

Strategies to Advance Racial Equity in Housing Response and Recovery: A Guide for Cities during the Covid-19 Pandemic

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The Covid-19 pandemic has set in motion an unprecedented economic downturn and exposed the deep failings of our housing system. Even before the pandemic, nearly [38 million US households](#) were spending more than they could afford on housing, and [more than 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 Native Hawaiian and Pacific Islander, Native American, and Black communities experience [the highest rates of homelessness](#).

Before the Covid-19 pandemic hit, many people were only one missed paycheck away from forgoing rent or other basic necessities like food and medicine. Since then, unemployment claims have surged to unprecedented levels—[nearly 50 million](#) from March through June 2020—and many people are not

getting the benefits they need. Workers of color, who were already paying more than they could afford on housing, are most impacted by this crisis, and they disproportionately make up the [frontline workforce](#) as well as those facing job and income loss. Asian American and Pacific Islander communities are facing a [rise in hate crimes](#) fueled by xenophobic rhetoric about the pandemic, causing physical harm as well as economic and job losses.

In the midst of this pandemic and recession, people have been taking bold action to build a better future, centering Black communities and racial equity. Communities around the country, following the leadership of Black organizations, are rising up against police violence and calling for government accountability that both removes police and invests in areas such as housing, health care, education, and jobs that actually make communities safer.

This paper provides a set of recommendations to advance racial equity in housing through the implementation of Covid-19 relief and recovery strategies, organized into four areas of action:

- 1. Prevent evictions and protect tenants.**
- 2. Address homelessness and advance housing as a human right.**
- 3. Sustain and increase community ownership and permanently affordable housing.**
- 4. Divest from the police and invest in racial equity.**

Strategies that cities can implement in each of these four areas are described below. This is not a comprehensive list of all the actions cities can take, but rather a list of strategies and recommendations developed through a series of conversations with more than 50 leaders at the neighborhood, city, and national levels.

Cities must not only act quickly, but also deliberately, with community stakeholders at the table representing those most directly impacted and at risk of harm. This paper is to help guide local government housing and community development staff, policymakers, and community advocates and stakeholders to develop local response and recovery strategies. Any local strategy should be developed with the community, informed by data, and have mechanisms for transparency and accountability built in. For more about co-creating strategies with community partners, see our related resource [Inclusive Processes to Advance Racial Equity in Housing Recovery: A Guide for Cities during the Covid-19 Pandemic](#).

Principles for an Equitable Response and Recovery

In crafting their housing response and recovery strategies, city leaders must lead with equity—just and fair inclusion into a society in which all can participate, prosper, and reach their full potential. History has demonstrated that if recovery efforts do not lead with equity, the most vulnerable residents, particularly low-income people and people of color, can be left behind or even further harmed.

Principles for an equitable response and recovery are outlined below:

- **Center racial equity.** Lead with race and gender in determining both who is most affected and who is facing the most harm.
- **Put people first.** Implement strong accountability measures and regulate funds to ensure that economic and political power is not further concentrated in the hands of the wealthy few.
- **Invest in community infrastructure.** Invest in both physical and social infrastructure to ensure that strategies can be sustained for the long term. In particular, cities must get in front of the wave of foreclosures and speculation and preserve generational wealth in communities of color by identifying neighborhood assets and prioritizing at-risk properties for intervention.
- **Build an equitable economy.** Implement race-conscious policies and investments to ensure that all residents are economically secure and able to meet their most basic needs, such as housing and health care, while reducing inequality and the racial wealth gap.
- **Protect and expand community voice and power.** Develop a strategy that centers the voice and lived experience of those most impacted by the crisis.

For more on these principles, visit policylink.org/covid19-and-race.

Strategies to Support an Equitable Recovery and Advance Racial Equity in Housing

Below is a list of strategies that cities are taking or could take to provide immediate relief to residents facing a housing crisis and to move toward structural change for a more equitable housing system.

