



Education and Housing Equity Project Records.

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RESULTS OF THE SURVEY OF COMMUNITY EXPERIENCE AND INTEREST IN FAIR HOUSING ISSUES

A working group composed of the University of Minnesota's Center for Urban and Regional Affairs, Hennepin County, Minneapolis Legal Aid, and Community Action for Suburban Hennepin mailed a survey to 154 non-profit housing-related organizations in Minneapolis and the western suburbs. The goal of the survey was to determine the extent of experience with, and interest in, fair housing issues among these community organizations. One hundred and four of the organizations, 67% of those surveyed, completed and returned the survey.

The responses to the survey, which is attached, are summarized below.

Protected Classes Served:

Forty-one percent of the organizations indicated that they serve all the protected classes listed. Public assistance recipients (served by 87% of the responding organizations), persons with disabilities (86%), and African Americans (83%) are the protected classes that have been served by the greatest number of surveyed organizations.

The table below lists the protected classes and indicates how many of the responding organizations serve the populations, and the percent of all the responding organizations that serve the populations.

protected class	number of orgs	percent of responding orgs	protected class	number of orgs	percent of responding orgs
African Americans	86	83%	Single Parents	84	81%
American Indians	84	81%	Families with Children	76	73%
Asian and Pacific Americans	77	74%	Veterans	62	60%
Hispanics	77	74%	Persons with Disabilities	89	86%
Public Assistance recipients	90	87%	Other	18	17%
Gay/Lesbian/Transgender/ Bisexuals	72	69%	All groups listed	43	41%

Extent of Housing Discrimination:

To what extent do the people the organizations serve encounter housing discrimination issues? Most organizations responded "sometimes" or "often".

	number	percent
Never	3	3%
Sometimes	41	39%
Often	38	37%
Don't know	22	21%

Protected Groups Helped with Housing Discrimination Issues:

Which groups have the organizations helped to deal with housing discrimination issues? Sixty organizations responded to this question and listed the protected groups they have helped. African Americans (73% of the 60 organizations), single parents (53%), and public assistance recipients (50%) are the groups that have been helped with housing discrimination by the greatest number of organizations.

protected class	number of orgs	percent	protected class	number of orgs	percent
African Americans	44	73%	Single Parents	32	53%
American Indians	23	38%	Families with Children	26	43%
Asian and Pacific Americans	22	37%	Veterans	10	17%
Hispanics	19	32%	Persons with Disabilities	25	42%
Public Assistance recipients	30	50%	Other	8	13%
Gay/Lesbian/Transgender/Bisexuals				17	28%

Type of Help Provided:

What types of help have the organizations provided? The survey provided four choices (education/counseling about fair housing, housing referral, legal services, and public policy/advocacy for fair housing) and space to indicate other types of assistance. Seventy-five organizations indicated the type of help they have provided to those with housing discrimination issues. Housing referrals (83%) and education/counseling about fair housing issues (57%) were the types of help provided by the greatest number of organizations.

	number	percent
Education/counseling about fair housing	44	57%
Housing referral	64	83%
Legal services	32	42%
Public policy/advocacy for fair housing	39	51%
Other	26	34%
Other services include mediation, legal and other referrals, tenant organizing, accepting human rights complaints, providing housing or shelter, and help avoiding eviction.		

Type of Legal Services:

Thirty-two organizations indicated that they have provided legal services. These organizations were asked the type of legal services they provided. The table below indicates the services they listed and number of organizations who indicated provision of that service.

	number
Referral	11
Legal Aid	4
Evictions	3
other	7
other activities include SMRLS, free legal clinic, Home Line, assistance with filing complaints, volunteer attorneys, and orders for protection.	

Other Fair Housing Programs or Services Provided:

What other programs or services related to fair housing do the organizations provide? Thirty organizations listed other fair housing programs or services they currently provide or have provided in the past. The current or on-going programs and services include advocacy, referrals, unlawful detainer assistance, organizing groups to lobby, empowerment, inviting other agencies to provide services, educating and negotiating with landlords, intervention with lending institutions, and workshops for home buyers. Programs and services provided in the past include participating in task forces, a conference on NIMBY, and educating realtors.

Referrals to Other Organizations:

Seventy organizations (67%) indicated that they referred persons to other organizations for help with housing discrimination issues.

