

# INCREASING TO HIGH-OPPORTUNITY NEIGHBORHOODS IN CALIFORNIA FOR LOW- INCOME PEOPLE AND PEOPLE OF COLOR

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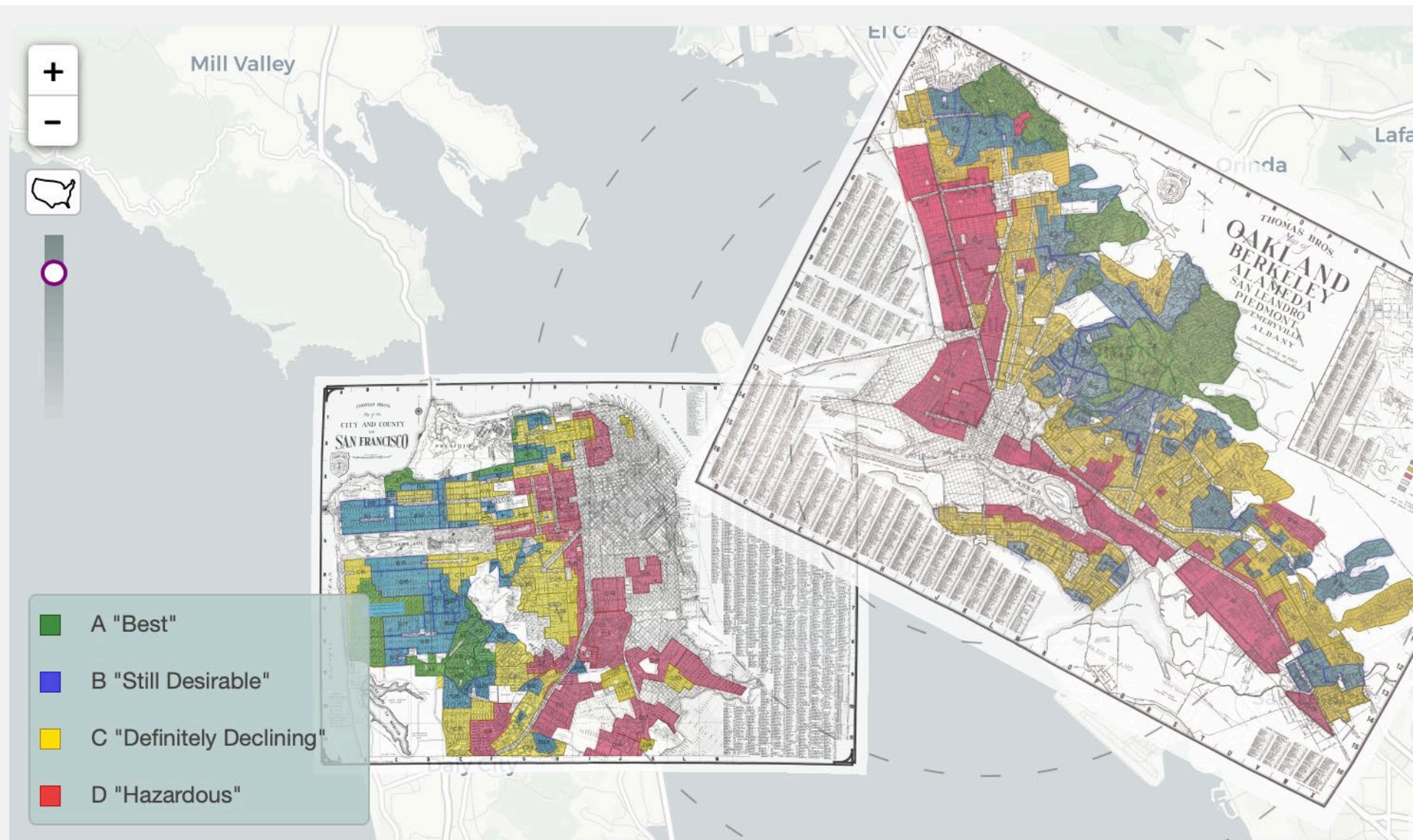
**Dan Rinzler**  
**California Housing Partnership**

