



Photo: Mariposa, Denver, Enterprise Community Partners

HOUSING AS A HUMAN RIGHT

WE envision a system that embraces housing as critical community infrastructure and as a human right essential to health and well-being. We call for a community-centered, environmentally sustainable and healthy housing system where everyone has a safe, accessible and affordable home.

Housing policy and investment must prioritize the leadership, ideas and needs of low-income and Black, Indigenous, Latino, Asian and Pacific-Islanders and all people of color who together have power and access to adaptive financial resources to transform racially and economically unjust systems. It should address community needs across a spectrum, with a mix of choice and mobility for affordable housing that includes rental, limited equity and shared ownership arrangements, community ownership, and homeownership with access to community assets, including quality green space, medical services, transportation and fresh food. Local leaders and entrepreneurs together with regional networks must be empowered with the necessary resources to build community wealth and retain control at the neighborhood level.

A home, like the earth herself, is a foundational shell whose condition and accessibility is critical to quality of life.

OUR CHALLENGE

For too long we've had a housing system that does not serve us all. The rising cost of housing has left millions of people homeless, or burdened by untenable debt, or living in conditions that are unhealthy, unsafe and unsustainable. Low-income, Black, Indigenous, Latino, Asian and Pacific Islanders and people of color particularly have endured the impact of a housing model that facilitates economic profitability for those with existing financial resources and assets at the expense of the human need for and the right to shelter.

Housing has evolved into a major commodity. Over the last two decades, we have witnessed historical disinvestment in communities of color amid the rise of real estate development with no regard for affordability for existing residents, leading to massive physical and cultural displacement and gentrification. At the same time, development in flood zones, in exurban



areas lacking infrastructure or transit, and near polluted sites, hurt people's health and livelihoods while also contributing to climate change and putting more people in harm's way.

The American Dream via homeownership has not materialized for millions of low-income, Black, Indigenous, Latino, Asian and Pacific Islanders and people of color. In fact, institutionalized racism, redlining and segregation have caused an intentional and systematic devaluation of communities of color, limiting the trajectory for wealth that has benefited white households over generations. Homes in Black communities are undervalued by [an average of \\$48,000](#). Communities of color are limited by a lack of debt-free funding and predatory investment practices that squeeze out legacy property owners, small landlords and mission-driven and community-centered housing developers.

Where we live is the cornerstone for accessing good jobs, quality education, clean air, clean water, fresh food choices, and transportation. Resource-rich neighborhoods cannot be reserved for the few or cut off by the impacts of segregation. Healthy, resilient and affordable housing is a right we all share.

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The community land trust model is all about shifting the mindset of owning land to make a profit to stewarding the land to protect a community's history and culture.



Magaly Cruz,
Center for Transforming Communities,
Memphis



Various Artists including: KAYO, ZEXO, ZO, DOC, Lil D, Wow Wow, Ro, To, Veil, Geo, and more



POLICY RECOMMENDATIONS

1. Build Power: Enable Community Control, Ownership and Wealth Creation

Increase collective ownership of land by enabling shared equity models of housing such as community land trusts and limited equity cooperatives. This is essential to removing land from the speculative market and moving it into community control, while building community power and ensuring permanent affordability.

SHORT-TERM SOLUTIONS

Provide federal resources to shared-equity housing models like community land trusts serving low-income and Black, Brown and Indigenous communities through a public equity model like U.S. Department of Housing and Urban Development's (HUD) [Neighborhood Stabilization Program](#). These funds could provide resources for community organizations, and mission-driven organizations to purchase and maintain properties, with ability to transfer to resident-led community control structures. Funds would immediately support keeping people in homes and businesses as a counter to the eviction and foreclosure impacts from COVID-19 and would address habitability issues such as health, safety and climate resilience. Funds would cover bank rent, seed capital, pre-development costs, acquisition-rehab funding, operating subsidies and be available to local and tribal governments.

Create the conditions for shared equity models to succeed by implementing supportive policies and programs, including:

- Municipal right-of-first-refusal policies and extension of long term-affordability covenants between 60 - 99 years.
- Small sites funding programs as a separate pool of housing gap sources to support acquisitions, allowing programs to be tailored to the needs of the pace of the small property market.

- Monitoring expiring federally subsidized units with an explicitly intervention strategy to support the preservation of units and/or conversion to shared equity models as determined by community housing needs.
- Leveraging publicly owned and vacant land for community land trusts and co-ops.
- Identifying a coordinating entity and funding streams to consistently link healthy and green investments with shared-equity models of ownership and other investments in affordable housing, transportation, economic opportunity, and other community needs.