1. Prevent evictions and protect tenants

As courts reopen and eviction moratoriums [expire](#) in many places, communities will experience a [crushing wave](#) of evictions. Evictions disproportionately harm people of color, causing higher poverty rates, higher rates of homelessness, and significant health risks, which is especially alarming during a global pandemic. Those most at risk of and impacted by eviction [include](#) undocumented and mixed-status families, Black renters, Black women-headed households, as well as people suffering from income and job losses during this pandemic. The following strategies can prevent widespread evictions, and when implemented together, can increase housing stability for precariously housed renters.

- **Extend and strengthen existing eviction moratoriums.** [Over 150 cities, more than 35 states](#), and [the federal government](#) have passed some form of eviction moratorium, and many courts have closed to civil proceedings, effectively preventing eviction filings from moving forward. However, many places are facing the end of these initial efforts as courts reopen and eviction moratoriums expire. This will [place tenants at risk](#), especially those who have lost jobs and income during the pandemic without sufficient replacement income to cover their living expenses. Where allowed by enabling legislation at the state level, cities can extend and strengthen eviction moratoriums. The [strongest moratoriums](#) will cover all tenants and types of evictions, last through the health emergency and beyond, permanently remove nonpayment of rent during the Covid-19 pandemic as a cause of action for eviction, and provide for adequate repayment periods for tenants who get behind on their rent. Cities should also take measures to protect tenants from predatory debt collection practices for debt that becomes due during the moratorium period.

Passing a Permanent Eviction Moratorium in San Francisco

On June 9, 2020, San Francisco passed an [ordinance preventing residential evictions](#) for nonpayment of rent during the eviction moratorium period due to coronavirus-related financial hardship. The ordinance also bans late fees or interest associated with the missed payments. Tenants are still obligated to pay any accrued back rent; however, they cannot ever be evicted for inability to pay that was caused by the Covid-19 pandemic.

- **Provide funding for legal assistance to prevent eviction.** When tenants have [legal representation during eviction proceedings](#), they are significantly less likely to lose their homes. However, while [90 percent](#) of landlords have legal representation in the eviction process, only 10 percent of tenants do. Legal services are particularly critical for undocumented people, not only because they are disproportionately subject to unfair evictions but also because they are excluded from recovery programs. Many legal service providers are prohibited from representing undocumented people with the public funding they receive, so those who are undocumented often have even less access to legal services than other vulnerable groups. Prior to the outbreak of Covid-19, New York City, Philadelphia, and San Francisco had passed laws [guaranteeing](#) low-income tenants a right to counsel in housing court. Atlanta, Baltimore, Detroit, and other places are expanding legal representation for tenants to protect against eviction during the pandemic by using [CARES \(Coronavirus Aid, Relief, and Economic Security\) Act](#) funding and other funding streams. Some places, such as Philadelphia, have also [penalized](#) landlords who have tried to evict in violation of existing local, state, or federal moratoriums.

