



The Texas Association of Community Development Corporations
2020 Conference

EQUITY IN THE UNDERSERVED COMMUNITY

Presented By:
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Dr. Myriam Igoufe



SESSION OUTLINE

- Introduction
- Equity V. Equality
- How Did We Get Here
- Current Conditions
- History, People, And Place
- A New Approach
- Let's Talk - Question & Answer

INTRODUCTION

BACKGROUND

Experienced researchers and practitioners in policy, planning, research, and engagement.

FOCUS

Facilitating honest, thoughtful, and informed conversations around equity with an emphasis on inclusive and equitable pathways forward.

PRESENTERS

Dr. Lorin R. Carter, Esq., E.I., *Founder & Chief Strategist, C-Suite Consulting*

Dr. Myriam Igoufe, *Vice President of Policy Development & Research, Dallas Housing Authority, Housing Solutions for North Texas*

WHY IS THIS SESSION NECESSARY?

Why Is This Relevant?



Texas is home to several of the fastest growing metroplexes *in the Nation* and is uniquely positioned to address housing equity issues.

What Will You Learn?



Current housing conditions did not magically appear. They were influenced and shaped by previous policies and practices. Understanding that history will help explain current conditions and provide insight into how similar negative effects can be mitigated in the future.

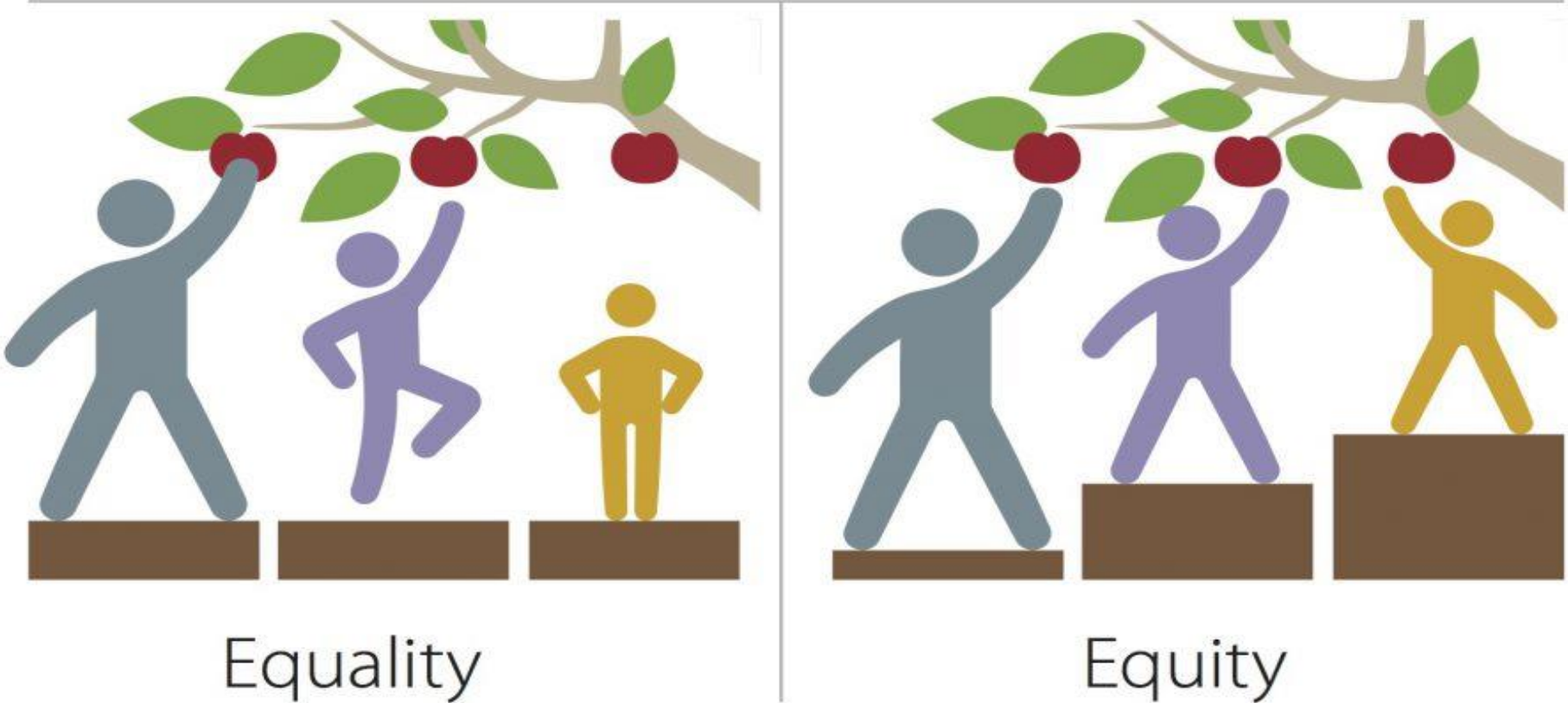
Next Steps



Our goal in this session is to expose you to new ideas in housing accessibility and affordability and ways you can implement them in your daily professional practice.