Increase lending from community development financial institutions (CDFIs) and philanthropy to small projects, small developers and shared-equity models by providing CDFIs with flexible and forgivable resources that can finance projects and borrowers traditionally considered more risky.

Increase collaboration among small and large CDFIs as well as national, local and crowdsourced grants and program-related investments for projects.

Support networks to share information, provide technical assistance and fund learning opportunities on the development, funding and governance of shared equity models.



LONG-TERM SOLUTIONS

Encourage long-term commitments from local governments to keep a significant percentage of land and housing out of the speculative market.

Advocate to increase community leadership in public housing decisions, for example, by increasing the number of public housing authorities which use a land trust and social housing framework instead of a traditional “authority” model that offers a top-down approach.

Restore the federal housing budget and create alternatives to state-level redevelopment funds, all of which could support innovative ownership structures.

Provide more education and training about the land trust model with community members and the public sector to increase understanding and dispel myths.



Photo: Simon Cotton

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For generations, the private capital system has starved people of color of the financial resources that would allow them to become strong, prosperous, and resilient. Government intervention has been ineffective at best in inducing investment in and with people (not neighborhoods) of color. Providing equity-like capital to organizations and entrepreneurs of color allows them to own and shape their communities.

Devin Culbertson,
Enterprise Community Partners



2. Protect Renters, Homeowners and Community Stewards from Displacement Resulting from Gentrification, or from Climate-Related or Man-Made Disasters Including Sustained Community Disinvestment

TYPES OF DISPLACEMENT

DEVELOPMENT-INDUCED:

Increased land values, rising housing prices and property taxes, and increased rents all create pressures on low-income homeowners and renters. Involuntary displacement occurs as rents increase faster than incomes. Increased market pressures also amplify eviction rates, many without just cause, as landlords realize the opportunity to charge higher rents. Commercial leases also increase during this process. Gentrification also fuels increased market speculation and the conversion or demolition of more affordable commercial and housing products into different or higher-value uses. **Green gentrification** also occurs when green and climate-related investments like large scale parks and trails increase land values without protective measures to keep people in place, displacing residents who are priced out of the community.

CLIMATE-RELATED:

Extreme weather events such as hurricanes, flooding, sea level rise, tornadoes or wildfires create direct long-term displacement and destruction. These events can initially create short-term displacement but many low-income renters and homeowners find they are unable to return to their communities, with existing federal disaster recovery policies biased toward higher-income homeowners. Smaller scale but more frequent climate-related displacement also occurs due to increased urban flooding, sea level rise, higher insurance costs, and market pressure by more affluent households. Some of these issues create additional maintenance and homeownership costs that become too burdensome for existing low-income homeowners, leading to displacement.

DISINVESTMENT-INDUCED AND MAN-MADE DISASTER DISPLACEMENT:

Economic crises such as the 2008 housing foreclosure recession displaced many low-income homeowners who lost their home and wealth-building assets, creating long-term economic hardships. Many have not been able to recover. The homeownership rate for Black Americans is at an all-time low. In many Black, Latino, AAPI, Indigenous and low-income communities across the country, sustained disinvestment by the public and private sectors also is a catalyst for displacement. Homes continue to lose value and the cost of maintenance or rehab cannot be recovered from market-rate rents or property values. Subsequent displacement from lack of integrated investments in communities, housing and jobs also increases vulnerability to climate and health impacts. Residents choose to leave their neighborhoods seeking better quality housing and neighborhoods with better quality of life.



SHORT-TERM SOLUTIONS

Strengthen the federal eviction moratorium and foreclosure forbearance while providing federal emergency financial assistance to renters and small landlords. Ensure eligibility of federal funding for states and localities to establish financial assistance programs to cover delinquent rent/mortgages and utility bills for households impacted by COVID-19. Several states used COVID-19 funding to provide this type of assistance, but specific federal eligibility and guidance should be provided to ensure that this critically needed support is provided to all in need. (HUD, Treasury and state governments)

Advocate for local programs to provide rent relief and other funding incentives to low-income homeowners (under 80% AMI) so that households can make needed maintenance repairs, including to mitigate against climate impacts and to make energy efficiency improvements. (Local governments)