CBPC Conference  
March 27, 2019

# About the California Housing Partnership

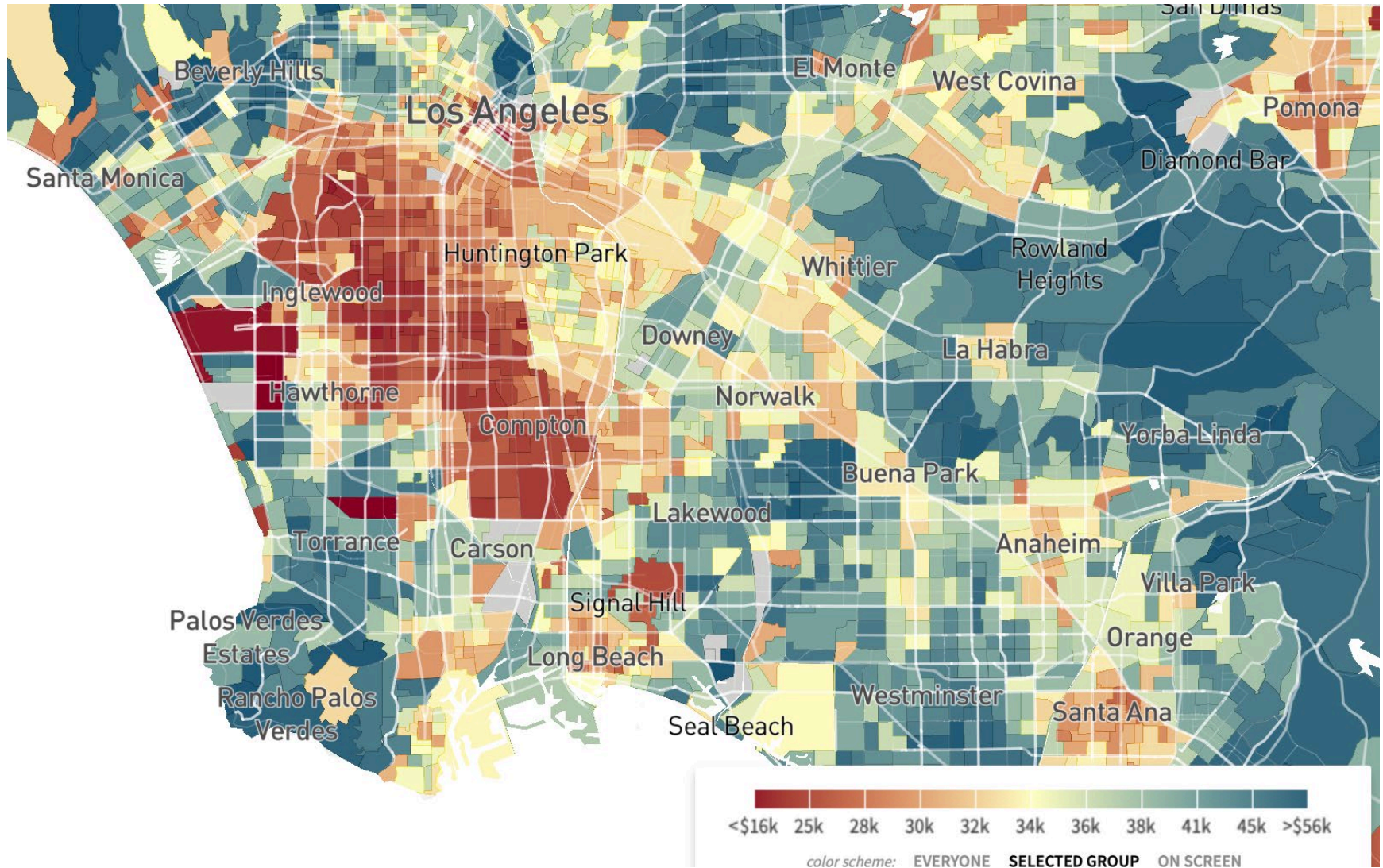
- Created by the State Legislature in 1988 (no ongoing state funding).
- Work across California with nonprofit and government housing agencies to create and preserve housing affordable to lower-income households.
- In 30 years, our staff has helped private and public housing agencies leverage **\$18 billion** in funding to create and preserve more than **70,000 affordable homes**.
- Also provide research and leadership on housing policy and funding issues.