The most popular organizations for referrals include:

	number of orgs
Legal Aid	39
City and state human/civil rights orgs/boards/depts.	13
Tenants Union	10
Home line	7
HUD	5
Mental Health Law Project	4
Housing Resource Network	3
Legal Rights Center	3
Mediation groups/projects	3
Neighborhood or community groups	3

Importance of Activities to Promote Fair Housing:

The organizations were given a list of activities that can be used to promote fair housing. They were asked to indicate which activities are essential, which are useful, and which are unneeded.

The top four “essential” activities are:

Prosecution of housing discrimination cases	69%
Testing for rental housing discrimination	66%
Community education in fair housing issues	62%
Fair housing counseling for protected class members	62%

The table below summarizes the responses for the 10 activities. The table shows the number who indicated that the activities were essential, useful and unneeded. The percentages in parentheses are the percent of organizations who answered the questions.

Activity	Essential	Useful	Unneeded
Community education in fair housing issues	61 (62%)	36 (36%)	2 (2%)
Training for realtors and rental agents	56 (58%)	39 (40%)	2 (2%)
Training of auditors/testers for documenting housing discrimination	52 (56%)	39 (42%)	2 (2%)
Testing for rental housing discrimination	63 (66%)	30 (32%)	2 (2%)
Testing for discrimination in housing sales	43 (47%)	45 (49%)	4 (4%)
Testing for discrimination in mortgage lending	44 (48%)	44 (48%)	4 (4%)
Prosecution of housing discrimination cases	66 (69%)	30 (31%)	0 (0%)
Fair housing counseling for members of protected classes	58 (62%)	34 (37%)	1 (1%)
Promotion of “fair share” quotas of affordable housing in the suburbs	52 (56%)	30 (32%)	11 (12%)
Community fair housing education and enforcement campaigns	47 (52%)	39 (43%)	5 (5%)

Interest in Talking with Others about Promoting Fair Housing Opportunities:

58 organizations (56%) indicated that they were interested in talking with others about promoting fair housing opportunities.

Selected Comments from the Survey:

In regard to the fair housing activity of Promotion of “fair share” quotas of affordable housing in the suburbs, one organization said, “We oppose this unless accompanied by strong advocacy for inner city housing.”

“Thanks for asking! Housing discrimination is rampant with Hmong!”

“I am appalled at the blatant acts of discrimination I have witnessed as a housing advocate. I am also frustrated by the lack of enforcement of fair housing laws. My clients hesitate to make a complaint because they feel powerless or because the complaint process is lengthy. Other clients tell me they are “used to” discrimination and they have come to accept it.”

A SURVEY OF
COMMUNITY EXPERIENCE AND INTEREST IN FAIR HOUSING ISSUES

The purpose of this survey is to assess your organization's experience with and current interest in fair housing issues. We hope to identify those organizations that might be interested in cooperative efforts to promote fair housing opportunities and to combat discrimination.

The survey is being sent to approximately one hundred and forty community organizations by an informal working group of representatives from Minneapolis Legal Aid, Consumer Action for Suburban Hennepin, University of Minnesota, and Hennepin County.

We expect that the survey will take approximately five minutes to complete. Your prompt response is appreciated. Thank you very much.

1. Name of Organization: _____

Address: _____

Phone: _____

Fax: _____

Person completing survey: _____

2. Here is a list of some of the protected classes covered by equal rights legislation. Please check all those whom your organization serves.

African Americans _____

American Indians _____

Asian and Pacific Americans _____

Hispanics _____

Public Assistance recipients _____

Gay/Lesbian/

Transgender/Bisexuals _____

Single Parents _____

Families with Children _____

Veterans _____

Persons with Disabilities _____

Other (specify) _____

3. To what extent do any of your members/clients encounter housing discrimination issues?

Never ___ Sometimes ___ Often ___ Don't know ___

(If you checked "Never" or "Don't know" please go to Question #7.)

4. Which of the groups checked above in Question #2, if any, has your organization helped to deal with housing discrimination issues? Please list the groups.

For the groups listed, please indicate the type of help your organization has provided:

Education/counseling about fair housing _____

Other types of assistance: _____

Housing referral _____

Legal services _____ What type? _____

Public policy/advocacy for fair housing _____

5. In addition to those just described, are there other programs or services related to fair housing that your organization now provides or has ever provided? Please describe briefly and indicate when these were provided.

6. Have you ever referred persons to other organizations for help with housing discrimination issues? Yes _____ No _____.

If "Yes," to whom did you refer persons?

