



# Pathways Home

Summer 2020 Newsletter | Resolving Homelessness Together



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## Inequities in Housing

*Note: Our newsletters normally share the exciting things that your support of Housing Matters has recently made possible. Today, that doesn't feel like enough.*

*We're dedicating this newsletter to taking a look — albeit brief — at how inequities in housing have been created by systemic and institutionalized racism, and how those inequities have contributed to the extreme racial imbalances we see in our country today.*

*It's a big topic — too big for this newsletter. But we hope this newsletter prompts important and constructive conversation. And now, let's get to it!*

### HOUSING IS *THE* FOUNDATION

Most people won't argue the fact that the United States has a history of policies — housing and so much more — that make it harder for black Americans to get ahead. But let's call it what it is. These policies are an institutionalized form of racism that set the stage for decades of housing inequality. We unequivocally believe that housing — stable, secure, adequate

continued inside ...

## Update: COVID-19 Response Fund



Thanks to our community (that's you!), the COVID-19 Response Fund we launched in March has been a great success. We blasted through our goal of \$250,000, raising over \$425,000. Those funds have allowed us to keep our doors open and quickly respond to changing health guidelines, to keep our clients safe, supported, and on their pathway to housing. THANK YOU!

## INCREASE YOUR IMPACT



Your generosity matters! Set up a monthly recurring gift and change even more lives. Make a gift today by visiting [housingmatterssc.org/donate](https://housingmatterssc.org/donate).

You can make giving to Housing Matters a part of your legacy. Visit [housingmatterssc.org/take-action/donate](https://housingmatterssc.org/take-action/donate).

## SOURCES

1. *All Other Things Being Equal: A Paired Testing Study of Mortgage Lending Institutions*, The Urban Institute, 2002
2. Richard D. Kahlenberg & Kimberly Quick. "The Government Created Housing Segregation. Here's How the Government Can End It." *The American Prospect*, 2 July 2019
3. *How land use regulations are zoning out low-income families*, The Brookings Institution, 2016
4. [www.census.gov/quickfacts](https://www.census.gov/quickfacts)
5. *2019 Santa Cruz County Homeless Census and Survey*, Applied Survey Research, 2019
6. *Demographic Data Project: Race, Ethnicity, and Homelessness*, Homelessness Research Institute



## Housing Matters to *Students*

"Homelessness often leads to frequent student mobility, and [with] high student turnover, neither students nor teachers can do their best. Hypermobility students experience difficulties with classroom participation and academics ... new students entering schools throughout the year can lead to worse academic outcomes for all students, not just those who move."

— Crossroads: The Intersection of Housing and Education Policy, The Urban Institute

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housing — is the foundation from which to tackle all of life's other challenges. A lack of access to housing can have dramatic effects on every other aspect of a person's life, and it can even be a determinant of one's health.

## REDLINING

One of the most overtly racist policies of the past was that of redlining, which Ta-Nehisi Coates' 2014 article in *The Atlantic* — "The Case for Reparations" — expertly explains:

"In 1934, Congress created the Federal Housing Administration. The FHA insured private mortgages, causing a drop in interest rates and a decline in the size of the down payment required to buy a house. But an insured mortgage was not a possibility for [everyone]. The FHA had adopted a system of maps that rated neighborhoods according to their perceived stability. On the maps, green areas, rated "A," indicated "in demand" neighborhoods that, as one appraiser put it, lacked "a single foreigner or Negro." These neighborhoods were considered excellent

prospects for insurance. Neighborhoods where black people lived were rated "D" and were usually considered ineligible for FHA backing. They were colored in red. Neither the percentage of

## BLACK PEOPLE WERE VIEWED AS A CONTAGION. REDLINING ... SPREAD TO THE ENTIRE MORTGAGE INDUSTRY ...

black people living there nor their social class mattered. Black people were viewed as a contagion. Redlining went beyond FHA-backed loans and spread to the entire mortgage industry, which was already rife with racism, excluding black people from most legitimate means of obtaining a mortgage."

Redlining was a national practice, implemented everywhere, including Santa Cruz County.

In other words, if you were black in America, there was no way to get a mortgage and enter the stream of upward mobility that the rest of the population had access to during an incredibly important period of growth in the United States.

## A RIPPLE EFFECT

While redlining technically ended with the Fair Housing Act of 1968, the repercussions will be felt for generations; experts argue that discrimination is still prevalent in housing today. A HUD study from 2002 found "African American and Hispanic homebuyers ... face a significant risk of unequal treatment when they visit mainstream mortgage lending institutions to make pre-application inquiries."<sup>1</sup>

Upward mobility requires social support, momentum, and outside resources. We cling fervently to the idea of pulling ourselves up by our bootstraps, but what if you were denied access to boots in the first place, generation after generation?

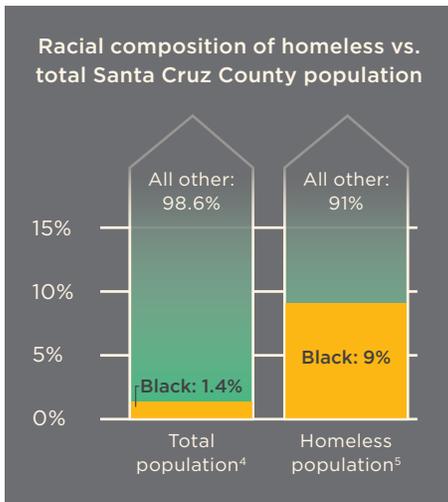
The Fair Housing Act made some monumental strides forward, but it didn't eliminate the ingrained implicit — and explicit — biases and racism that are still pervasive today.

