AMERICA HAS A HOUSING AND RACE PROBLEM

We know this. The problem isn’t new: discriminatory housing and land policies built and maintain wealth in this country. The taking of native lands, Jim Crow segregation, redlining, urban renewal and slum clearance programs, the New Deal policies that created the middle class—this is the legacy of racial inequity in the United States.

This problematic history intertwines with every aspect of American society—even our homes. Where and how we live remain determinative indicators for social and economic outcomes in American life. The political and social structures of housing, to this day, remain stubborn in their attachment to the American experiment devised and deployed according to race.
FLORIDA HAS A HOUSING AND RACE PROBLEM

Given this context and our shared national history, it logically follows that Florida has a housing problem as well. Local decision-makers and the implementation of federal programs perpetuated the national ideal of racial segregation and discrimination in many Florida cities. In fact, it is arguably the legacy of these discriminatory efforts that creates the Florida Housing Coalition’s work and lends the organization its raison d’être.

The link between housing and race exists (even if not acknowledged) and underlies many housing and community concerns throughout the state. Issues of affordability, location, and access are inseparable from the social, political, and economic history that frame them. What compels attempts to preserve affordable housing in West Tampa, or marshal resources to the south side of Tallahassee, or combat climate gentrification in Little Haiti? How do we articulate those connections? How do we understand the nature of that problem?

In 2019, 58.7-percent of mortgage originations in Florida were to white homeowners; only 7.1-percent of mortgages were originated for Black residents in the same year. As of 2017, 24-percent of Black Floridians live in high poverty neighborhoods, compared to 5-percent of white Floridians. 60-percent of Black Florida renters are cost-burdened, compared to 48-percent of white Florida renters. These statistics point to a larger problem.

The challenge with problem-solving is often that we struggle with identifying the problem. This difficulty becomes even more salient in this national moment when many are or have been protesting—and putting their lives at risk—for the sake of Black lives. As communities reckon with racial equity writ large, the call for reformation echoes loudly throughout the housing landscape.

Florida’s jurisdictions will have to determine what racial equity means for their respective communities. This will be untried for many localities; traditional planning mechanisms may not generate ideas or processes to help advance racial equity. There are no obvious benchmarks and little to no statewide policy guidance exists to indicate that there is a right approach; this is how the Coalition can help.

We know two things: (1) Florida—like every other state in the nation—has a housing problem intricately linked with race; and (2) Florida’s cities often look to the Coalition to help them solve housing problems.

The Coalition carries out this mission by providing technical assistance, supporting community partnerships, and bringing together advocates and resources. The Coalition can continue these efforts while also building upon this national moment to establish a statewide initiative focused on housing and race.
The Center for Racial Equity seeks to ask new questions, generate knowledge, and promote fresh approaches to housing and race in Florida. Through engagement with the populations confronting systems of oppression, investigation of the past injustices, and policy practices that undermined the integrity of many neighborhoods, and cooperation with state and local partners, the Center will develop and promote strategies aimed at advancing and achieving racial equity in Florida’s cities.

The Florida Housing Coalition Center for Racial Equity will serve as a composite platform for the Coalition’s efforts focused on race and equity in the public and private investments, regulations, and legal and policy frameworks that shape Florida’s neighborhoods, cities, and regions. The Center will provide support for municipalities looking to advance racial equity in their communities by analyzing local data and policy to survey and articulate the ways that our housing systems are afflicted by the larger diseases of racism, systemic oppression, and conscious inequality.

Every community has a different story—differing histories, populations, and challenges. It is important to understand these places and their histories of racism and discrimination to shape meaningful policies and recommendations.

The Florida Housing Coalition Center for Racial Equity is the manifestation of an organizational commitment to advance racial equity in Florida.

The Center will conduct and promote Racial Equity Community Assessments for localities that have a genuine interest in making positive change. The assessment will focus on a systematic examination of race as related to housing and land within consulted jurisdictions and regions. The goal of the assessment will be to review historic and contemporary policies, demographic data, institutional practices, and housing programs to serve as a vital anti-racist tool and metric for furthering racial equity efforts. The Center will help build the power of communities to confront racial inequity in housing.

Foundational to this approach is understanding that segregation is not accidental and that we have a shared responsibility to improve land use planning and financing decisions to make equitable development a reality. We believe that our banking and government-sponsored enterprise partners share a common interest in our mission to remedy the wrongs of redlining and we think that many of our local government clients would genuinely welcome the opportunity to make meaningful change in racial equity.

At the local and regional level, we are bringing the public and private sector together to effect real and lasting improvements to local budget priorities, policies for inclusion, support for community-based organizations and minority developers.

At the state level, we advocate for legislation and policies to be implemented by the Florida legislature and state agencies that promote equity, such as preservation of the nonprofit’s interest in tax credit developments, increasing opportunities for funding for nonprofits, and using new tools, such as the Uniform Partition of Heirs Property Act to stop Black land loss.
How will the Florida Housing Coalition Center for Racial Equity do this Work?

With a very large tent.

The Florida Housing Coalition will engage community stakeholders, particularly those who have been working to advance racial equity, even if not directly in housing. We will engage those with lived experience. We will work with Allies at the national and state level. We define Allies as those who are currently working to advance racial equity and those who support the advancement of racial equity.

The Center will address policy issues and provide policy briefs and a forum for our membership to regularly discuss policy and race issues. We will engage people with lived and professional expertise to help us do everything we can to improve racial equity in housing. We will use applied research to offer the best in training and technical assistance and to promote better public policies and programs.

Providing the public and private sectors with approaches, language, and policy opportunities is critical to addressing racial inequity. These approaches may look like the Coalition’s current work (e.g., advancing community land trusts in historically Black communities); it may also build upon our publications and resource guides to promote innovative equitable housing approaches and best practices from communities around the country and world.

We will connect resources, both human resources, such as real estate professionals, and financial resources, such as loan products and grant opportunities.

The Center for Racial Equity will support and connect minority led organizations with resources that helps them to level up and successfully compete in housing and community development.
The Center for Racial Equity is indeed a composite platform. And it is neither static nor complete. We expect this initiative to grow.

As we launch the Center, we begin with the programs outlined below. But more is to come, including a robust program to address Climate and Environmental Justice.
The Center for Racial Equity, a new *intentional* initiative by the Coalition, is uniquely poised to address this moment of racial reckoning by helping shape the power of communities to confront their own local racial inequities in housing.

In 2021, The Center Launches with:

- Leading with Equity Online Coursework *(available for free)*
- Closing the Gap: Closing the Racial Disparity Gap in Homeownership – a Competitive Grant Program for Counties and Cities
- Preparing Future Leaders: An HBCU Internship and Mentoring Program
- Policy Briefs on:  
  - NIMBYism  
  - Ending Homelessness and Racial Equity
- A Glossary of Shared Language