7. Here is a list of activities associated with fair housing. Please rank each according to how important you feel each activity is to promote fair housing in the metro area in the next three years. 1 = essential, 2 = useful, and 3 = unneeded.

- Community education in fair housing issues _____
- Training for realtors and rental agents _____
- Training of auditors/testers for documenting housing discrimination _____
- Testing for rental housing discrimination _____
- Testing for discrimination in housing sales _____
- Testing for discrimination in mortgage lending _____
- Prosecution of housing discrimination cases _____
- Fair housing counseling for members of protected classes _____
- Promotion of "fair share" quotas of affordable housing in the suburbs _____
- Community fair housing education and enforcement campaigns _____
- Other (please specify and rank) _____

8. Would you or anyone else in your organization be interested in talking with others about promoting fair housing opportunities? Yes _____ No _____

If "Yes," please provide name _____

address _____

phone _____

Thank you very much for taking the time to complete this survey. Are there other organizations you know of that are interested in fair housing issues that you would suggest we contact? Please let us know who they are:

Other suggestions, comments:

FairHsg Conf
2/16/96

Gregory Squires - keynote

- need for D.C. to know + fear what is going on outside D.C.
- Progress mixed w/ ~~same~~ old same old
 - no longer hv manuals, training materials that urge segregation, "inharmomous" racial prog
 - ~~showed~~ - showed map ^{of Toronto} used in insurance industry - showed "best" nphds (all white ones)
- Segregation of cities continues as much as in 60's
 - largely result of institutional practices

Fair hsg organizing going on for decades

- Gail Cincada + her groups in Chicago
 - led to 1974 signing of CRA-like agmt
- Several ^(late 70's) yrs later: Proxmire got the CRA + another piece of legislation
 - CRA mandate fairly clear, but enforce
 - whenever lender wants to expand or make change in operations, must apply to regulators
 - regulators supposed to take into acct the lender's CRA history
 - can't, orgs can file a "challenge"
 - but regulator can deny or delay the challenge
 - often encourages negotiation

Organizing efforts using CRA
Atlanta 7"

- Bill Dudman's research: found lenders made as many as 5 times more
 - led to consortium of bankers ~~investing~~ investing \$65 million into Atlanta
- 1984 in Chicago: large group of city, orgs negotiated
- 1992: definitive study (by feds) re equally qualified applicants - blacks 65% more likely to be rejected

Milwaukee: Debraun found that this ratio was close to 4 to 1 (highest rejection ratio of all)
- led to Fair Lending Coalition creation
- ~~she~~ has negotiated 10 agents → \$110 million inv

MN - four agents negotiated in Duluth + Mpls

Justice Dept has been somewhat helpful → gave examples

Property insurance v. imp., although fair hsg movt has sometimes missed how imp.

- need property ins. to buy a house
- w/o it, banks cannot make loans, new bldgs cannot be built/rehabbed
- everyone knows ^{some} ins. companies ~~are~~ are better than others
 - ins. industry says it's a matter of risk
 - fair hsg advocates say it's a matter of race
- ~~but~~ ^{but} ins. industry has resisted showing actual loss data, etc. (to document + analyze that risk) - they say ^{that underwriting is} an "art", etc.

- probably a combination of risk & race

Research on risk issue

- ¹⁹⁹³ Missouri study showed that ^{middle-class} A-A's were ^{paying} the same as ~~whites~~ lower-class whites
 - even when the whites' rights had greater losses than blacks's

- Study of 33 metro areas
 - racial composition remained a significant factor in ~~whether a right was had~~ the # of policies issued in rights - even controlling for loss history

In addition to disparate treatment, disparate impact is imp.

- ins. industry's reluctance / different policies for older homes
 - but A-A are much more likely to live in older homes

Insurance

Industry's research

- MN insurance ~~regular~~ regulator: found no evidence of redlining
 - but looked @ 4000 policy applications that were denied or not ~~renewed~~ renewed
 - found that 97% were turned down for legal reasons
 - ~~but~~: this doesn't say anything - doesn't compare similarly qualified &

- that a credible org wd ~~to~~ take this approach makes us worry
- Also: this type of research says nothing abt who hv bn pre-screened
- or abt diff. prices charged to diff. for ins.

American Family lawsuit in Milw

- Justice research
- btr policies, more policies, cheaper policies issued in white neighborhoods vs. ~~black~~ black neighborhoods.
 - racial composition a factor even if loss, etc.