- **Ensure relief funds reach the most vulnerable.** More than 100 cities and states have used local general fund dollars as well as state and federal resources to [establish](#) emergency rental assistance funds for tenants struggling to pay. If the relief funds are not sizable or designed to target the most vulnerable tenants, many people are at risk of losing their homes. Small landlords are also at risk of foreclosure, leaving neighborhoods vulnerable to private equity purchases and speculation. To ensure the funds will reach those who are most vulnerable to evictions, it is essential that cities partner with community-based groups on program design, including eligibility criteria, application process, fund disbursement, and tenant outreach, particularly for people who are undocumented or speak a language other than English. Landlords who receive funds through rent relief programs should be required to follow guidelines to ensure tenants are protected from unethical behavior and to stretch scarce public dollars. New Haven is considering a rent relief program that would limit rent payments to 30 percent of a tenant’s income, with the landlord accepting a reduction in rent payment, and the relief fund making up the remaining difference.
- **Support rent and mortgage cancellation.** [Rent and mortgage cancellation](#), coupled with relief for affordable housing providers and property acquisition funds, can effectively provide immediate relief and prevent evictions for the most vulnerable renters who might not be eligible for other assistance programs. Denver, New Orleans, San Francisco, and Seattle have passed resolutions urging state and federal action; Ithaca, New York, has asked the New York Department of Health for authority to retroactively cancel rent for three months. Any program for rent and mortgage cancellation should be coupled with relief funds for affordable housing providers and property acquisition funds, described in later sections.
- **Work with public housing authorities to reduce evictions.** Public housing authorities can request waivers from the US Department of Housing and Urban Development and can deploy [additional strategies](#) to help their families stay housed, including expediting the processing of loss of income claims to ensure families are able to reduce their rent liability.
- **Invest in tenant education and organizing.** Tenant organizations are the best way to educate and encourage tenants about their rights. They are also invaluable to local governments that want real-time feedback about implementation of rental policies. Tenant associations, unions, and organizing groups can connect tenants with vital information and legal resources to help them avoid eviction. They can also organize residents in buildings where there are pervasive problems to negotiate a fair resolution with the landlord that allows tenants to stay in their homes. In 2018, New York City launched the [Partners in Preservation](#) program that provides funding for community-based organizations to coordinate on tenant organizing and education, code enforcement, and other anti-displacement strategies using a data-driven process to identify buildings where harassment and displacement are likely to happen.
- **Pass permanent tenant protections.** Even before the Covid-19 pandemic, many tenants were facing eviction due to no-fault evictions, landlord harassment, “renovictions” from unit remodels, and other actions beyond their control. Although the eviction moratoriums will eventually expire, cities can put policies in place now that will provide tenant protections beyond this crisis, including rent control, just cause eviction, and other protections. The St. Paul City Council is considering a [package of tenant protections](#), including [just cause](#), fair tenant screening criteria, and security deposit caps. The City of Minneapolis passed a [similar set](#) of tenant protections last year.

Calculating the Size of Rent Relief

Cities face challenges in determining how much housing relief funding to dedicate to immediate rental assistance. In Louisiana, the needs were calculated to be [\\$250 to \\$500 million](#) through the end of 2020, on the basis of different scenarios of unemployment levels, access to unemployment benefits, and access to the federal Pandemic Unemployment Assistance.

2. Address homelessness and advance housing as a human right

Even before Covid-19, more than 500,000 people were experiencing homelessness in the US, and this is surely an undercount. Discrimination, systemic racism in employment and the criminal justice system, and real estate speculation in historically underinvested Black and Latinx neighborhoods have caused significant racial disparities in terms of who suffers from homelessness. Black residents are 13 percent of the overall population in the US, but comprise [40 percent](#) of people experiencing homelessness. [People with disabilities](#), members of the queer and transgender communities, and [people who are formerly incarcerated](#) are also disproportionately impacted by homelessness. The outbreak of Covid-19 has made homelessness an even greater risk to health and safety—people who are on the street and living in shelters cannot safely maintain social-distancing health guidelines and do not have access to life-saving supplies such as handwashing stations and clean face masks. Domestic violence is a leading cause of homelessness for women and there are [indications](#) that Covid-19 shelter-in-place guidelines have led to an increase in abuse. As shelters reduce or stop intake, people are evicted for unpaid rent, and temporary emergency hotel vouchers expire, many places are already seeing a rapid increase in people who are forced to live on the streets. Covid-19 [response and recovery efforts](#) must not only address immediate needs, but also move toward housing-first models that assert housing as a human right for all people. Below are strategies that cities can use to address homelessness and advance housing as a basic need.