HOW DID WE GET HERE?

ARE EQUITY AND EQUALITY THE SAME?





"THE INFILTRATION
OF INHARMONIOUS
RACIAL GROUPS ...
TEND TO LOWER THE
LEVELS OF LAND
VALUES AND TO
LESSEN THE
DESIRABILITY OF
RESIDENTIAL AREAS."

FREDERICK
BABCOCK
UNDERWRITING MANUAL

NEIGHBORHOOD STRUCTURE - REDLINING

MS FORM 9
10-1-37

AREA DESCRIPTION - SECURITY MAP OF Dallas, Texas

1. AREA CHARACTERISTICS:

a. Description of Terrain. Level to rolling.

b. Favorable Influences. Stevens Park adjoining on South and East. Uniformity of construction. All city conveniences. Scenic beauty. Shuttle bus transportation. Well restricted.

c. Detrimental Influences. Some distance to schools, churches and stores. Area joining on North is adjacent to Fort Worth out off road, a heavy traffic artery lined with filling stations, small stores and tourist camps.

d. Percentage of land improved 65 %; e. Trend of desirability next 10-15 yrs Static

2. INHABITANTS: Executives, salesmen, business

a. Occupation and professional None; b. Estimated annual family income \$ 2500-6000

c. Foreign-born families 0 %; None predominating; d. Negro None %; None %

e. Infiltration of 0; f. Relief families 0

g. Population is increasing slowly; decreasing None; static None

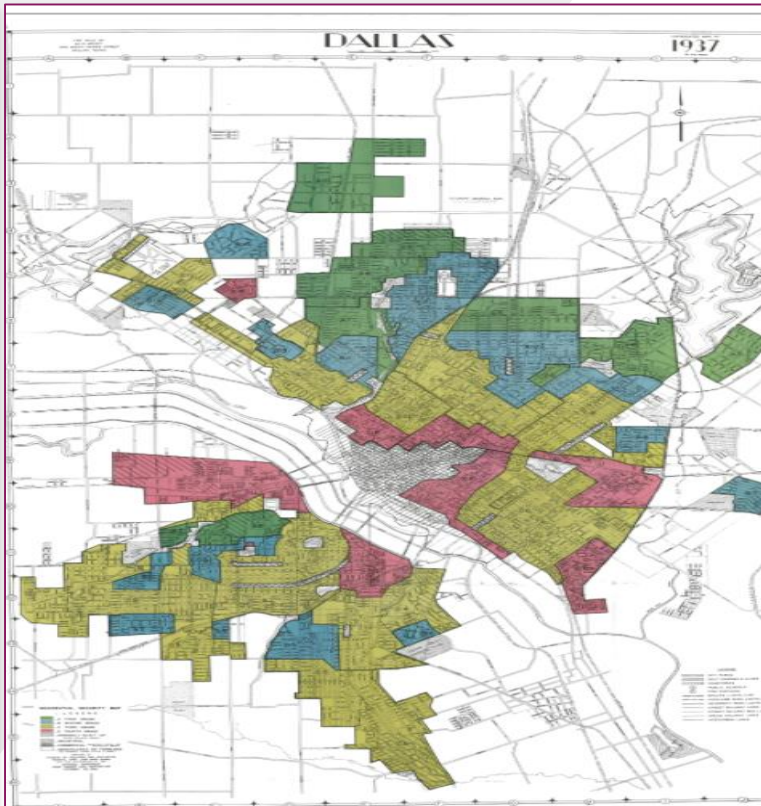
3. BUILDINGS:

	PREDOMINATING	100 %	OTHER TYPE	%	OTHER TYPE	%
a. Type	1 & 2 story	singles	6/8 rooms			
b. Construction	Brick & Frame					
c. Average Age	4	Years				
d. Repair	Good					
e. Occupancy	95	%				
f. Home ownership	95	%				
g. Constructed past yr.	40 to 9500					
h. 1929 Price range	Only few houses	100% \$			100%	\$
i. 1936 Price range	\$000-10,500	\$			\$	\$
j. 1938 Price range	\$000-10,500	\$			\$	\$
k. Sales demand to	\$9000	Good				
l. Activity	Good					
m. 1929 Rent range	Not sufficient	100% \$			100%	\$
n. Rent range	Scant property	\$			\$	\$
o. Rent range	No estimate	\$			\$	\$
p. Rental demand	\$ -	\$			\$	\$
q. Activity						

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Ample; b. Home building Ample

5. CLARIFYING REMARKS: This is a new subdivision with majority of construction during past five years. It is well laid out, has natural scenic beauty good elevation. Type of development and population offsets distance to schools, churches and stores.