Increase federal funding for legal aid to assist tenants facing eviction, and to ensure that legal counsel and guidance is provided in multiple languages. Locally, connect tenants to legal clinics for counsel in cases of an eviction and forced lease agreement changes and increase source of income protections (Department of Justice and local advocates, philanthropy, and county courts)

Prioritize programs to help Black, Brown and Indigenous people become homeowners. Support should include enhanced down payment assistance programs, credit help and alternative credit assessments. (Local governments in collaboration with philanthropy, private lenders, CDFIs and community development corporations)

Accelerate community-ownership models and acquisitions. Congress should fund a program, as mentioned in the section above, to help stabilize neighborhoods and provide funding to community-based organizations, CDFIs and local governments to purchase affordable homes and multi-family properties to maintain long-term affordability through community-ownership models.

Prioritize anti-displacement strategies with agencies (parks, transit, housing) engaged in development decisions that threaten to displace residents and provide funding for the community organizations that implement those strategies.

Increase funding for mental health support focused on displacement and housing-related health stressors (social determinants of health). Support arts and culture organizations to provide healing and restoration as part of housing and health-related support.

LONG-TERM SOLUTIONS

STATE AND LOCAL PROGRAMS OR POLICY CHANGES

Create and/or increase funding for state and local Housing Trust Funds with a dedicated revenue source. Housing Trust Funds with a dedicated revenue source represent one path to additional resources. Trust funds can be very flexible and fund rental assistance programs as well as housing development.

Encourage philanthropic entities to make program-related investments (PRIs) to CDFIs to support financing land acquisition, affordable housing preservation, down payment assistance and other investments to support community-ownership and increase BIPOC home ownership rates, and to aid the creation of a Renters' Right Association or Union to advocate for policy change and landlord accountability.



Advocate for state and local policies that give enhanced [legal protection to tenants](#), such as:

- Right to counsel, which gives tenants facing eviction a right to an attorney in court, decreasing the chances of eviction
- Statewide anti-harassment laws to protect tenants who request repairs or report code violations
- Policies that legally protect renters and tenants from unlawful eviction, mistreatment and uninhabitable homes.

Provide income-based tax waivers (or tax freezes) for low-income homeowners, such as a property tax “circuit breaker” that caps the amount of property tax that homeowners have to pay as a share of their income, much like the electric circuit breaker which provides protection against overloading an electrical system.

Enact local/state policies to prevent rent gouging by limiting rent increases (i.e., max of \$50/month), especially during periods following natural, public health, or economic disasters; and limiting rent increases after the acquisition of properties.

Increase state and local acquisition resources and adopt local policies such as Right of First Refusal for public housing authorities and the prioritization of local affordable housing developers, community land trusts, and/or community land banks that can purchase and keep properties as long-term affordable units.

FEDERAL FUNDING AND PROGRAMS

Increase federal [HOME](#) funding which can be used for shared equity models and community land trusts. State and local governments can support these ownership models by using federal HOME funds for grants or below-market rate loans for project financing or by considering ways to use bond financing capacity to provide needed financing. (HUD)

Create an Interagency Task Force for Tenant and Renter Protections (similar to the Interagency Council on Homelessness) and increase federal funding to provide local resources that support tenant organizing and educational outreach on tenant rights. (White House, HUD)

Implement income-based weatherization and energy efficiency repair funding programs to support legacy and heir-property homeowners with needed repairs, rehab and upgrades to improve climate resiliency and reduce housing costs. Create specific funding for community-based organizations to provide technical assistance and outreach to expand utilization of these programs. (HUD, Department of Energy (DOE))

Create a federal tax incentive for landlords to preserve market-rate, unsubsidized affordable housing (often referred to as naturally occurring affordable housing or NOAH) and to make needed repairs and energy upgrades with tax credit conditioned upon maintaining current rents. (U.S. Dept. of Treasury)

Formalize eviction moratorium and mortgage forbearance, a standard component of a federal disaster declaration, to protect renters and create a more standardized expectation and understanding of what such a declaration means for renters and landlords. This declaration should include the eligibility of disaster funds to provide emergency rental assistance. (Federal Emergency Management Agency (FEMA), HUD, White House)



3. Enable Healthy and Environmentally Sustainable Homes and Neighborhoods as a Standard that is Universally Accessible to Low-Income and Communities of Color

GUARANTEE ALL LEVELS OF UNIVERSAL ACCESSABILITY

RESIDENT LEVEL:



Low-income residents and residents of color do not have to choose between health and affordability in their homes and are empowered to act when asserting their rights to a safe, habitable home.