- settlement: \$5.5 million to discriminated + discouraged applicants

- > plus \$9 million
- > agreed to issue more policies
- > ~~are~~ agreed to develop new markets +
- > agreed to self-testing program
- view as eye test.

- this settlement got industry a then

Bad news out of DC

- 1994 Exec Order required HUD to clarify its fair hsg stuff
- interesting: all the insurance stuff was predicated on question "what will insurance industry tolerate?" (not what fair hsg I want)
- other legis initiatives
 - most hv been temporarily killed
 - but some are still

prob hve:

- 1) Dem is Prez + kill veto
- 2) Some lobbying by fair hsg h

Four groups in DC we shld know abt + contact

- 1) Natl Fair Hsg Alliance
Shana ⁽²⁰¹⁾ Smith 898-1611
- 2) Natl Reinv. Coalition
John ^{Taylor} 986-7898
- 3) Ctr for Cmty Change
- Allan Fishbein or Debbie Goldberg
342-0567
- 4) ACORN
- Jen Kirn 547-2500

incl. newsletters
← We cd use info from them + they cd use our support.

can say Squires suggested we call

Panel: Marketing Fair Housing

Announcement

MN Fair Hsg Ctr - Kristi Snow + Art Higgins
- will be settin' up clearinghouse on fairness stuff

* We
shd
call
him

Samuel Myers, Jr.

Causes + consequences of racial inequality
in wealth

(inability of Am. to address inequalities)

↓
wealth vs. income

~~the problem~~
~~is racial~~

- > Mean net worth - Blacks + whites
 - whites \$800,000 > huge gap
 - blacks _____

- av. black family only has a ~~1/4~~ \$25 for
every \$1 that ^{the av.} white

Main culprit of ^{wealth} inequality: discrimination
in housing + mortgage lending
- bec. home ownership is the main
basis of wealth

Legal Aid K:
 - On personal level, ~~race~~ discrimination is insulting + hurtful
 - On community level + economic level, discrim. hurts everyone

Myers: MONEY TALKS
 if A-A have \$, they will come to them - it's one thing to be racist, but will A-A be racist if it means they will lose \$?

Causes

75% of the problem

- Discrimination
- Historic segregation in inner cities
- Low incomes + down payments
- Poor credit histories
- Other reasons

What can be done

- Focus on home ownership - need ^{strategic plan} w/sgw/young A-A now
- Focus on entrepreneurship - redirect ^{50-30 Plan} ~~away~~ ^{w/ Urban Coalition} ~~from~~ ^{illegal} ~~away~~ ^{entrepreneurship} towards legal business
- Capital formation - pool funds of churches, fraternal
- Savings initiatives
- Focus on development of A-A businesses that serve majority

(50% of all 30 yr olds shd own homes in 12 yrs - w/ w/ 28 yr olds now to have savings plans) → they are the lead group on this

* get name of Urban Coalition A who is trying to pull together a coalition for the 50-30 plan

- HUD A said John Binger (local HUD A) will contact UK re help w/ the program

Why these strategies (+ w/ w/ white country to do things - like enforce the laws that he is out of the books?)

- bec. former way hasn't wkd
 - savings like today's have been wkd for years

- White initiatives have not focused on Blacks
 - they can't wait any longer

Jean Leach - realtor, active in Fair Hsg efforts for 12 yrs

- representing ^{Assoc of} Mpls Realtors
- described their efforts @ fair hsg initiatives
 - classes, poster contests (!), ^{internal} training
 - minority bus program → for minority realtors

Ralph Witcoff : theme: segregation has affected everyone - ^{all colors}

- uses term "disinvestment" of nghts (better than decay or decline, I think)
- Woodstock Institute study
 - low-income h to default on their mortgage than higher income h
 - banks wd hv made \$ if they had invested in inner-city nghts all these yrs.
 - instead they were invest. it in ~~non~~existent shopping malls, ~~etc~~ etc.

- Strategies being tried by NTHS's + other CBO's
 - "Full cycle lending" - classes, indiv counsel, ^{loan agents}
 - NTHS wks w/ client whom banks lend to
 - Credit report reviews
 - astounding # of "false entries" on CRs of A-AK

need to know
all the choices
that exist

~~James~~ James Pedraza, local HUD L on fair hsg / ^{equal} opp'ty

- informed choice is key to their
defin of "affirmatively furthering hsg opp's"
- most visible part of this: how opportunities
are presented, publicized → ^{sell, etc. hv to} make efforts to
^{show choices}
 - this is where advertising is key
 - ~~does~~ it needs to give as much
info as possible abt area, etc.
 - personal outreach/contacts in communities

Philip Tegeles, ^{Legal} Dir of CT ACLU

- wks on legal action + advocacy "to expand
suburban hsg + educational opportunities for
low-income families in Conn's segregated metro
areas"

- most recently: ^{Hartford?} Comm. Action vs Keys.