6. NAME AND LOCATION Oak Cliff - Dallas, Texas SECURITY GRADE A AREA NO. 1



MS FORM 9
10-1-37

AREA DESCRIPTION - SECURITY MAP OF Dallas, Texas

1. AREA CHARACTERISTICS:

a. Description of Terrain. Level.

b. Favorable Influences. School and stores in area, city conveniences.

c. Detrimental Influences. Inadequate transportation. Distance to principal business center. Unpaved streets. Mixed construction. Large Cocon Cola plant being constructed adjoining area on south.

d. Percentage of land improved 70 %; e. Trend of desirability next 10-15 yrs Static

2. INHABITANTS: Negro laborers and domestics

a. Occupation None; b. Estimated annual family income \$ 400-750

c. Foreign-born families None %; None predominating; d. Negro Yes %; 100% %

e. Infiltration of None; f. Relief families Some

g. Population is increasing None; decreasing None; static Yes

3. BUILDINGS:

	PREDOMINATING	60 %	OTHER TYPE	40 %	OTHER TYPE	%
a. Type	Singles	4/5 rs.	Singles	3/4 rs.		
b. Construction	Frame		Frame			
c. Average Age	20	Years	20	Years		
d. Repair	Fair to poor		Poor			
e. Occupancy	95	%	95	%		
f. Home ownership	35	%	35	%		
g. Constructed past yr.	None		None			
h. 1929 Price range	\$1500-2750	100% \$	\$ 750-1750	100%	\$	100%
i. 1936 Price range	\$1250-2250	83 %	\$ 500-1500	76 %	\$	\$
j. 1938 Price range	\$1250-2250	83 %	\$ 500-1500	76 %	\$	\$
k. Sales demand to	\$	Poor	\$	Poor		\$
l. Activity	Poor		Poor			
m. 1929 Rent range	\$15 - 27.50	100%	\$ 7.50-17.50	100%	\$	100%
n. 1936 Rent range	\$12.50 - 22.50	83 %	\$ 5.00-15.00	76 %	\$	\$
o. 1938 Rent range	\$12.50 - 22.50	83 %	\$ 5.00-15.00	76 %	\$	\$
p. Rental demand to	\$17.50 fair	to	\$12.50 fair		\$	\$
q. Activity	Fair		Fair			

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Limited; b. Home building Limited

5. CLARIFYING REMARKS: An area occupied exclusively by negroes with vacant property on all sides. New plant of Cocon Cola Bottling Company being constructed adjoining on south. Very little likelihood of any change in the area in the near future.

6. NAME AND LOCATION Dallas, Texas SECURITY GRADE D AREA NO. 2

Highest Rating - A1

Redlining by City

Lowest Rating - D9

URBAN RENEWAL & ENVIRONMENTAL RACISM

Intent

- To revitalize and renew urban areas.

Method

- Massive razing of property and displacement of people
- Predominantly minorities and those earning lower-incomes.

Result

- Concentration of poverty
- Loss of affordable housing
- Segregation of city and suburban populations by race and income



One of Cleveland's main renewal-related housing developments was constructed on a landfill. The dump was renamed "[Garden Valley](#)." In this image, displaced families awaiting new homes watch as the dump is covered over.

ENVIRONMENTAL JUSTICE AND HOUSING



GORDON PARKS OUTSIDE LOOKING IN, MOBILE, ALABAMA, 1956 ARCHIVAL PIGMENT PRINT
COURTESY OF AND COPYRIGHT THE GORDON PARKS FOUNDATION

- **Hazards**

- Black and brown families disproportionately affected by the location of environmental hazards.