# Post-war redlining + other racist housing policies created a racially segregated geography of opportunity

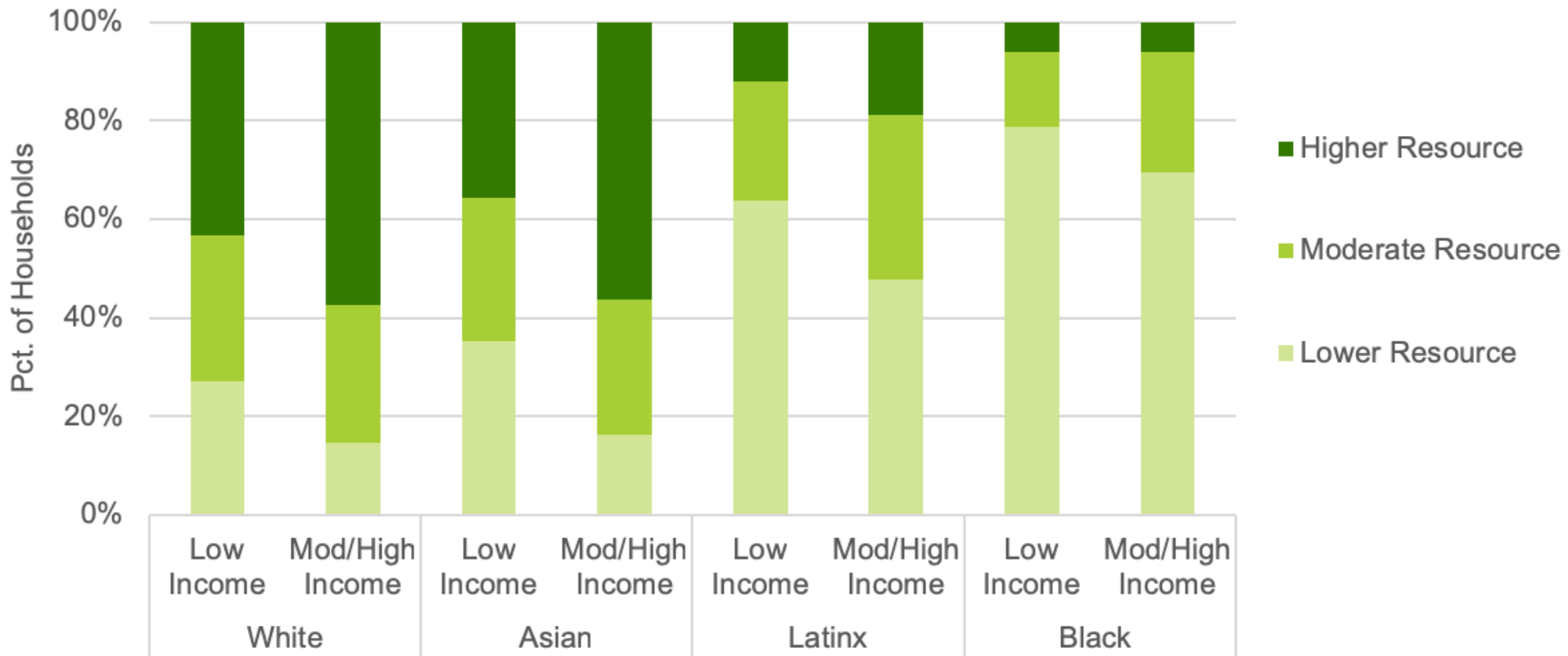




# Neighborhoods account for most of the variation in long-term earnings of children from low-income families

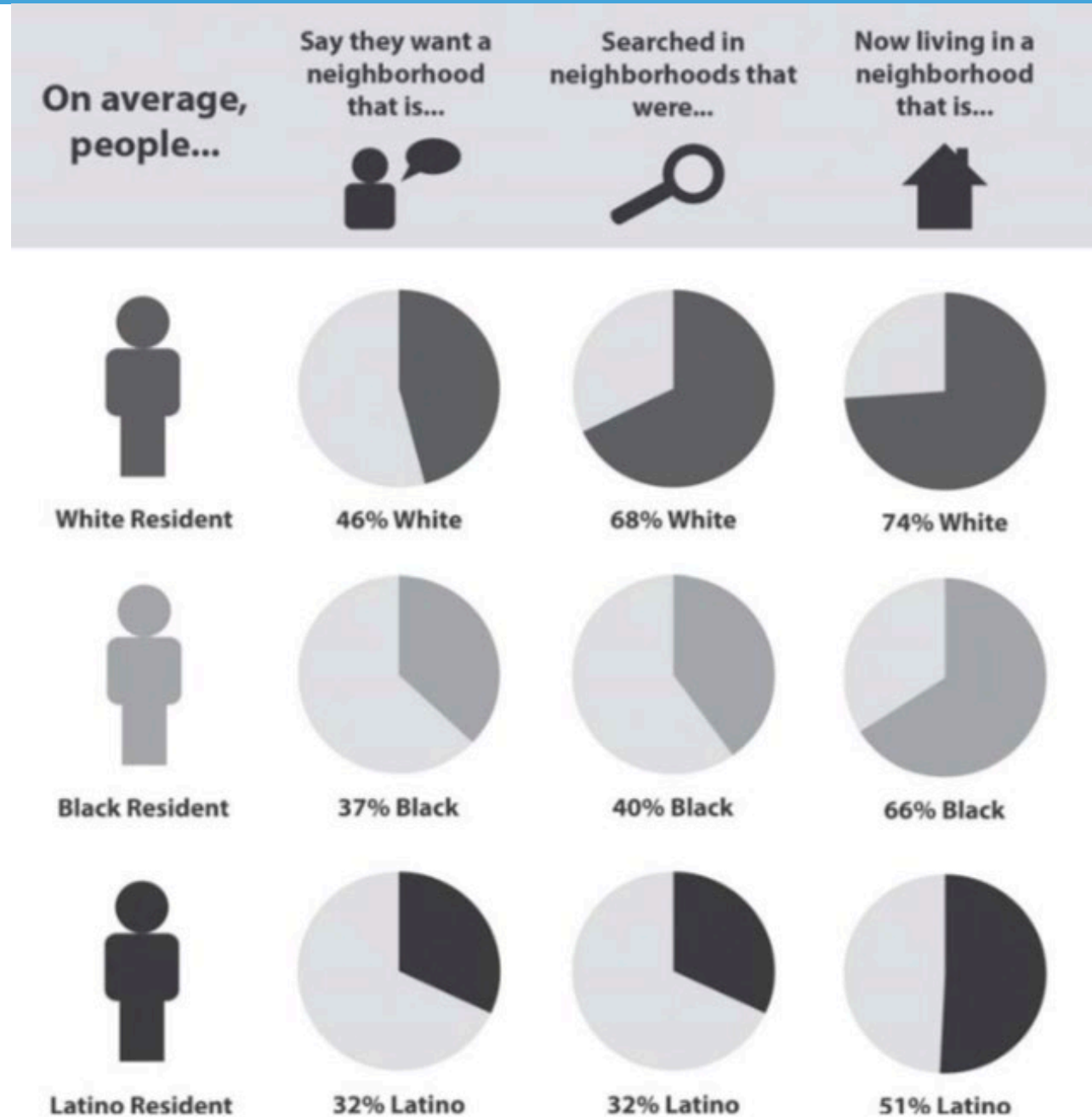