- **Suspend the demolition of encampments.** Pursuant to [CDC guidelines](#), dismantling encampments or forcing unhoused people to move is inadvisable during the pandemic. These guidelines stipulate that, if adequate housing options are not available, cities should allow people who are living unsheltered or in encampments to remain where they are, and should ensure adequate bathrooms, sanitation, and health and outreach services are readily available. Similarly, cities can suspend enforcement of towing and issuance of parking tickets for cars and RVs that people are using in order to shelter. In response to health concerns, Los Angeles has partially [suspended its municipal code](#) to allow tents to stay up 24 hours a day.
- **Ensure people being released from incarceration can find stable housing.** Covid-19 runs rampant through jails, prisons, and other congregate settings where people are not able to quarantine or maintain a safe social distance. Cities, counties, and states should all take immediate action to depopulate jails and prisons. However, people being released do not necessarily have access to housing. In [Connecticut](#), Justice Assistance Grant (JAG) funding has been used to provide temporary rental assistance and move-in costs for people returning from prison.
- **Prohibit discrimination against people with vouchers.** Housing vouchers such as Mainstream Vouchers and Shelter Plus Care provide rental assistance for people experiencing homelessness. However, many landlords refuse to accept these vouchers, or use Covid-19 emergency public health measures to claim they are prohibited from showing units to people desperately in need of housing. Cities can enact [source of income nondiscrimination](#) policies banning landlords from discriminating against tenants based on how they will pay the rent, whether it is with a Housing Choice Voucher or other forms of public assistance. Dozens of cities and 18 states have [passed](#) some form of source of income nondiscrimination policy in recent years.
- **Advance housing first and use community-based solutions to help people find homes.** In times of crisis, it is easy to turn to big institutions that may have limited experience working with the unique needs of different populations. Even when these entities are able to provide immediate shelter, they are often ill equipped to provide long-term stability for vulnerable populations. People experiencing homelessness face stigmatization, racial discrimination, dehumanization, and other stressors that negatively impact their health, especially their mental health. Housing-first models are proven to be highly effective at moving people into permanent, safe, and healthy housing situations, and should be at the core of any local response to people experiencing homelessness. [Community-based solutions](#), such as [host homes](#) and working with community partners and chosen-family networks, can help people—especially those returning from incarceration; [survivors of domestic violence](#); and queer, transgender, and emancipated youth—find stable, supportive housing.

- **Use hotels for emergency housing, coupled with an acquisition strategy to create permanently affordable housing.** Cities can use Federal Emergency Management Agency (FEMA), Coronavirus Relief Fund (CRF), and other funding streams to provide emergency housing and safe havens in hotels for people who are unhoused; released from detention; or forced to leave their homes because of habitability problems, safety concerns, and domestic violence. However, when these emergency funds expire, many will be at risk of being forced back onto the street or into unsafe home environments. Domestic violence has increased during the pandemic, and local jurisdictions should increase funding to ensure survivors of domestic violence have a safe place to shelter. In [Oakland](#) and [Missoula](#), city and county agencies have purchased motels/hotels to provide both short-term emergency housing for homeless individuals during the pandemic and to convert the buildings into shelters and permanently affordable housing.

3. Sustain and increase community ownership and permanently affordable housing

The 2008 foreclosure crisis wiped out [trillions of dollars of generational wealth](#), particularly in Black and Latinx communities, which ushered in a dramatic rise in renter households and private equity investment firms serving as landlords and contributed to the pervasive housing inequities we see today. This outcome was not inevitable; it was a consequence of [federal government decisions and policy choices](#). Many of the same private equity investors who bought up millions of homes during the 2008 recession—often in bundles of thousands at a time and at a steep discount from the federal government—[are poised](#) to swoop in and decimate community wealth again. Small landlords of color and other lower cost housing providers operate at low margins and have few reserves to weather an economic downturn, putting them most at risk of being forced to sell their properties. Cities, public housing authorities, and other local agencies can take action now to [preserve](#) and increase community ownership and improve neighborhoods by ensuring low-income homeowners, small landlords, and affordable housing providers have access to relief; supporting community ownership to expand permanently affordable housing; and halting predatory speculation. Investments in stabilizing neighborhoods and creating new affordable housing opportunities should be done with fair housing considerations in mind, and within a framework of reparations to address past hardships due to decades of redlining, segregation, disinvestment, and predatory investments. The following strategies can be used by cities to sustain and increase community ownership and permanently affordable housing.

- **Prevent mortgage foreclosures.** The federal CARES Act allows for mortgage forbearance for federally backed mortgages for both homeowners and landlords. However, many property owners may not know if they are eligible or how to request forbearance with their lenders. Cities can provide education, outreach, and legal services for low-income property owners explaining how to access federal mortgage forbearance and prevent foreclosure. Cities such as [Minneapolis](#) are using CARES Act dollars to restart foreclosure prevention programs that were created during the 2008 foreclosure crisis.