- similar to Holman suit

- Regional subsidy program

- wks w/ Section 8 ~~to~~ program + City to ^{move} ~~move~~ ^{out} ~~to~~ ^{to} suburbs

- similar to ~~to~~ program that will be
coming out of Holman

- Fundamental obstacles to fair hsg +
integration in CT + NE

- jurisdictional fragmentation

- so many local land use + planning
agencies + public hsg agencies

v. much like
John
Powell

tradition of
voluntary participation in publicly assisted
↓ hsg programs by govt entities

- > towns + local jurisdictions don't
have to participate
- > those that do get the \$
→ all the \$ goes to inner cities, etc. only → not out

- reinforced by ^{local} veto powers

- can veto \$ public hsg project coming in

- also: if central city ^{hsg authority} sets \$ for hsg, can't give
use it for hsg outside the city limits

- even if clients want to move out there

- also means can't use that \$ towards
developing hsg outside city limits

⇒ exacerbates segregation

1994 (or 1995) study by HUD

- 58% of mptds in MN w/ Section 8 programs
had policies for residential preferences

- Bureaucratic hurdles for 1 who want to cross
jurisdictional lines

"Gatekeeping
functions"

To ~~not~~ develop a metrowide ~~short~~ deseg plan

- ~~need~~ don't rely on support from govt officials, esp. local + suburban officials
- better to focus on programs that don't require suburban entities to sign off
- don't rely on areas that are undergoing lots of new construction → zoning, etc. harder
- efforts that use existing bldgs are more successful @ integration

How to design a coordinated metro deseg strategy?

- Bec seg. in CT is both racial + economic, focused on ~~is~~ breaking down extreme isolation of poor minority families

① → focused on expanding hsg opps. for them in suburban areas

- based in part on Gautreaux program

② → focused on rental hsg opps.

- usually first move for such families has to be rental

③ → focused on existing supply of hsg

- primarily Section 8 + other govt programs

④ look @ city + suburban public hsg authority practices

- to see if these gatekeeping functions ~~to~~ contribute to lack of opps

→ audit testing

To him,
* Most

Decisions + imp. oppty in TC right now:

settlement of Holman case

- one of the most impressive HUD settlements
- implementation will now begin
 - incredible oppty to expand hsg oppty
- incl.
 - mobility counseling program
 - more Section 8 certs
 - Clearinghouse @ MN Fair Hsg Ctr
 - revitalization of Mpls hsg projects
 - replacement of hsg outside conc. areas

- his observations re Holman implementation

- need large-scale hsg effort to make sure every area, every hsg complex shd help in spreading it

- give it a wide oppty of choices

- replacement hsg will require a lg effort political effort - cooperation betw ~~political~~ ^{various} ~~institutions~~ ^{groups} ~~various~~ ^{sorts}.

- need law to require ^{all} landlords to ...

- take Section 8?

Yusef Mzeni + Myron

Stats on MN income — (the vertical patterns)

> Whites comprise 80% of poor h in MN

>

> 43.7% of h of color in St Paul / Mpls live @ or below poverty line

— in ~~MN~~ metro area: 33.8%

— in suburbs: 14%

> 84% of h of color live in Mpls / St Paul

Twin Cities

> MSA rank

#1 in black poverty (compared to 5 major MSAs in country)

→ bec. most of the affordable hsg is there

— even there, a deficit of aff. hsg exists

Is a regional issue → cannot be addressed by one county at the expense of another

Myron : on the horizontal patterns

- poverty concentrates in inner cities + near suburbs

- happening all over country,

esp.

