional mandate that financial institutions help meet credit needs of the communities in which they operate. (Created November 2001)



## Developers Exactions

Requires new commercial developments to contribute fees to the development of affordable housing, community services and infrastructure. (Created February 2002)



## Foreclosed Properties

Use this tool to steer neighborhoods back to sustainable recovery after foreclosure processes are well underway. (Created July 2009)



## Housing Trust Funds

Public funds, established by legislation, ordinance or resolution, to receive specific revenues dedicated to affordable housing development. (Created June 2001)



## Inclusionary Zoning

Land use regulation mandating a percentage (usually 15-20%) of the housing units in all larger projects be affordable to people of low and moderate incomes. (Created 2003)



# Land Use and Environment



## Brownfields

Encourages redevelopment of brownfields -- abandoned, idled, or underutilized commercial or industrial sites. (Created July 2007)



## Commercial Stabilization

Techniques employed by organizations to preserve cultural organizations and longstanding commercial enterprises that define the historic character of communities. (Created July 2002)



## Infill Incentives

Infill incentives can produce new housing units, reduce blight, preserve open space, reduce traffic, and encourage retail development that serves the needs of existing residents. (Created March 2002)



## Real Estate Transfer Taxes

Techniques through which tax regulations can limit two destabilizing practices in low- and moderate-income communities: delinquency and speculation. (Created January 2003)



## Commercial Linkage Strategies

A range of programs and fees that tie economic development to the construction of affordable housing. (Created July 2002)



## Community Land Trusts

This alternative property ownership model encourages permanent affordability and wealth-building. (Created June 2001)



## Limited Equity Housing Cooperatives

A partnership in which residents collectively own and control their housing. (Created July 2001)



## Transit Oriented Development

How to implement TOD -- mixed-use, pedestrian-oriented communities located around public transit stations - in a way that achieves equity goals. (Created April 2008)



# Economic Opportunity



## CDCs with Resident Shareholders

Offers low-income residents the opportunity to own equity in real estate projects spearheaded by CDCs. (Created November 2001)



## Community Mapping

Mapping can be used to advocate for community benefits, convey development opportunities, track vacant properties, and more. (Created April 2001)



## Employer-Assisted Housing

Most EAH programs provides rental assistance or increases the housing in the surrounding community for an employer's workers. (Created October 2007)



## Living Wage Provisions

Ordinances that ensure the employees of public/private contractors receiving public sector funding, and public employees are paid wages at pace with regional cost of living measures. (Created December 2001)



## Local Hiring

An array of strategies that connect economically marginalized communities to regional job opportunities. (Created August 2002)



## Minority Contracting

Ensures that healthy local businesses owned by people of color are a basic component of strong, sustainable communities. (Created August 2002)



## Resident-Owned CDFIs

Resident-owned community financial institutions build assets for low-income residents. (Created February 2002)



## Transit Oriented Development

How to implement TOD -- mixed-use, pedestrian-oriented communities located around public transit stations - in a way that achieves equity goals. (Created April 2008)



# Affordable Housing



## Affordable Housing

Based on a workshop, this is an umbrella tool that introduces advocates to affordable housing strategies and helps them match their goals with appropriate tools. (Created January 2007)



## Cooperative Ownership Models

Co-op models targeted to low-income residents can offer financial benefits and experience in running a democratically-controlled enterprise. (Created February 2002)



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## Just Cause Eviction Controls

Implement these laws to protect renters against being unfairly evicted by landlords who want to capitalize on the rental/housing market. (Created



## Code Enforcement

Can be an important tool for protecting tenants. (Created March 2002)



## Expiring Use: Retention of Subsidized Housing

Preserve affordable rental units by protecting subsidized housing units with expiring contracts. (Created August 2002)



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Preserve affordable rental units by protecting subsidized housing units with expiring contracts. (Created August 2002)



## Rent Control

Protections to slow the pace of rapidly escalating rental prices. (Created December 2001)



# Equitable Development Toolkit

## 25 Tools, and More on the Way [www.policylink.org](http://www.policylink.org)

### Land Use and Environment

- Community Mapping
- Inclusionary Zoning
- Infill Incentives
- Brownfields
- Commercial Stabilization
- Commercial Linkage Strategies

### Health and Place

- Healthy Food Retailing
- Asthma and the Environment
- Code Enforcement

### Coming Soon:

- Urban Parks and Greening
- Climate Change Advocacy
- Foreclosed Properties

### Affordable Housing

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

### Economic Opportunity

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

More than education, jobs and transportation and amenities!

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*Reduce racial barriers and increase access to opportunity*

*Implicit Bias  
Insights as  
Preconditions  
to Structural  
Change*

White/ Pleasant	Black/ Unpleasant
<b>Shanice</b>	
Press E to classify as White or Pleasant or I to classify as Black or Unpleasant	

Black/ Pleasant	White/ Unpleasant
<b>Happiness</b>	
Press E to classify as Black or Pleasant or I to classify as White or Unpleasant	

# Discussion

- What are the opportunities to engage the private sector more concertedly in solving disparities and tough community challenges?
- Do you believe the private sector uses demographic change and disaggregated data to shape workforce and hiring strategies?
- If not, how might you help them use this information.
- If so, how might you partner with them to help shape community-driven strategies?





# Thank You!

Questions:

Sarita Turner, Associate Director, PolicyLink | [sarita@policylink.org](mailto:sarita@policylink.org)