Tenant-Led Property Acquisition in Minneapolis

In a victory for efforts to reclaim tenants' homes and create permanently affordable housing, Land Bank Twin Cities, Inc., acquired [five apartment buildings](#) with the help of a zero-interest loan from the City of Minneapolis in May 2020, and will resell these homes to the tenants, the 40 families of Sky Without Limits Cooperative, within two years.

- **Provide property tax relief for low-income homeowners and small landlords of color.** Many long-time homeowners and small landlords of color do not have outstanding mortgage debt, but are still at risk of losing their properties because they are unable to pay other costs, such as property taxes and expensive deferred maintenance. Cities such as Cleveland, Detroit, Philadelphia, and Washington, DC, have all established tax foreclosure prevention programs to help low-income homeowners stay in their homes. Philadelphia's [Longtime Owner Occupants Program](#) reduces property tax payments for low-income homeowners who have lived in their homes for 10 years or more.
- **Pass policies to limit investor activity and speculation.** Coming out of the last economic recession, the share of the nation's housing stock that is investor-owned grew rapidly, particularly single-family homes and smaller rental buildings. Institutional investors own [62 percent](#) of small multifamily properties (5–24 units) and roughly half of all rental units; large investors have announced that they anticipate making significantly more investments in housing in the current downturn. Economic recessions tend to increase speculative activity in low-income and distressed neighborhoods. Both speculation and an increase in investor ownership represent a loss of wealth-building opportunities for homeowners and smaller property owners of color. Cities can implement policies and taxes to remove incentives for real estate speculation, including land value uplift taxes, property flipping taxes, out-of-state investor and transaction taxes, and vacancy taxes (including blight taxes on investor-owners). Cities can also dampen investor activity by limiting the number of properties an investor can purchase in their community within a period of time.
- **Build the capacity of low-income tenants and community nonprofits to acquire property.** In many places, there is a need for organizations with the capacity to purchase small rental buildings or to support tenants in purchasing property and moving into sustainable ownership opportunities. Cities can use recovery dollars to invest in supporting organizations, particularly tenant-based organizations and groups led by people of color, to be prepared to acquire, operate, and maintain buildings as permanently affordable housing. San Francisco has a capacity-building grant program for organizations that work on their Small Sites Program described later in this section. Cities can also step in as the first buyer to hold the properties until local organizations are ready to own and operate; Los Angeles has done this through [Restore Neighborhoods LA](#).
- **Develop an opportunity to purchase policy.** Cities can create opportunity to purchase policies that give tenants, nonprofits, and local governments the first opportunity to purchase buildings that come up for sale and make these properties permanently affordable. The most effective policies are those coupled with acquisition funds to purchase the properties (see below). In Washington, DC, tenants have organized to [preserve close to 1,400 units](#) over 10 years using the [Tenant Opportunity to Purchase Act](#) (TOPA). Cities can also explore creating a right to purchase specific units in a building, to protect low-income residents without having to purchase the entire building.
- **Create a property acquisition and affordable housing development fund and financing.** A growing number of cities have developed funds for the acquisition of small sites and housing preservation. Low- or no-interest loan funds can also provide critical financing for property acquisition. Recovery funds—including HOME, community development block grant (CDBG), and Section 108 loans—can be leveraged for this kind of long-term investment strategy, which prevents the same properties from being cycled through speculative activity with each economic downturn. In addition, cities can support the development of affordable housing in neighborhoods that have experienced disinvestment and displacement, as well as exclusionary neighborhoods, through dedicated funding and zoning changes. The [San Francisco Small Sites Program](#) provides acquisition and rehabilitation loans to nonprofit organizations such as [MEDA](#) to buy buildings before investors do. Atlanta is considering using HOME, CDBG, and local funding sources to target small multifamily buildings that are at risk of being flipped.