- Pattern of changes ^{to come} w/ this

- m-class families w/ 3 leave

- " " everyone leaves

- ind. A-A h

- Conc. of poverty does hv significance re segregation. £

→ means racial "overrepresentation" £

these conc. areas are

- fast-growing areas £

- Segregation of preschool 3

✓ Access county, found that when these trends reach into ~~the~~ m-class + w-class suburbs, they tend to accelerate + intensify

- ~~the~~ central cities hv advantages of downtown prop tax \$; ~~extra~~ social service infrastructure; political activists

St Paul
7th + Bay - 1/2 mile up from
DT,
Golden Chow Mein just

Uses word polarization a lot

Crime rates

- areas of conc. poverty hv much higher
crime rates

- even when you control for race,
conc. of poverty has high crime

- loss of ^{middle-class} role models

- lack of opportunity

- frustration ~~etc.~~

Public schools

- region had net loss of 3, but - - -

Freeways

- major aunts of \$ just to build new freeways

New jobs

- biggest ~~loss~~ ^{loss} in suburbs

Part of solution

- Fair Hsg. Throut region

- e.g. where entry-level jobs are thin

Steps

- Need to persuade governor

- he is vetoing bills that get passed

- e.g. Fair Hsg. Bill

Charlie Warner, CASH : re Section 8

- MN law protects "protected classes"
- can't discriminate on basis of that class
- one is public assistance
 - Section 8 is + is not public asst.
 - ~~was~~ in MN, landlords can discriminate on basis of Section 8 bec. it is not public asst. — # judge ruled ^{this because} it ~~was~~ ^{is} voluntary

CASH is finding that fewer + fewer suburban Hous.

landlords are accepting Section 8

- Home ^{landlord} survey in Summer 1995

- talked to 500 landlords in sub Hous.

- owned 50,000 units (^{this is} most

of the ^{total} units ⁱⁿ sub. Hous.)

- posed as potential renters

- asked if they took §8

showed
only 12,000
accept
§8

Section 8 limit re fair market rate issue

- if rent is over this rate, tenant

can't use §8

- + most of these units were over the rate

- 20,000 were disqualified on this

In Another large #, landlords just wouldn't take §8's

Problem w/ Holman suit + other efforts to disagree
- Under MN law, if landlord doesn't want §8, doesn't hv to
- + CASH survey suggests that ~~at~~ most won't

Fees aren't helping

- lowering market rate cut-off
- landlords aren't cooperating
 - ~~not~~ in a tight market, don't want to deal w/ restrictions of §8
 - neighbors don't want to live next to §8 k

Basically a societal prob: many §8 k are k of color, + MN is v. racist

→ racism is really @ play here, at least the trump card.

Dan Hardy

- manages 3 apt bldgs in S Mpls ~~Lyndale~~ Lyndale/Lake/Franklin/Nicollet area
 - wedge area - very nght
- started out as landlord in one of them (72 unit bldg)
- lots of civil rights/human rights issues involved in ~~be~~ being a landlord
 - lots of racism goes on
 - difference betw unit that is ready or unit is available.

Zoning: Creative or Exclusionary?

Barbara Luckeman

one
nat:

- President, Citizens League

- wrote best ~~to~~ on ~~zoning~~ zoning issues in CA

- Zoning can be exclusionary in 2 ways

① Can separate \mathcal{L} by diff backgrounds.
(race, income, etc.)

② Can separate uses

- Euclid case.

- Zoning is a tool of the majority culture that seeks to maintain the status quo

- not just whites

- also rich \mathcal{L} .

- + other groups

- + against groups that are seen as less civic minded (~~renters~~, etc.)

- Z. also ~~lets~~ ~~to~~ sets standards, etc.

- so \mathcal{L} don't hv to get planning commission or politicians' permission

- Z. has created homogeneous suburban areas

- created also an auto-dependent culture

- Z intended to protect property values &c.

- Study: concluded that lots of exclusion occurred, but did not see a strong case for legal action
→ legal action may not be best route

- things to look for in local zoning

- Density requirements — how big lots, reqs. for ^{for} ^{bdms!} ^{etc.}
- Down zoning — ar cost of [#] suburban lots: \$40K
↓
probably does make more sense to work on existing edges in aff.

- Z. often misused

- allows each local govt to ~~to~~ shirk off / transfer social problems to neighboring govts.
- has increased costs of hsg (through procedures, etc.)
- ~~to~~ public ~~citizens~~ comment periods
 - NIMBY opportunities
 - BAMBI
 - Better Alternatives to My Backyard

- Z. is not all of the solution

- also imp: Education of the community
 - ~~to give more~~
 - to show that high density living can still be enjoyable, perhaps more
 - perhaps use computers + virtual reality to show what it wd be like

Katny Hagen

- Disabilities issues

- esp. group homes

- prob. best alternative in wake of deinstitutionalization

- best basis for case for zoning discrim for

group homes: Fair Hsg Amendments Act

Phil Tegeter

- Has grown somewhat skeptical abt this

approach of exclusionary zoning
as a way of eliminating ^{hsg} discrimination

- although this may be because ~~what they~~
~~did in C. ~~is~~~~ be more self-critical

(their laws havnt made much difference)

- CT

- Affirmative zoning laws

- Affordable Hsg Appeals Law

- based on MA's "Sub Zoning" law

- allows aff. hsg developers / advocates
to ~~to~~ challenge

exclus. zoning

- town has to show that

~~their~~ reasons for the excl. z. outweighs the need for
affordable hsg

td

What does "affordable hsg" mean?

