Mapping Inequity, Visioning Change:
A Forum on Fair Housing
and Fair Lending
New Orleans, LA

DECEMBER 11, 2009
Hosted by Greater New Orleans Fair Housing Action Center and Kirwan Institute for the Study of Race and Ethnicity

PRESENTED BY

KIRWAN INSTITUTE
FOR THE STUDY OF RACE AND ETHNICITY

THE OHIO STATE UNIVERSITY
The **Kirwan Institute for the Study of Race and Ethnicity** is a university-wide interdisciplinary research institute. We generate and support innovative analyses that improve understanding of the dynamics that underlie racial marginality and undermine full and fair democratic practices throughout Ohio, the United States, and the global community. Responsive to real-world needs, our work informs policies and practices that produce equitable changes in those dynamics.
MAPPIING INEQUITY VISIONING CHANGE
A FORUM ON FAIR HOUSING AND FAIR LENDING
Hosted by the Greater New Orleans Fair Housing Action Center (GNOFHAC) & the Kirwan Institute for the Study of Race and Ethnicity

Friday, December 11th, 2009 • 10:00 AM - 3:00 PM • Lunch provided
Lindy Boggs International Conference Center • UNO • 2045 Lakeshore Dr.

10:00 AM - 10:30 AM
• Refreshments and icebreaker

10:30 AM - 11:30 AM
• GNOFHAC presentation of two mapping projects that provide powerful visual representation of racial inequality in the New Orleans area housing market

  Kate Scott; Interim Director, Greater New Orleans Fair Housing Action Center
  Seth Weingart; Interim Director, Greater New Orleans Fair Housing Action Center

11:30 AM - 12:30 PM
• Luncheon and keynote address on equitable development and healthy communities

  Kalima Rose; Senior Director and Director of the PolicyLink Center for Infrastructure Equity, PolicyLink

12:30 PM - 3:00 PM
• Policy feedback session regarding the provision of fair and sustainable credit to marginalized communities, the new role for Fannie Mae and Freddie Mac, the robustness of the Fair Housing Act, and affirmatively furthering fair housing

  Christy Rogers; Senior Research Associate, Kirwan Institute for the Study of Race and Ethnicity, Ohio State University
<table>
<thead>
<tr>
<th>First Name</th>
<th>Last Name</th>
<th>Organization</th>
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Flozell Daniels Jr. LA Disaster Recovery Foundation
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Friday, December 11, 2009

Notes from Policy Feedback Session

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<thead>
<tr>
<th>Fair credit and access to banking services</th>
<th>Solutions</th>
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<tr>
<td><strong>Barriers</strong></td>
<td><strong>Solutions</strong></td>
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<tr>
<td>1. A lot of low income people in the city/no money to be banked (7 votes)</td>
<td>1. Higher wages (really important for tourism industry) (7 votes)</td>
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<td>2. Steering to subprime products/check-cashing places more available than banks (6 votes)</td>
<td>2. More affordable housing (expensive to live here, wages don’t match the market) (6 votes)</td>
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<td>3. Lack of financial literacy/no formal banking relationships (3 votes)</td>
<td>3. Micro-lending programs to increase lending to LMI neighborhoods (4 votes)</td>
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<td>- Criminal histories/can’t get loans (2 votes)</td>
<td>4. Better – any – enforcement of the CRA (2 votes)</td>
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<td>- Students can’t get loans (2 votes)</td>
<td>4. Increase of public knowledge about your financial rights (people don’t know if they’re getting a “fair shake”) (2 votes)</td>
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<td>- Anti-consumer rights environment (2 votes)</td>
<td>- Work with employers to promote savings/checking accounts and to provide financial education to workers (1 vote)</td>
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<td>- Credit unavailable for houses with storm damage (1 vote)</td>
<td>- Move away from “debt” society and over-reliance on credit</td>
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<td>- Bank of America is biggest mortgage lender but has no branches in NO (1 vote)</td>
<td>- Start young: mandatory 10 hours of financial literacy before HS graduation</td>
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<td>- Incomes are seasonal (tourism) or in cash (1 vote)</td>
<td>- Getting a job</td>
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<td>- Fair use in technology to access financial services</td>
<td>- Credit unions, facilitating more community investment</td>
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<td>- Increase resources for investigating fair housing violations</td>
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Current programs to increase credit access:
- “Peer-to-peer” lending program
- Good Work Network (micro-lending)
- Seedco (works with small business)
- Liberty Bank and Trust, part of “small dollar loan” program (personal lending with a cutoff of 200% of poverty)
- United Way IDA program in Greater New Orleans
**Affirmative neighborhood revitalization**