# Race appears to be a stronger determinant of who lives in high-resource neighborhoods than income



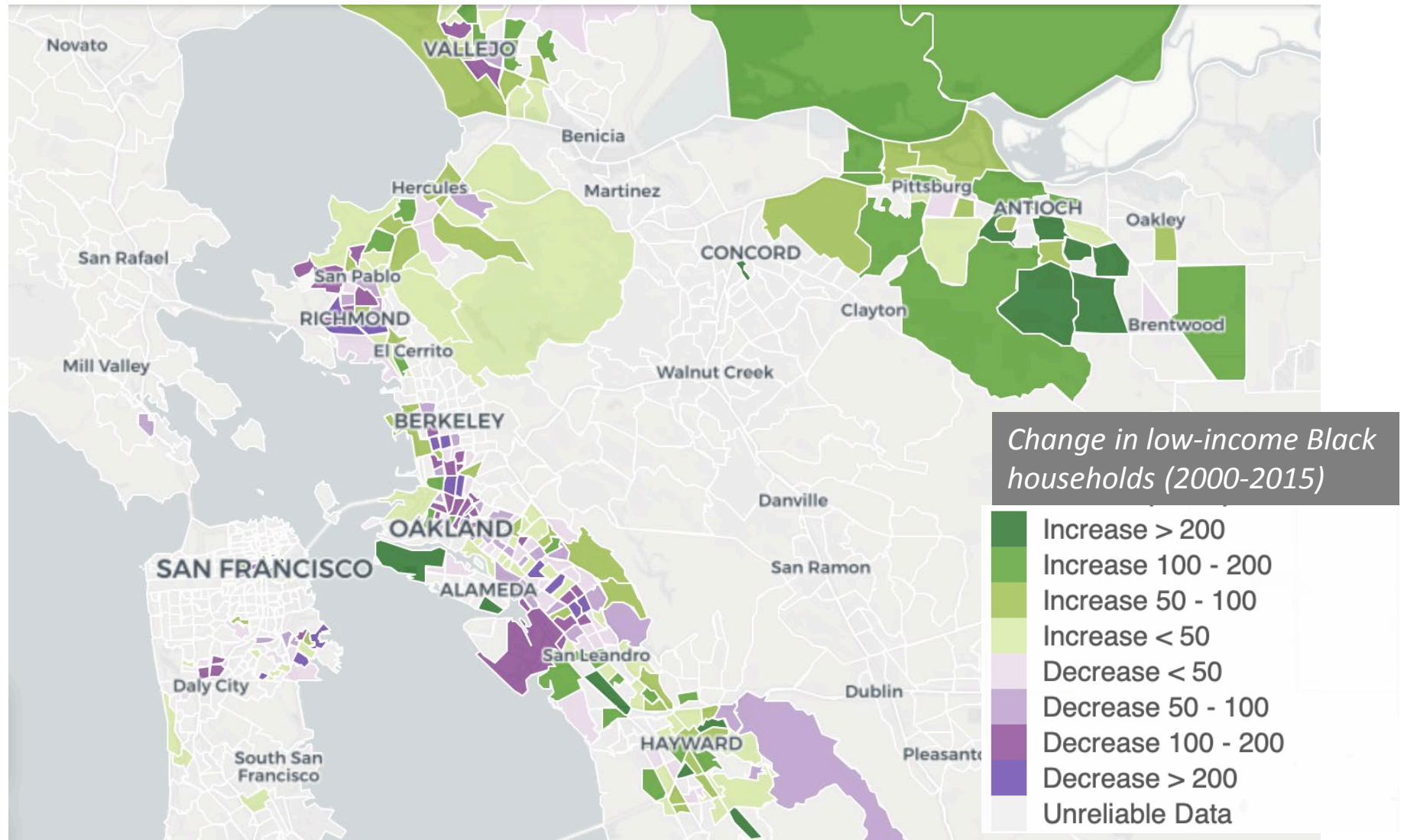
*San Francisco Bay Area (2015)*

# Segregation patterns do not reflect actual location preferences of people of color

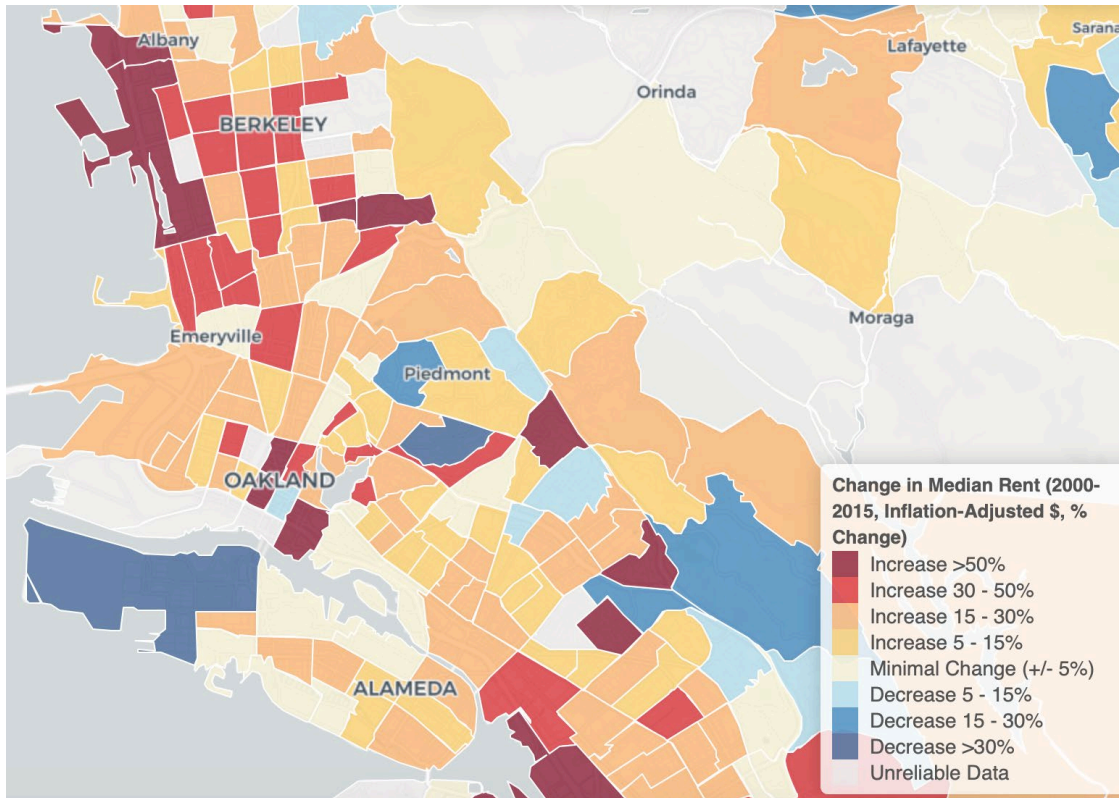