- In NE, does not mean hsg for low income

- bad public policy to ~~focus on~~ ^{new} ~~aff. hsg dev.~~ ~~in suburbs~~

- actually pushes m-class out

- shd be encourag. \rightarrow sub. middle income \rightarrow to move to cities, not to suburbs

- common fixed pro quo: yes you can build aff. hsg, but you have to decrease # of units, + hv to hv residency requirements for submission

Better:
Using Section 8 vouchers or
already existing
203 unit bldgs in suburbs

Also has grown skeptical of carrot + stick approach

- carrot approach was v. popular in CT

- this doesn't work, unless

it's such a big carrot that it's a stick

Also skeptical of time-consuming, expensive nature of exclusionary zoning cases

John Powell

Excl. zoning

- limitations w/ how it has bn done

- but: doesn't mean it shdnt be tried

- no silver bullet in deseg

- Jack Bogert article, S Carolina Law Review '93

- ~~is~~ ^{argues} for inclusionary zoning in \rightarrow

a v. large scheme

- say that a jurisdiction / area has an obligation to bld aff. hsg
- Mt Laurel suit

but note
true bad
part:
most of
the units
were segregated

- NJ state claims
- took ~~3~~ 4 yrs, but
- 15,000 units hv bn built as a result
- nothing compares to that #
of units

race
ended
up falling
off the plate.

- held that municipality doesn't hv right
to build for just m-class or rich
- this is discriminatory

Actually ended up increasing racial segregation

- racial + economic segregation follow different
trajectories
- whites of different incomes
are more integrated w/ each other
than blacks of diff incomes

"Choice" problems

↳ only racial jump this is true for

State Bd of Ed rule change: that if black parents
choose to hv ^{bl} schools near them or don't
say anything ~~but~~ not want

⇒ everything is framed as choice

- so χ who push for deseg/integ
are seen as dictating what ~~is~~ shd be.

⊗ Choice / liberty vs. Equality

- need to think more sophisticatedly abt choice

Sometimes choice is not best, not appropriate

- choice is not always open
- what is constraining choice?

Hsg choice

- Massey + Denton

- 99% of A-Ah wd be willing to live in an integrated nhd

- but much less for whites

→ resegregation a continuing problem

- whites leave to all whites nhd

- In Human ^{impl.} case: ~~the~~ some say they want to live in suburbs, some say no

- John: if you asked the "nois" more, you'd find that they don't want to be the first or only blacks in a white nhd, but wd want to move out to an integrated nhd out there.

Access to services, opportunities that city is being increasingly locked out of

Star City: an integrated hsg situation

Need to create different kinds of pressure

→ so I don't hv the choice to go to

all white communities

→ hv truly integrated, stable communities

David Pusk, Cities w/o Suburbs (1993)

5
1950: 70% of ^{most} metro pops lived in cities
1990: 60% " " in suburbs

- also: by 1990 most jobs ^{in metro areas} were in suburbs

7
1950: Most Blacks + Latinos ^{lived in} rural areas + small cities
1990: Over 80% of minorities live in cities

7
1950: U.S. pop 86-87% white, 13-14% minority
1990: " " 73% white, 27% minority

8-9
1950: city density @ 5,873 per sq mile
1990: " " 2,937

⇒ 50% decline in city density

(happened most everywhere & - large + small cities)

- though note: 107 cities did ↑ in density (though
^{most of} these were very low density in 1950)

- those that were high density even in 1950
had sig ↑s in immigration, esp Latino

27
"Minority political control seems to accelerate abandonment of the city by middle-class residents, investors, + ~~and~~ employers."

↓
(b+w)

3 Explains that he focuses most on Blacks, Whites, + Hispanics (+ less on Asians + American Indians) because "it is only around Whites, Blacks, + Hispanics that social + political attitudes in America ~~also~~ revolve w/ sufficient force + magnitude to shape patterns of urban growth."