- **Benefits**

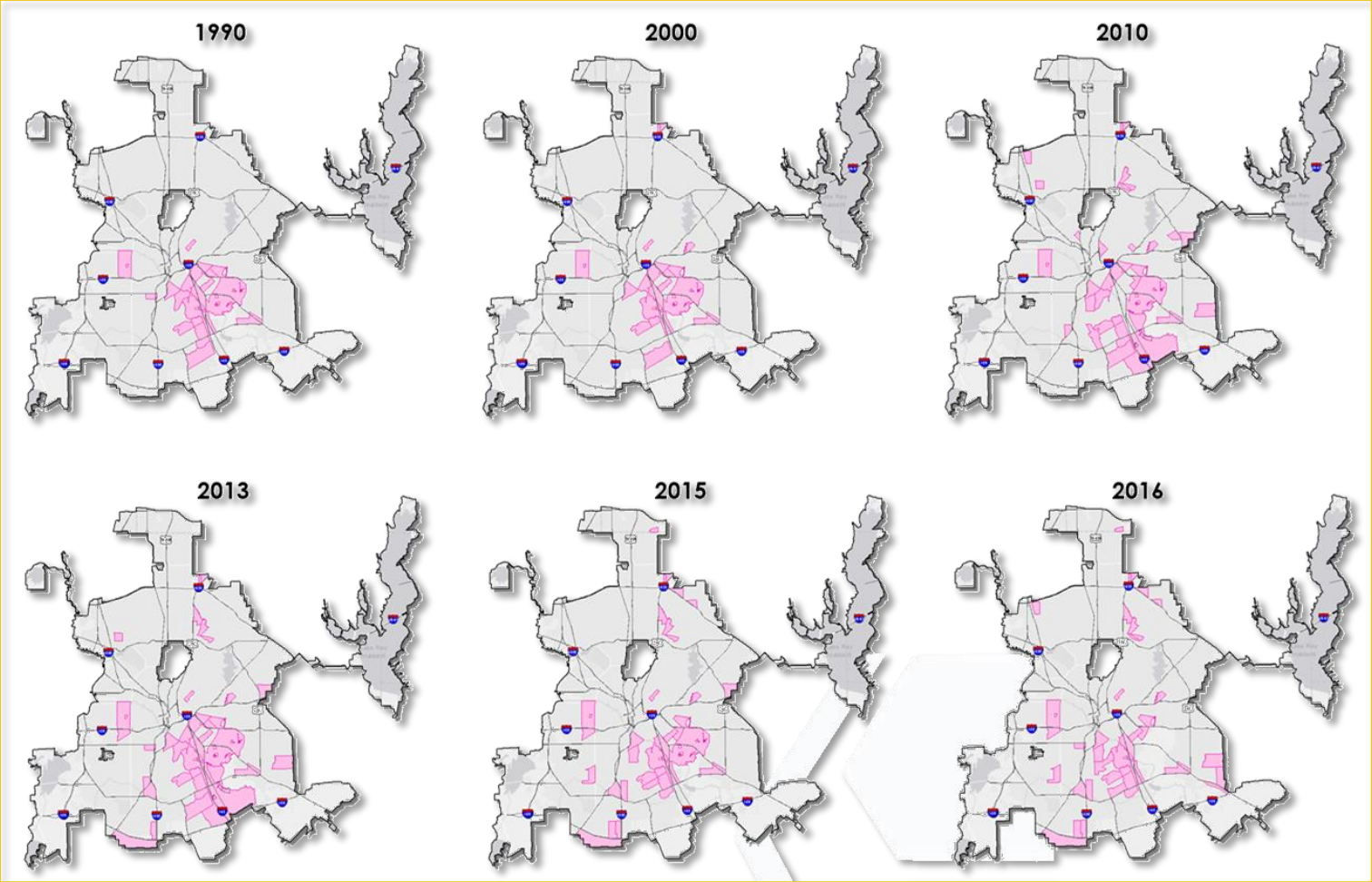
- Black and brown families, as well lower income earning communities were often the last to receive the benefits of environmental planning or amenities.


- **Result**

- Increased incidents of asthma
- Less physical activity
- Property Values

WHERE ARE WE NOW?

RACIALLY/ETHNICALLY CONCENTRATED AREAS OF POVERTY

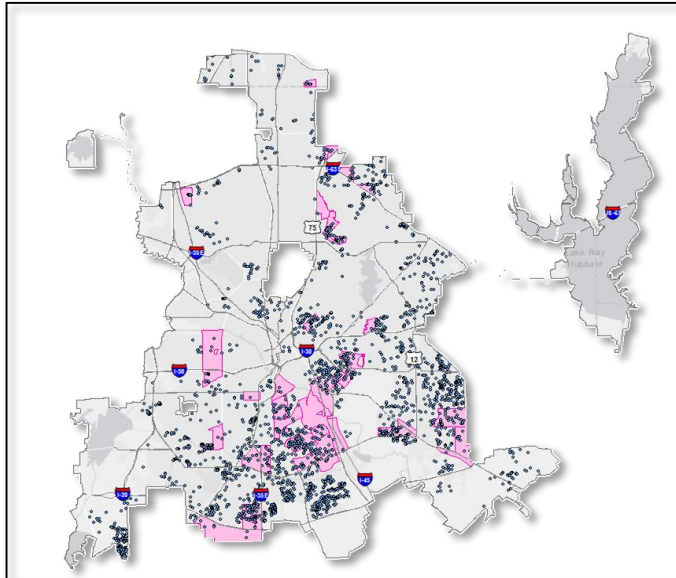


 **R/ECAPs**
50% Non-white and
40% Household below
Federal poverty line

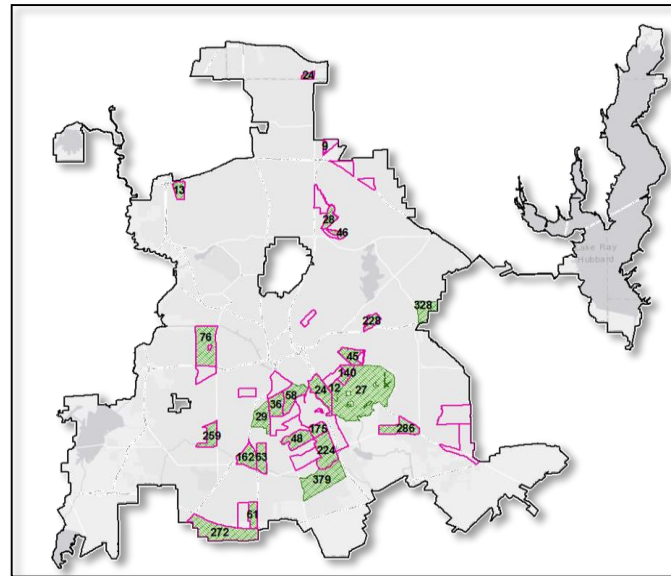
- Long-lasting R/ECAPs in Southern sector of Dallas and West Dallas
- Proliferation of R/ECAPs over time (x2)
- Spatial dispersion of R/ECAPs across the city and region