# Recent trend of re-segregation: as housing prices rose from 2000-2015, the racial geography of the Bay Area shifted



# Low-income households of color were more vulnerable to rent increases than low-income White households



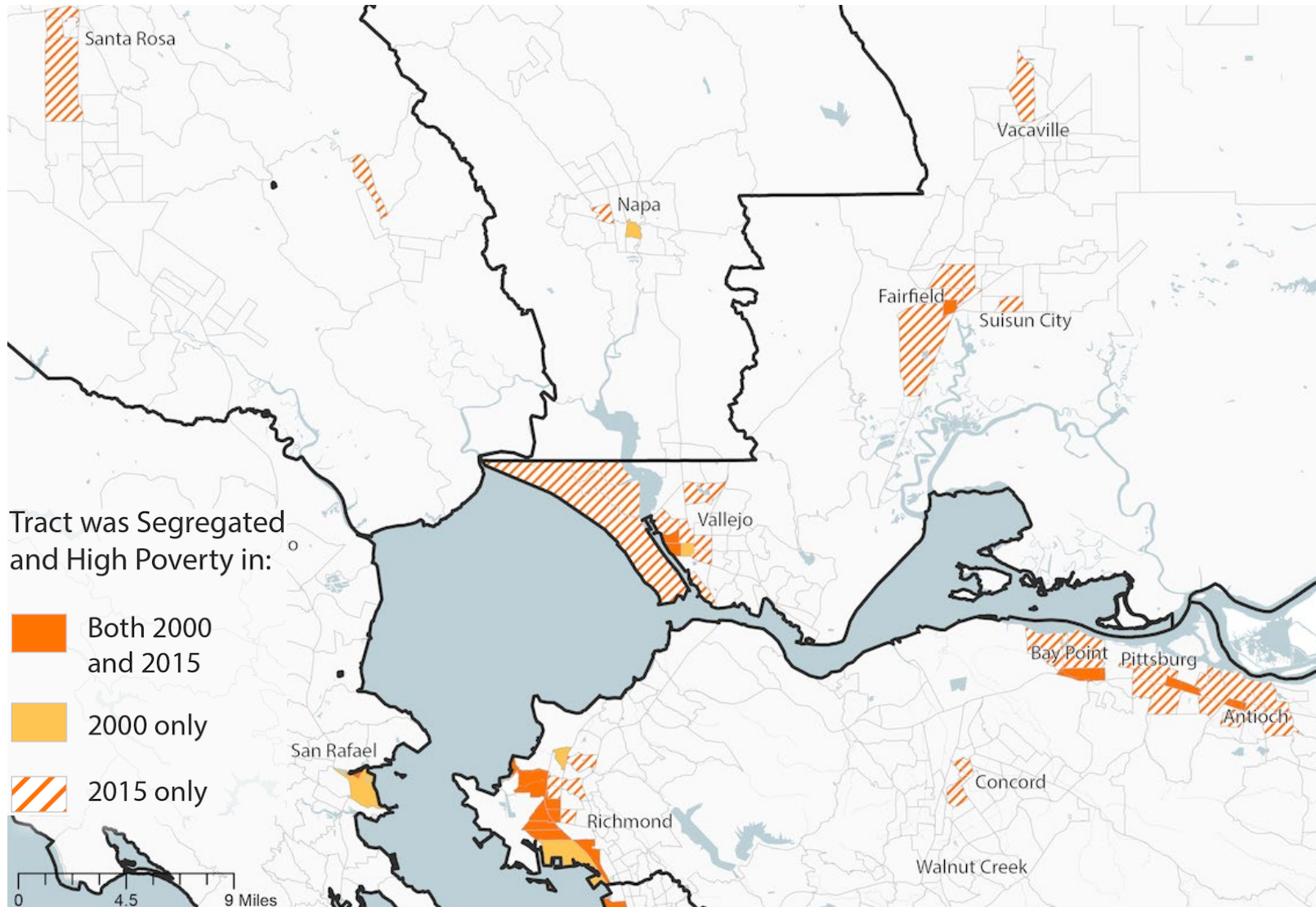
Change in median rent paid, 2000-2015  
(% change, inflation-adjusted)