**Barriers**

1. No way for citizens to hold city, neighborhood plans accountable (6 votes)

2. Lack of city-wide vision and coordination; no sense for developers to know how to participate in redevelopment. People revert back to status quo in absence of coordination (4 votes)

3. Departments lacking capacity despite amount of funding coming in for rent: ~60K blighted properties, and there are unspent CDBG funds! (3 votes)

3. No housing policy (3 votes)

5. No economic development policy/arm in city (neither department is around a targeted plan, working together around neighborhood revitalization) (2 votes)

5. Community engagement – how to do when people have limited time/resources to participate? (2 votes)
   - Deteriorated infrastructure, especially in poor neighborhoods (1 vote)
   - A lot of planning post-Katrina, but people are getting “planning fatigue” (1 vote)
   - History of mistrust stemming from controversy over planned demolition (1 vote)
   - NORLA supposed to have community-based vision but no community planners on staff (1 vote)
   - Flood risk discourages development
   - “All ideas are equal”: decision-making is ad hoc and resources are in question
   - Poor grocery stores, no fresh food

**Solutions**

1. Leadership change at all levels and
   - Accountability
   - Reality check
   - Policies on BIDs

(7 votes)

2. Establish priorities for budget and then align budget with those priorities (provide adequate resources). Improve budget process by:
   - Making it more transparent
   - Lengthening budget review period
   - Educating public on budgeting process and relationship between mayor & council

(5 votes)

- No follow-through: lots of plans, no action (2 votes)

- People tied to status quo policies (2 votes)

- Increase community control over decision-making process (2 votes)

- Mechanisms to account for race and class in decision-making process (2 votes)

- Corps of Engineers needs to do its job of flood risk management (1 vote)

- Ombudsman for each neighborhood: two-way communication

- Democratic participation
Opportunity-based (fair) housing

**Barriers**

1. NIMBY-ism is huge (8 votes)

2. No housing policy (What type? Where? What does it cost?)

3. Increase in cost of housing (~40% for rental) (3 votes)

3. Working with landlords, fix HANO, pay landlords (3 votes)

5. No tenant protections (2 votes)

**Solutions**

1. Public education campaign on what affordable housing really is:
   - A new way to communicate, burned through all the other terms (e.g., “workforce housing”)
   - New brand
   - Needs business community champions (8 votes)

2. Inclusionary zoning: LA has the option for cities to adopt inclusionary zoning but none has. (5 votes)

3. Strengthen tenant protections at state level (4 votes)

3. Regional approach to housing, because all subsidized housing is currently in NO (4 votes)

5. Everyone on board with NO needs economic development:
   - Tying this to worker need for affordable housing
   - Business community doesn’t understand relationship between aff. housing/quality of life/high-skilled workers and their service needs. (2 votes)

- History of corruption in NOHA

- Voucher discrimination – education and enforcement (1 vote)

- Gentrification/displacement when opportunity is increasing in neighborhood (1 vote)

- Lack of resources for enforcement/education on rights

- Hostility to civil rights in general

- Lack of education on affordable housing

- Restrictions/historic preservation criteria limit redevelopment of historic neighborhoods

- Costs of transportation/utilities

- Federal housing policy that reduces number of public housing units with no replacements

- Insufficient investigation into fair housing complaints

- Housing not ADA-compliant; no one is inspecting new units for ADA compliance.

- Help small landlords build to better standards (1 vote)

- Connecting affordable housing with jobs

- Density bonus incentives for developers

- Increased resources for fair housing enforcement

- New housing finance methods such as shared equity

- Seattle example: bonds to build affordable housing

- Employer-assisted housing