R/ECAP, SEGREGATION, AND ACCESSIBILITY

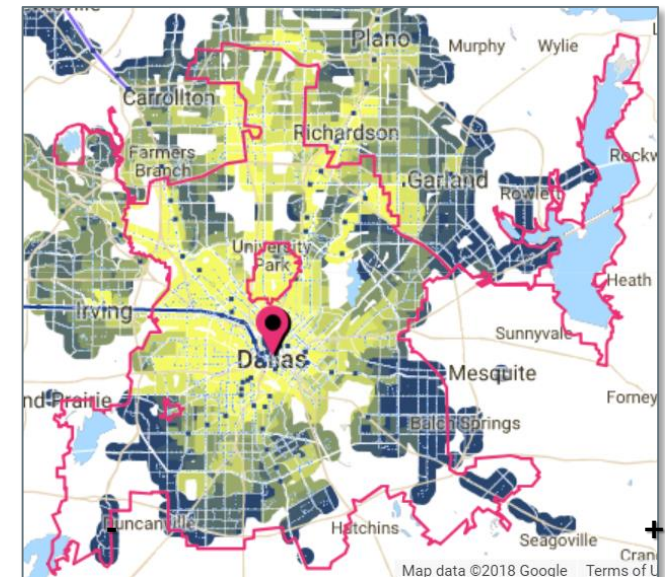
Map 1: Overlay of HCV families and R/ECAPs in Dallas, TX



Map 2: Overlay of Low-Income-Low-Access census tracts, R/ECAPs, and HCV concentration, Dallas TX



Map 3: Number of Jobs at \$3,333/month Accessible Within a 30min transit commute



➤ HCV families disproportionately reside in R/ECAP neighborhoods

➤ R/ECAP neighborhoods also characterized by lower access to grocery stores and lower car ownership among its residents

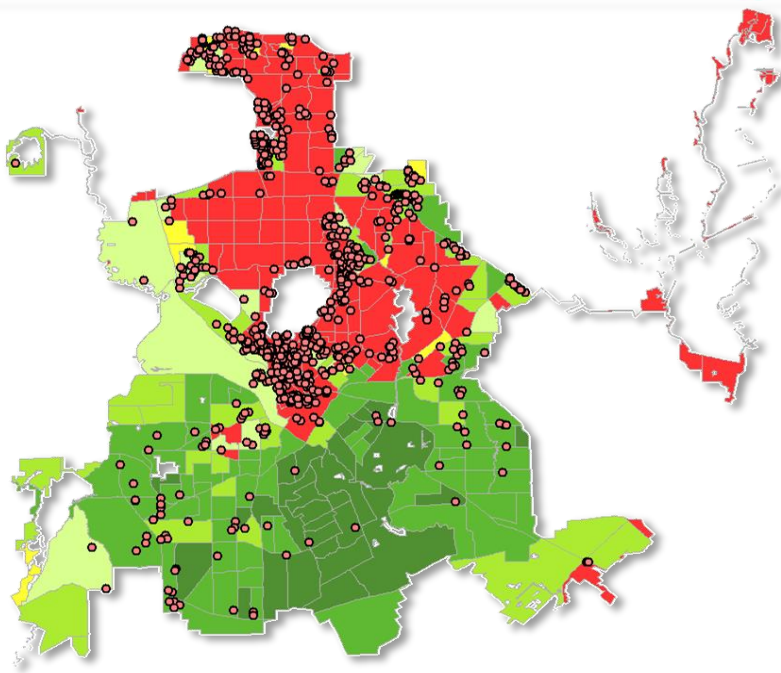
➤ Not all neighborhoods offer the same level of accessibility to *good-paying* jobs.

● Segregation
 ● Extreme Poverty
 ● Access to Healthy Grocery Stores
 ● Access to Private Transportation
 ● Access to Jobs