**30% tract-level increase in median rent** (adjusted for inflation) in Bay Area from 2000-2015 associated with:

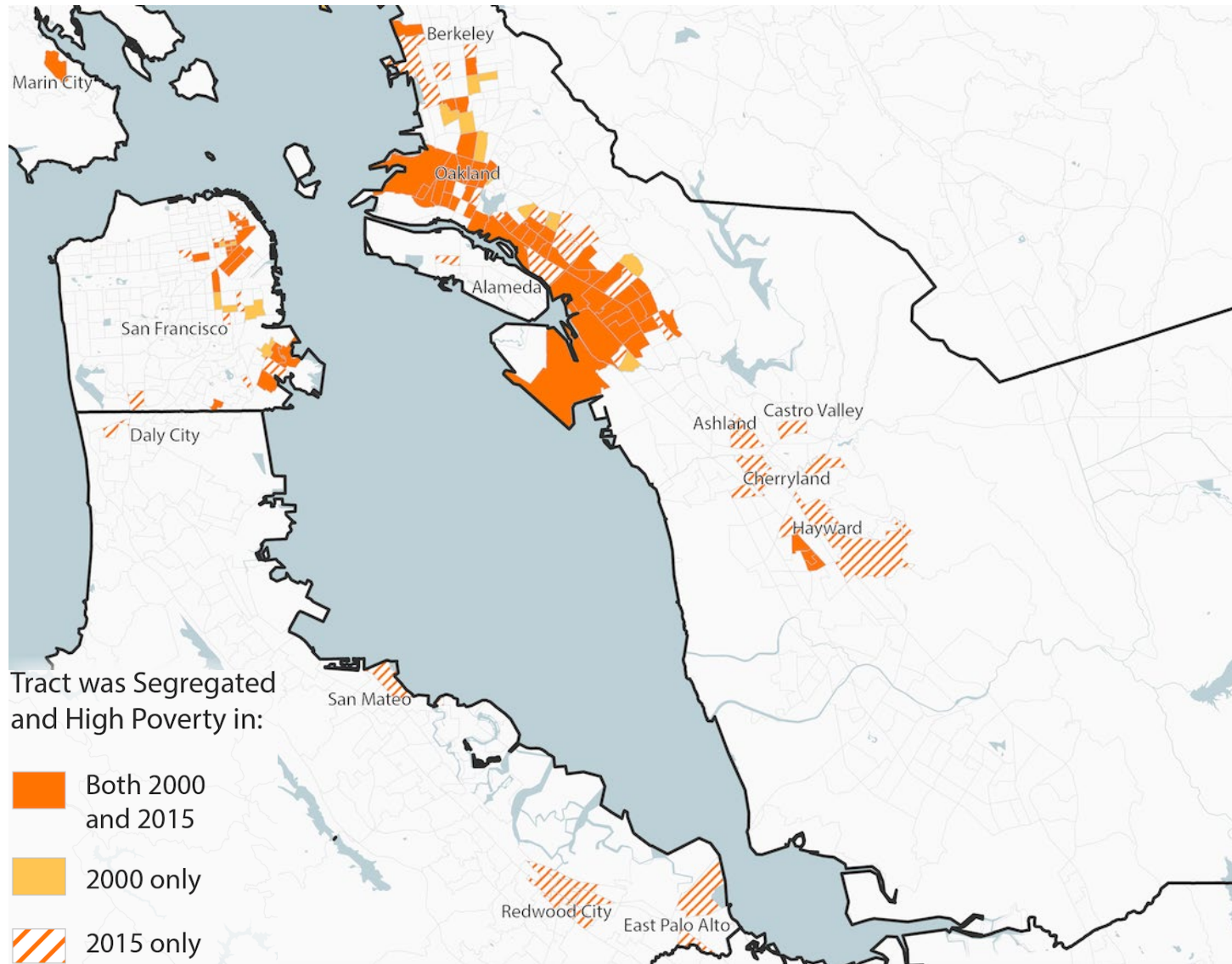
- **28% decrease** in low-income households of color
- **No relationship** with number of low-income White households



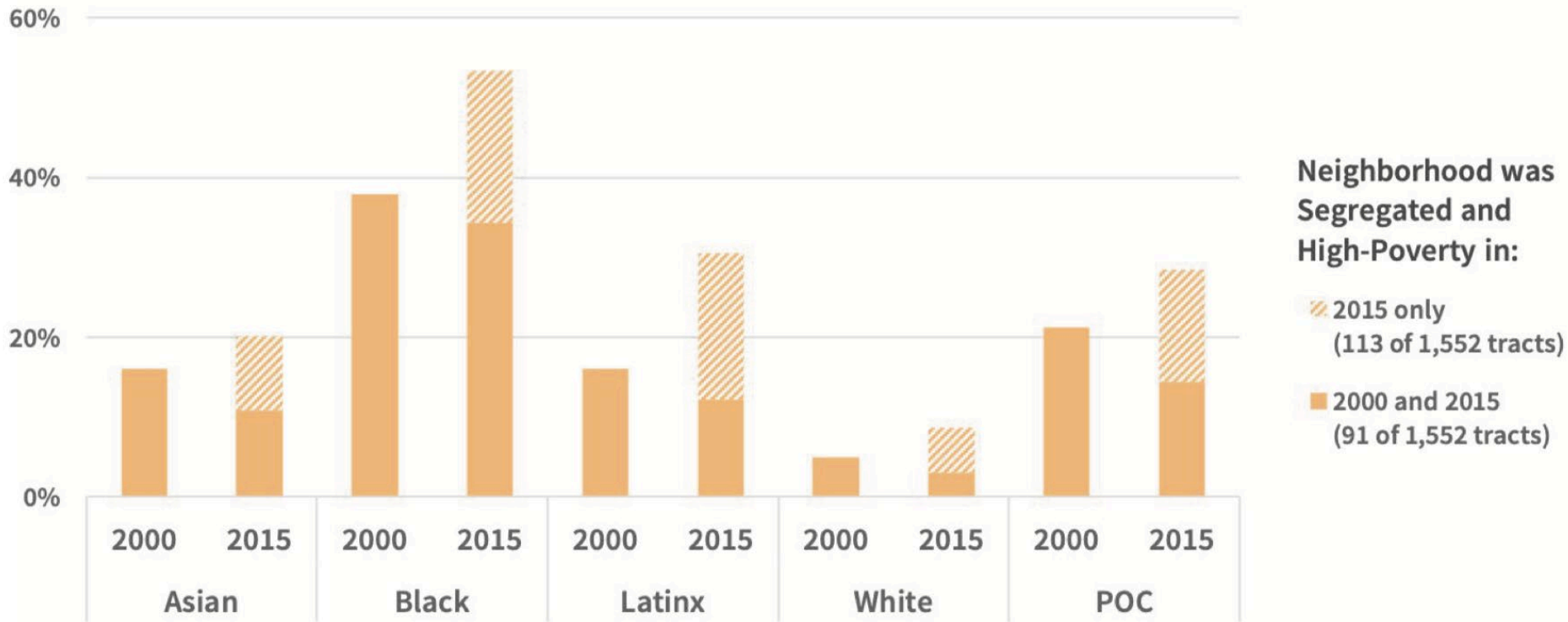
# The landscape of high-poverty & racially segregated neighborhoods in the Bay Area shifted between 2000 & 2015