29-30

Even in metro areas w/ ~~similar~~ similar %'s of Blacks, segregation is much higher in "inelastic" cities than in "elastic" cities.

ex: Houston + ~~Indianapolis~~ Detroit

31-32

Even in metro areas w/ similar metro area per capita incomes, sharp disparities w/in the metro areas of "inelastic" cities exist, where they do not in "elastic" cities

- inelastic cities had incomes only 68% of the suburban incomes
- elastic cities had incomes ^{were} ~~are~~ near equal (96%) of their "suburbs"

34

"In general, the more highly fragmented a metro area is, the more segregated it is racially + economically."

34-35

"The critical issue is how many the # of different govts that control zoning + ~~planning~~ planning decisions" - esp. the # of city vs. suburban jurisdictions w/ such power.

34-35

Factors affected an area's ^{level of} integration:

- Fragmented local govt → esp. lots of city + suburban entities w/ zoning + planning ~~power~~ powers
- Age of city
- Regional racial patterns
- Overall economic trends

35-38

The above is true for school systems &: desegregation/integration has been ^{more} ~~more~~ successful + more stable in elastic, one-school district areas than in inelastic, multiple-schl dist cities

38

Even in "elastic" cities, schools are more integrated than nghs are. (although + in inelastic cities, ^{school} segregation "almost perfectly mirrors" residential seg).

45

Refers to "economic + social decay" in Watts → what is "social decay"?

45

His definition of "the point of no return" for a central city:

- Sustained population loss (20%+)
- High minority pop. (30%+)
- Significant city-suburban income gap (70% or less)

68

"Balkanization of the suburbs inevitably promotes exclusive ^{planning +} zoning."

78

In urban "ghettos," → refers to one scholar that defines a Black ghetto as an urban tract where 40% or more of the Black pop. is poor

"... poor Blacks are increasingly isolated from the Black urban class...."

79

Quote from Paul A. Jargowsky, "Ghetto Poverty among Blacks in the 1980's," (1/15/93, unpublished paper) (the findings of which were reported in U.S. News + World Report, 1/18/93, in "The Shifting State of Black Ghettos" article):

"Ghetto poverty is not primarily the product of a 'ghetto culture' that discourages upward mobility, but the product of metropolitan labor markets + residential settlement patterns. ~~and~~ ~~vigorous~~

more:

"Vigorous enforcement of antidiscrimination in housing, scattered-site public housing, + zoning requirements that encourage →

mixed-use developments can all play a role in reducing the segregation of Blacks + the Black poor. This has both an immediate effect - reducing ghetto poverty - and an indirect, long-term effect - that increased earnings potential of children who attend better schools, grow up in safer, more stimulating environments, + see better role models of success in the mainstream economy."

85

If a metro area ~~is~~ is not unified, local govts ~~should try~~ ³ to undertake 3 strategies - simultaneously:

- Ending "fiscal imbalance" thru revenue sharing betw rich + poor jurisdictions → Diminishing racial + economic segregation thru
- ~~Making~~ affordable hsg requirements + housing assistance programs ~~across~~ ~~metrowide~~ ~~metro~~ ^{requires zoning + planning reviews}
- Promoting metrowide economic development

105

Re ~~federal~~ ^{federal} role in encourage suburban sprawl:
 - It "forgoes" \$37 billion ^a year in tax revenues because mortgage interest (on homes largely in the suburbs) is deductible."
 - Compare to: it provides for only \$1 billion a year in tax credits to encourage city-oriented, moderate-income apartment construction.

121 " 'Separate but equal' cannot work. It has never worked. Ghettos + barrios create + perpetuate an ~~and~~ urban underclass. Bad communities defeat good programs (*italics in original*). ~~Success~~ Successful clients of social programs typically move away. As a result, in inner cities, individual success does not translate into community success. "

~~if~~

121 Acknowledges that in-place strategies (doesn't use that term here, though) have their place - empowerment zones, CDCs, nonprofit inner-city bus development nonprofits do "produce some new businesses, some new jobs, some new homes, + some revitalized neighborhoods. They will be more effective, however, if carried out w/in a framework of actions to bring down the walls betw city + suburbs. Absent efforts @ reunification, such programs will be unable to reverse the downward slide of the inner cities."

✚ TAKE NOTES FROM AFTERWORD - includes critical presumptions abt ~~some~~ poor minority communities