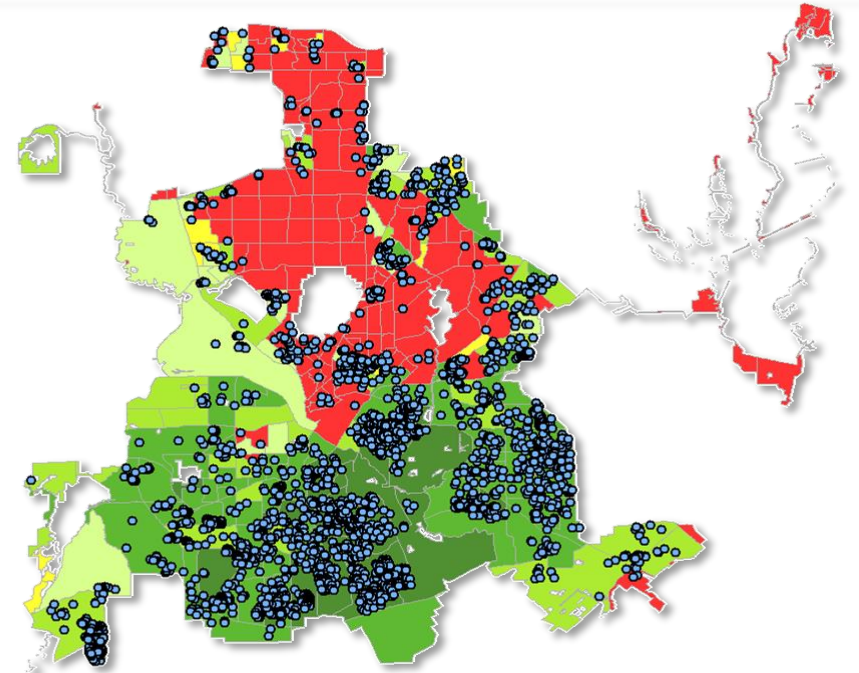
SOURCE OF INCOME DISCRIMINATION AND RESIDENTIAL LIVING PATTERNS OF HCV

Legend
Nonwhite/White Segregation
Segregation Categories

- Greater white population share
- Same as city proportions
- 0 to <10% greater nonwhite share
- 10 to <20% greater nonwhite share
- 20 to <30% greater nonwhite share
- 30 to <40% greater nonwhite share