4. Divest from the police and invest in racial equity

Housing and policing are deeply linked. The uprisings against police brutality that were sparked in Minneapolis with the police killing of George Floyd on May 25, 2020, have spread across the country. Communities and cities around the country are listening to demands from Black-led organizations not only to reform policing, but also to divert funding from police and reallocate it to investments in community safety, including housing. During the height of the protests in June 2020, the Movement for Black Lives released [protest demands](#) calling for reallocating local resources toward housing and rent and mortgage cancellation, demands echoed in protests across the country. Below are strategies that cities can use to divest from the police and invest in racial equity.

- **Reduce police budgets and instead invest in the community.** In this economic recession, cities are facing significant reductions in revenues, creating an opening to realign local resources to strategies that will lead to the health and safety of all. Many community groups and elected officials are calling for city budgets that maintain or increase funding levels for essential community investments in housing, health care, education, and services, and that reduce police budgets. Some public housing authorities have their own police departments; they can divest from these entities and instead invest in on-site social services and other tenant supports.
- **Reduce the use of police for noncriminal activity and end nuisance evictions.** Police forces are used to enforce evictions and other housing-related activities that do not need a response with force. These police responses can also lead to nuisance evictions, causing a person to lose their home simply because of policing activity. San Francisco Mayor London Breed has [announced a plan](#) to eliminate police response to noncriminal activity.
- **Support Black-led organizations responding to the immediate crisis and investing in long-term recovery strategies.** Black residents are experiencing multiple and severe negative impacts from high Covid-19 death rates, high job and income loss from the economic recession, and high levels of police violence. Black-led organizations have been on the front lines of responding to all these crises, with less resources and capacity than other organizations. Cities should make concerted efforts to direct resources and supports to Black-led groups. [Cities can use inclusive procurement and contracting practices](#) to shift resources to organizations most qualified to respond to needs in the highest-risk communities.
- **Remove housing barriers for people with criminal records and their households.** People with criminal records face particular barriers to housing, and friends and family can risk losing their housing by allowing their loved ones to stay with them. Fair chance housing ordinances prohibit questions regarding past felony convictions on housing applications and ban language in rental listings that exclude people with arrest records, conviction records, or criminal history. To address discrimination based on a prior criminal record, the City of Berkeley passed a [fair chance housing policy](#) that prevents landlords from conducting criminal background checks during the application process.

Funding

While some of the strategies below would require significant funding at the state and federal level to be effective, others can be implemented with [little to no cost](#) or with existing funding sources. To effectively implement these strategies, the overall funding available to cities must ultimately be expanded. The CARES Act, passed in April 2020, provided immediate, short-term resources that cities can and should use to reach the communities with the greatest need. If they have not already done so, cities should set up tables with community-based organizations from impacted communities to develop their response and recovery strategies and to have ongoing accountability with these community groups on how resources are prioritized and spent.

Potential funding sources are outlined below:

- **Community Development Block Grant (CDBG):** The CARES Act provided an additional allocation of \$5 billion in CDBG-coronavirus (CV) funding that can be used for a [range of activities](#) related to community development, economic development, and housing assistance.
- **Coronavirus Relief Fund (CRF):** The CARES Act provided [\\$150 billion](#) in flexible funding for states, tribal governments, and cities with populations of more than 500,000 to cover necessary expenditures due to the public health emergency. Some states are using these funds to directly serve unhoused and low-income residents.
- **Emergency Solutions Grant (ESG):** These funds can be used for services and housing for people experiencing homelessness and very low-income households that are at risk of homelessness. Funds can be used for assistance to prevent homelessness, to provide emergency shelter, and to rapidly rehouse people who are unhoused. The CARES Act provided \$4 billion in [ESG-CV funding](#).
- **Federal Emergency Management Agency (FEMA):** The CARES Act includes \$45 billion for [disaster recovery programs](#) broadly.
- **HOME Investment Partnerships Program (HOME):** [HOME](#) funds can be used for building, buying, or rehabilitating affordable housing, or for providing rental assistance to low-income people.
- **Edward Byrne Memorial Justice Assistance Grant (JAG):** The [JAG Program](#) provides funding to prevent or reduce crime and violence.