BUILDING LEVEL:



Physical structures promote residents' health and well being and are free of environmental stressors, and incorporate energy and water efficiency, and climate resilience.

NEIGHBORHOOD LEVEL:



Communities of color and low-income communities are adjacent to healthy land uses that promote good air quality, potable water, access to fresh foods, and are built or retrofitted to adapt to climate risks such as flooding, sea level rise, heat and wildfires.

SHORT-TERM SOLUTIONS

Require policy makers and developers to adopt a national Health in All Policies (HiAP) framework to consider health impacts of housing plans, policies, programs and developments throughout the process.

Address unhealthy building conditions (e.g., mold, lead-based paint, lack of weatherization, unsafe electrical, etc.) through adoption of science-based standards and increased funding for code enforcement activities, and proactive rental inspection programs.

Prioritize policies for new affordable housing located in asset-rich areas (with transit, broadband, schools, libraries, healthy food, parks) and that includes health-promoting elements (health centers, gardens, active design elements, etc.).

Fund tenant counseling to help people learn about and assert their rights to a habitable home, paired with broader tenant protection policies. Nationally, expand tenant protections and tenant rights to counsel as a universal standard, and increase enforcement of violations by landlords.

Increase funding for COVID-19 related home improvements given the increased need to be in a safe and healthy shelter:

- *Provide grants* for in-home environmental assessments to improve air circulation and filtration
- *Provide emergency rental and mortgage assistance* to prevent displacement and reduce the likelihood of families entering and remaining in unsafe housing conditions



Expand inter-agency coordination with HUD, the Environmental Protection Agency (EPA), U.S. Department of Agriculture (USDA), Department of Transportation (DOT), Department of Interior (DOI) and other agencies with housing-related programs to ensure a coordinated national strategy promoting safe, healthy, affordable and energy efficient housing.

Increase funding for energy efficiency and weatherization programs such as the Low Income Home Energy Assistance Program (LIHEAP), Weatherization Assistance Program (WAP) and clean water programs.

Increase the priority of greening housing as a standard in federal grants like the Community Development Block Grant (CDBG) and Choice Neighborhoods. Incorporate funding for enhancing tree cover, flood control and protection, rainwater catchment, and funding community resident training programs for neighborhood-level flooding.

LONG-TERM SOLUTIONS

Retrofit existing public housing to green, healthy and efficient housing, using on-site renewable resources integrated with green jobs strategies.

Expand low and middle-income rent subsidy + tax credit programs and adopt rent stabilization standards to increase housing affordability, thereby reducing rent burden and its negative health effects (overcrowding, spending tradeoffs, displacement, etc.).

Reform the National Flood Insurance Program through proactive buyouts and increased data transparency, while protecting low and moderate-income homeowners from excessive rate hikes.

Reverse racist and classist zoning and land use practices which have placed homes and schools, primarily Black and Brown communities, near landfills, refineries and power plants. Integrate a [Just Transition](#) framework during this process.



Photo: Pat Milbery



4. Preserve Existing Affordable Housing

Preservation occurs when our government and other institutions take action to ensure housing remains affordable, safe and accessible for households of all income levels and people are able to live within their means. Access to housing stability is critical to wealth generation among renters because it allows households to remain in a healthy, safe community. Quality, affordable, accessible housing can stabilize the broader neighborhood, which has positive impacts for all residents.

PRESERVATION OF EXISTING AFFORDABLE UNITS

Increase funding for the Public Housing Operating Fund, HOME Program, rural, Low Income Housing Tax Credit, and other programs that directly support preservation and production.

Increase funding for the Family Self-Sufficiency program.

Create a universal standard to provide pro-bono eviction lawyers to help preserve housing affordability and prevent excessive rent increases.

Upgrade and legalize unpermitted units (ADUs, basements, sheds, etc.) to preserve and improve existing housing stock, while protecting tenants from retaliation and landlords from excessive fines (amnesty programs, technical assistance).

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Health justice is the fundamental issue of our time. [This includes] how we ensure health protections during COVID-19, and how we continue to advance the long term work of reducing disparities in life expectancy. We only serve long term disparities by creating the living conditions that create health, including reasonably priced housing, opportunities for living wage work or to start businesses, and support for all of our children.

Melissa Jones,
Bay Area Regional Health Inequities Initiative (BARHII)