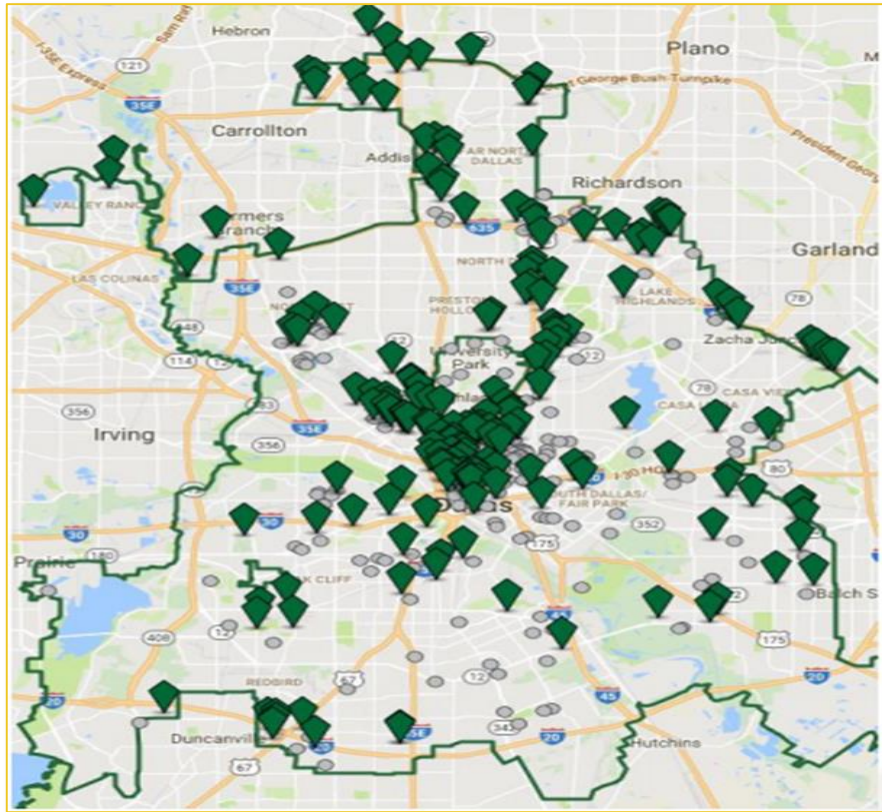


Surveyed landlords refusing vouchers

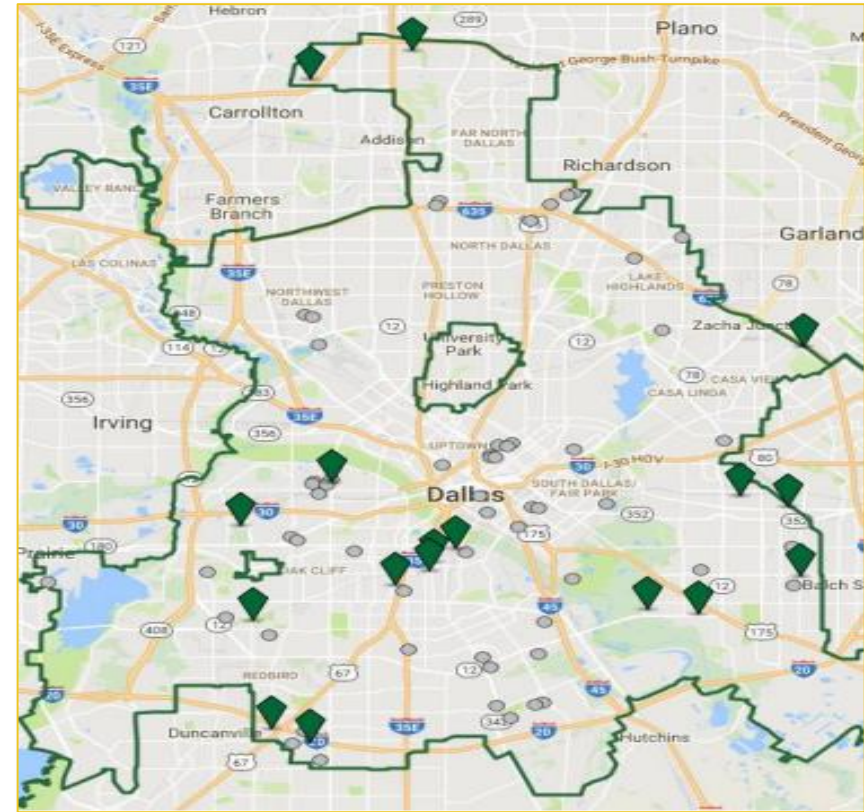


Residential patterns HCV families

DISABILITY AND HOUSING

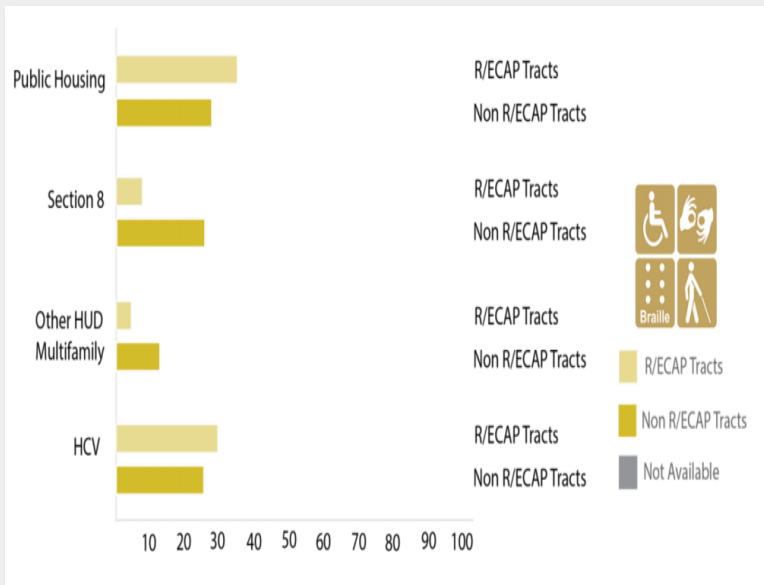


Locations of wheelchair-accessible apartments for rent in Dallas (CoStar 2018)

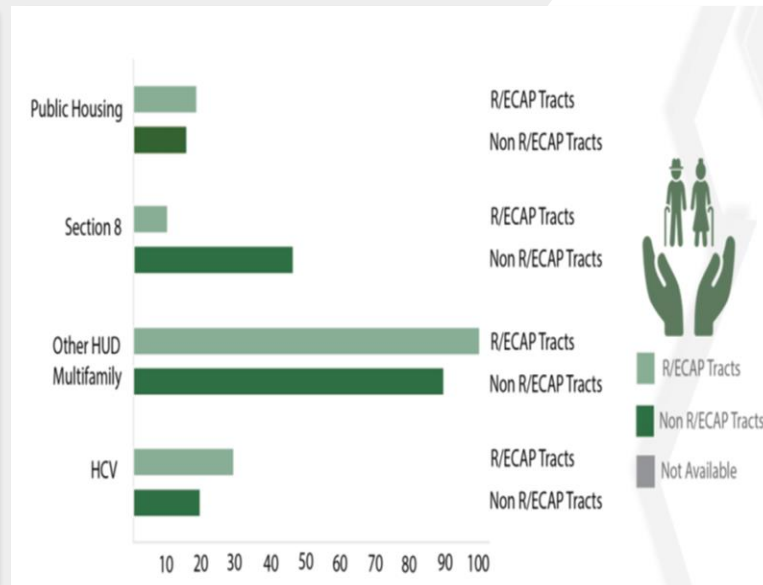


Locations of "affordable" wheelchair-accessible apartments for rent in Dallas (CoStar 2018)