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# Displacement & migration of low-income people of color contributed to new concentrations of segregation and poverty

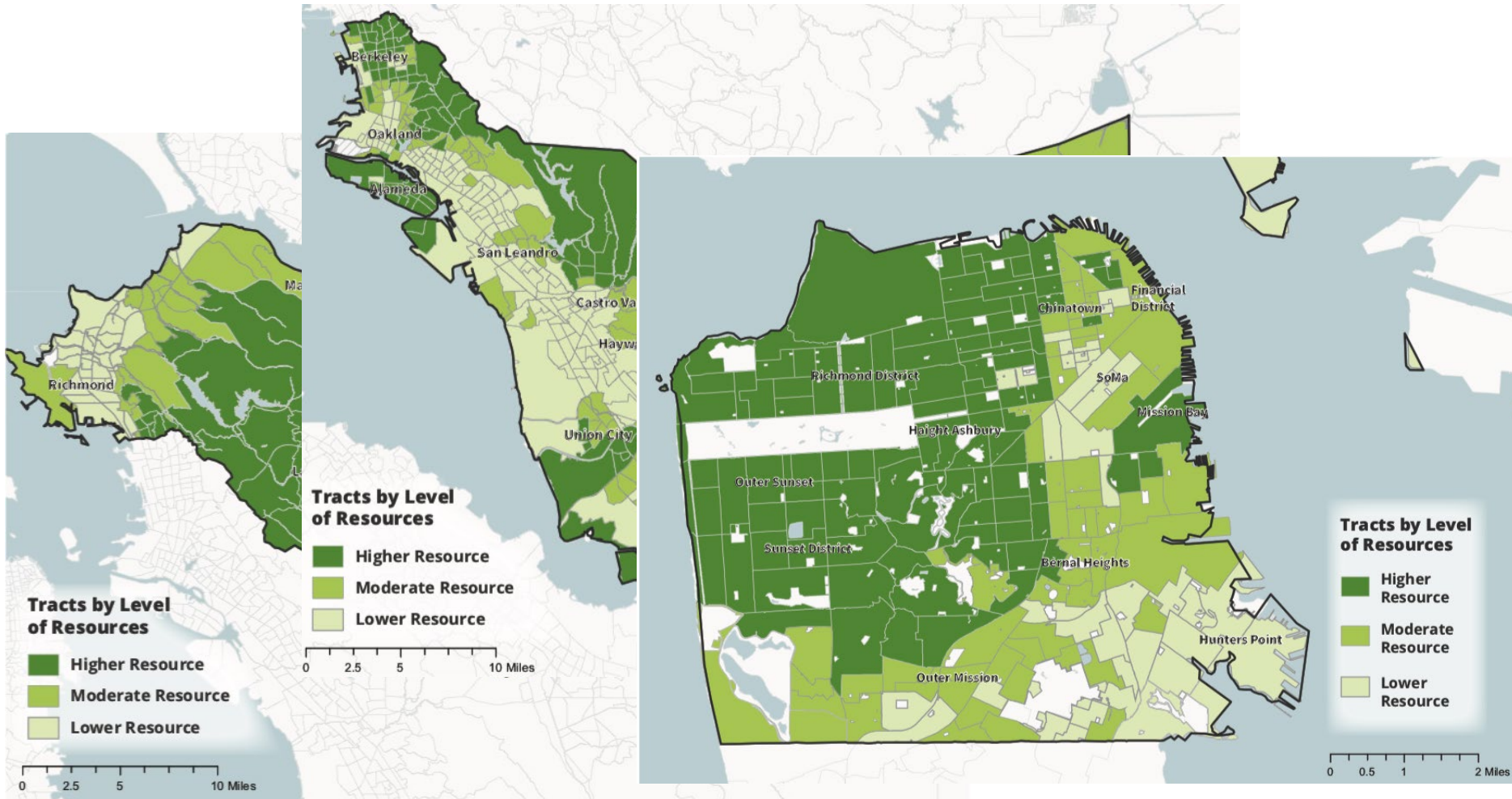


Source: U.S. Census 2000 (Table P007), ACS 2011-2015 (Table B03002)