## INEQUALITIES IN AMERICA TODAY

Today, homes in predominantly black neighborhoods appreciate much more slowly than those in white neighborhoods<sup>2</sup>. Since property taxes fund education systems, where a child lives can have a dramatic impact on the quality of education they receive. On top of that, we have zoning that prevents accessible housing from being built at the rate and density needed; this zoning is often driven by “a rational desire to accumulate financial capital by enhancing home values,” according to the Brookings Institution<sup>3</sup>. The motivations may be rational, but the zoning laws are no less harmful. And these are just a few of the racial issues still entrenched in housing in 2020 America.

## SANTA CRUZ COUNTY

Although we're just a stone's throw from the Bay Area, Santa Cruz County is technically a rural county. But we're not immune to the effects of systemic racism. While we have a remarkably low black population, at just 1.4% of all county residents<sup>4</sup>, black people are disproportionately represented among the homeless population, at 9% of all people experiencing homelessness<sup>5</sup>. This is consistent with nationwide trends: 13.4% of the total American population is black<sup>4</sup>, but across the nation, a whopping 40% of the homeless population is black<sup>6</sup>. This trend can also be seen among Native Americans and Latinx<sup>6</sup>; it affects all people of color.



Santa Cruz County has a long history of racial discrimination relating to housing and land ownership: taking of this land from indigenous peoples, homesteading excluding people of color, legal prohibition of anyone Chinese from owning property,

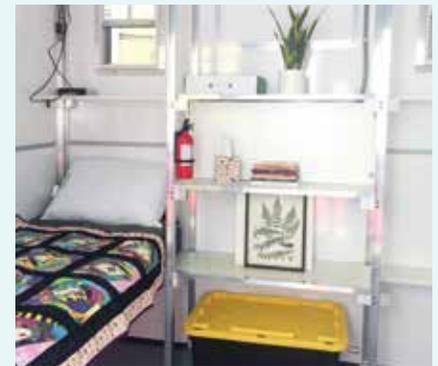
housing development contingent upon white ownership of the housing, and more. You can read more about many of these topics in local author Sandy Lydon's book *Chinese Gold*.

## THE BOTTOM LINE

There are immeasurable societal factors that contribute to homelessness. There are as many individual reasons for homelessness as there are unhoused people. And yet, these figures demonstrate just how harmful institutionalized racism in housing, and its prevention of intergenerational wealth, has been.

## Pallet Shelters

Durable, affordable and comfortable, our new Pallet shelters are every bit as wonderful as we'd hoped. Get the full scoop and see installation photos at [housingmatterssc.org/pallet](https://housingmatterssc.org/pallet).



Photos by Soil and Sea Photography (top) and Phil Kramer (bottom)

## You Are the Solution

These issues are big. But there are several ways you can help end inequalities in housing.

### ACTIONS YOU CAN TAKE

1. **Support grassroots efforts to draw attention to housing inequalities**, like the recent Moms 4 Housing movement in Oakland.
2. **Say yes to high-density and affordable housing developments in your neighborhood.** Promote smart growth. Get your neighbors engaged in constructive conversation.
3. **Call your state and local representatives** and encourage them to support “upzoning” efforts, thoughtfully planning for more dense residential areas.

### READING AND RESOURCES

1. **Matthew Desmond's Pulitzer Prize winning book *Evicted*** looks at every angle of the intersectionality of poverty and housing in America. It's a fascinating read.
2. **Conor Dougherty's book *Golden Gates: Fighting for Housing in America*** is a compelling investigation into the California housing crisis.
3. **NPR's podcast *Code Switch* did an episode called "Location! Location! Location!"**, their "housing, segregation and everything episode ... in America, we live apart, and none of that is accidental." It's a great 35-minute listen.

# A Critical Conversation



Dear Housing Matters friend,

When we started working on this newsletter back in May, we were finally stepping out of the initial flurry of coronavirus response activity, and setting our sights on the next 12 months. We were tired yet proud: despite the intense challenges, we haven't interrupted a single program or service for even a day. We're still housing people. We're moving forward, though the world has felt like it's been on pause.

This newsletter was to be glowing with hope. With gratitude. With movement toward the brighter days that were surely headed our way. We were going to share with you all of the impactful things our staff accomplished over the last few months with the help of the COVID-19 Response Fund.

And while we are still filled with hope and gratitude, we know that our community needs more than that from us right now.

As the leading local nonprofit working on homelessness, as an organization that sees the immeasurable value that housing provides to a person's wellbeing, as a service provider that works with a population fraught with inequalities, we wholly embrace our responsibility to contribute to the national conversation around race.

And so, we are dedicating this summer's newsletter to that conversation. There's so much to say; it would be hard to find an issue more complex than race relations in the United States. Clearly, we can't touch on it all here. But we can provide a starting point, and a look at the issue through the lens of housing.

In this newsletter you'll find a quick introduction and very brief commentary on the history of housing inequities in our country, specifically as they relate to race. We usually take a much more local view, but the national historical context is just as important, here. We encourage you to read this with a curious mind, and take some time to research answers to the questions that may arise.

You'll also find some resources and ideas for how you can make a difference right here in your community. It is incumbent on every single one of us to act. Be part of the solution. It's the only way forward.

In solidarity,

Phil Kramer, Executive Director

## Housing Matters to *Fernando*

"A new client came in to recover from being violently attacked, and we learned he was undocumented. In trying to find resources that are few and far between for folks in his situation, his case manager quickly found a local attorney that will help him get his green card pro bono. Think of all the doors that will open for him — literally!"

—Maile Earnest,

Recuperative Care Center Program Manager



Read more success stories at: [housingmattersssc.org/stories](https://housingmattersssc.org/stories).



Resolving  
Homelessness  
Together

## Pathways Home

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