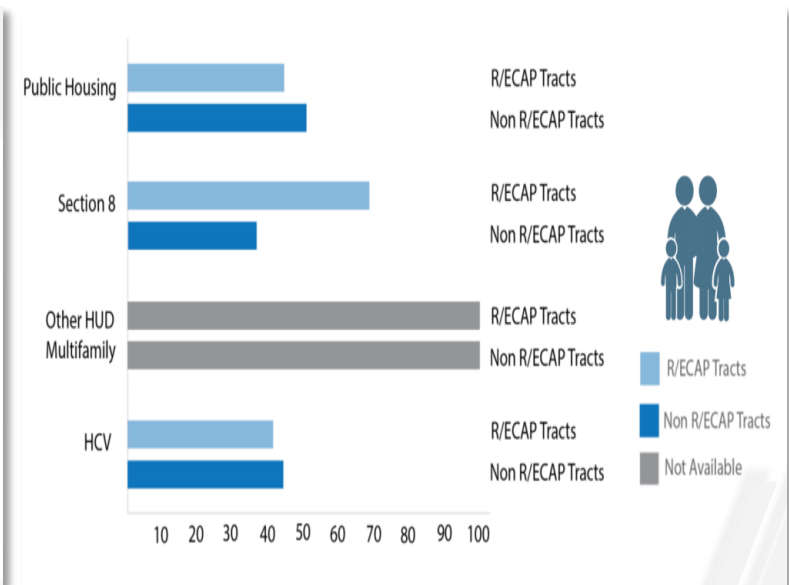
DISABILITY, AGE, FAMILY SIZE



DISABILITY



AGE

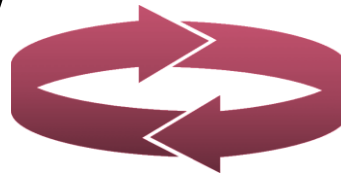


FAMILY SIZE

AFFIRMATIVELY FURTHERING FAIR HOUSING: CHALLENGES

- **Stark geography of inequity**
 - Growing racial/ethnic and economic segregation
 - Racial/ethnic inequities
 - Affordability pressures
 - Dallas/Region imbalances
 - Systemic barriers to access opportunities

Compounding effects of inequitable geography



AFFIRMATIVELY FURTHERING FAIR HOUSING: CHALLENGES

- Foster collaboration (Region/City/Housing authorities)
- Acknowledge and address inequitable geography
- Both substantive and procedural

Final Goals	
Goal A	Increase access to affordable housing in high opportunity areas
Goal B	Prevent loss of existing affordable housing stock and increase supply of new affordable housing, especially in higher opportunity areas
Goal C	Increase supply of accessible, affordable housing for persons with disabilities
Goal D	Make investments in targeted and segregated neighborhoods to increase opportunity while protecting residents from displacement
Goal E	Increase support and services for residents of publicly supported housing, and maintain and improve the quality and management of publicly supported housing
Goal F	Increase access to information and resources on fair and affordable housing

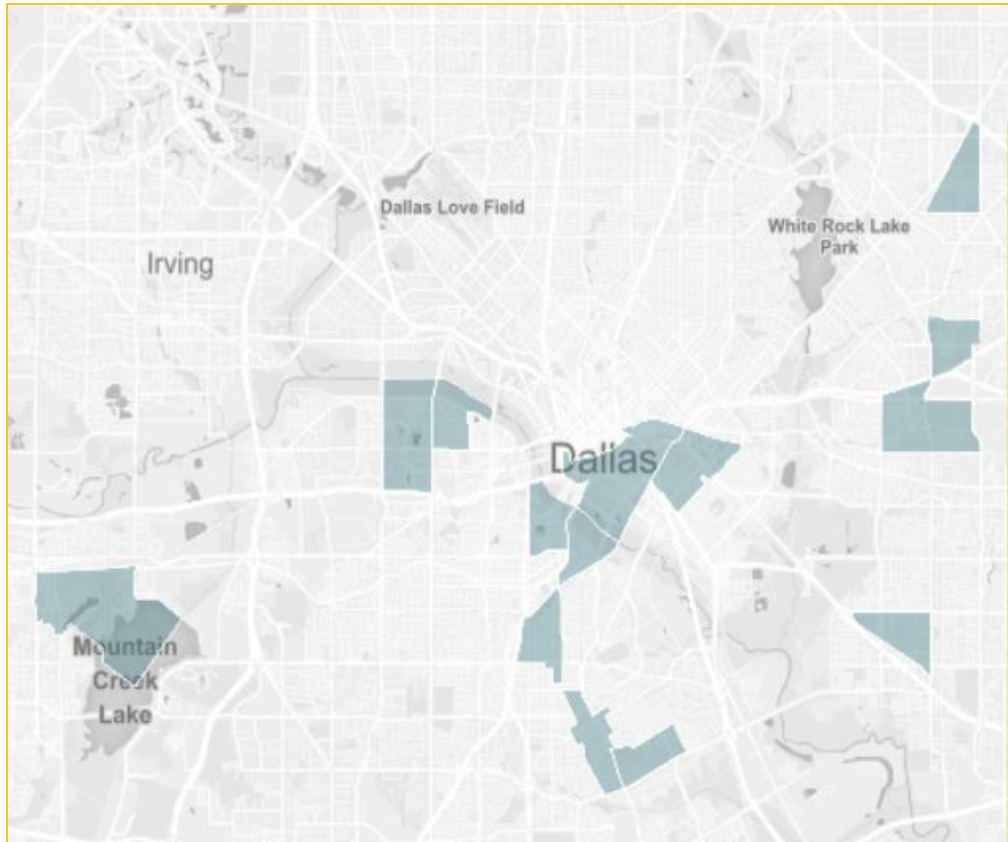
MOVING FORWARD . . .

GENTRIFICATION

- Disinvestment
- Segregation
- Lower Property Values
- Land Speculation
- Environmental Improvements
- New Builds
- Displacement
- Changing Culture



NEW APPROACHES



- Equitable Development & Inclusive Growth
- Opportunity Zones

QUESTIONS?

Stay In Touch

*We'd like to
hear from you!*



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