Table 1: Potential funding sources for each strategy area

Strategy	CDBG	CRF	ESG	FEMA	HOME	JAG	Additional funding notes
Prevent evictions and protect tenants							
Extend and strengthen existing eviction moratoriums.			■				Minimal cost to public sector.
Provide funding for legal assistance to prevent eviction.	■	■					Also local funding sources.
Ensure relief funds reach the most vulnerable.	■	■	■			■	Consider state tax credits or other state discretionary dollars, city general fund, and private donations to reach those excluded from other funds. ESG should be prioritized to support people experiencing homelessness.
Support rent and mortgage cancellation.							Minimal cost to pass a rent cancellation policy, but there may be significant costs to create affordable housing stabilization and property acquisition funds.
Work with public housing authorities to reduce evictions.							Incurred costs may be covered through supplemental funding in CARES Act.
Invest in tenant education and organizing.	■						
Pass permanent tenant protections.							Costs can be covered through fees on landlords.
Address homelessness and advance housing as a human right							
Suspend the demolition of encampments.			■				ESG can be used to provide sanitation and other services.
Ensure people being released from incarceration can find stable housing.	■	■	■	■		■	Also local funding sources.
Prohibit discrimination against people with vouchers.							Minimal cost.
Advance housing first and use community-based solutions to help people find homes.		■	■	■	■		Also local funding sources.
Use hotels for emergency housing, coupled with an acquisition strategy to create permanently affordable housing.		■		■	■		FEMA can cover 75% of hotel voucher costs for 30-day increments; CRF could be used to cover funding gap. HOME can be used to fund permanent housing.

Table 1: Potential funding sources for each strategy area (cont'd)

Strategy	CDBG	CRF	ESG	FEMA	HOME	JAG	Additional funding notes
Sustain and increase community ownership and permanently affordable housing							
Prevent mortgage foreclosures.	■						Also local funding sources.
Provide property tax relief for low-income homeowners and small landlords of color.		■					Cost in the form of reduced property tax revenue collection could be partially offset with CRF.
Pass policies to limit investor activity and speculation.	■						Local funding for enforcement.
Build the capacity of low-income tenants and community nonprofits to acquire property.							Local funding sources and philanthropic funding.
Develop an opportunity to purchase policy.							Minimal cost; see capacity and acquisition fund strategies for additional notes.
Create a property acquisition and affordable housing development fund and financing.	■						Consider Section 108 loans and also local funding sources.
Divest from the police and invest in racial equity							
Reduce police budgets and instead invest in the community.							The costs of investing in community infrastructure would be offset from reductions in general fund expenditures to the police.
Reduce the use of police for noncriminal activity and end nuisance evictions.							Cost savings from reduced policing, but increased costs in other departments (health, social services, etc.).
Support Black-led organizations responding to the immediate crisis and investing in long-term recovery strategies.							
Remove housing barriers for people with criminal records and their households.							Local funding for enforcement.

Conclusion

The unprecedented Covid-19 outbreak has revealed the racialized housing and health inequities that plague low-income Black and Latinx residents in this country. City-led response and recovery efforts must focus on addressing the drivers of this crisis and advancing structural change. As we stand today at the very beginning of another economic recession, city leaders and local government staff must take bold action to lessen the immediate impact of this crisis on communities of color and must enact strategies that will lead to an equitable recovery, one in which racial outcomes are better after this crisis than they were before.

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Cover photo: Residents celebrate the acquisition of five apartment buildings for the Sky Without Limits Cooperative in Minneapolis, Minnesota. Photo courtesy of Inquilinx por Justicia.

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Lifting Up What Works®

Headquarters

1438 Webster Street
Suite 303
Oakland, CA 94612
t 510 663-2333
f 510 663-9684

Communications

75 Broad Street
Suite 701
New York, NY 10004
t 212 629-9570

Washington, DC

1301 K Street, NW
Suite 300 W-414
Washington, DC 20005

policylink.org

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