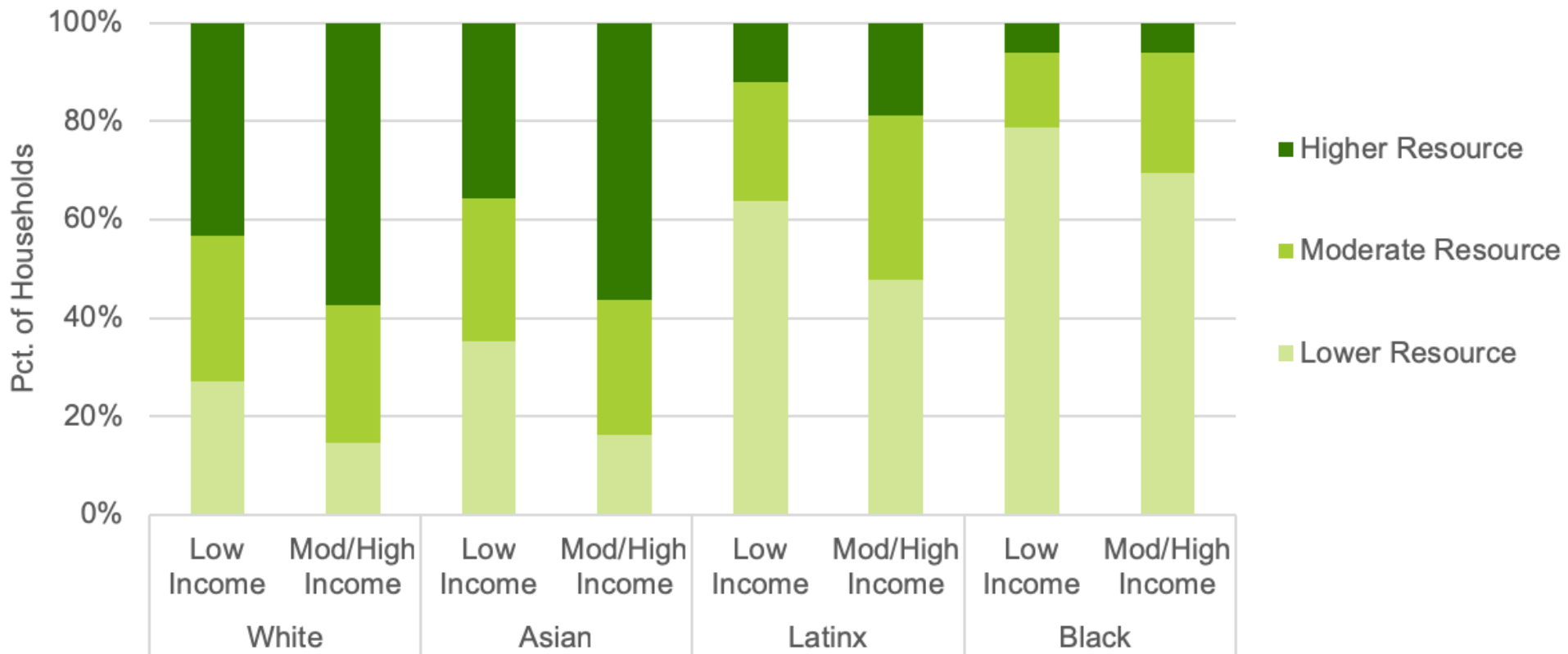
# Geography of opportunity in the Bay Area

*"resources" = tract-level predictors of upward economic mobility for low-income children*



Source: California Fair Housing Task Force, 2017

# Access to high-resource neighborhoods more pronounced between racial groups than between incomes of same race



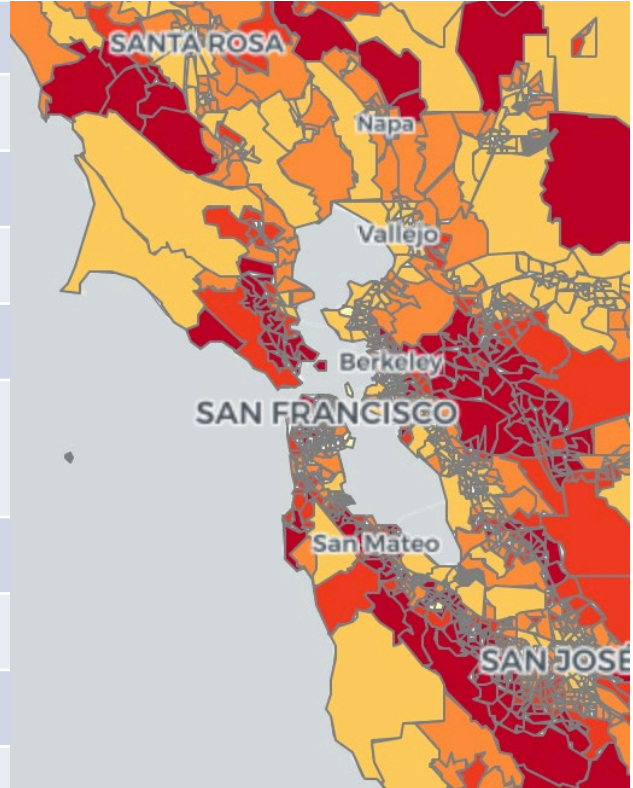
# State and local housing policy & investments should affirmatively help low-income people of color live in any neighborhood & reduce neighborhood inequality

1. Create new affordable homes in high-resource neighborhoods;
2. Stabilize housing prices and protect tenants neighborhoods where prices are rising fastest; and
3. Increase economic opportunity and institutional supports in racially segregated, high-poverty neighborhoods.

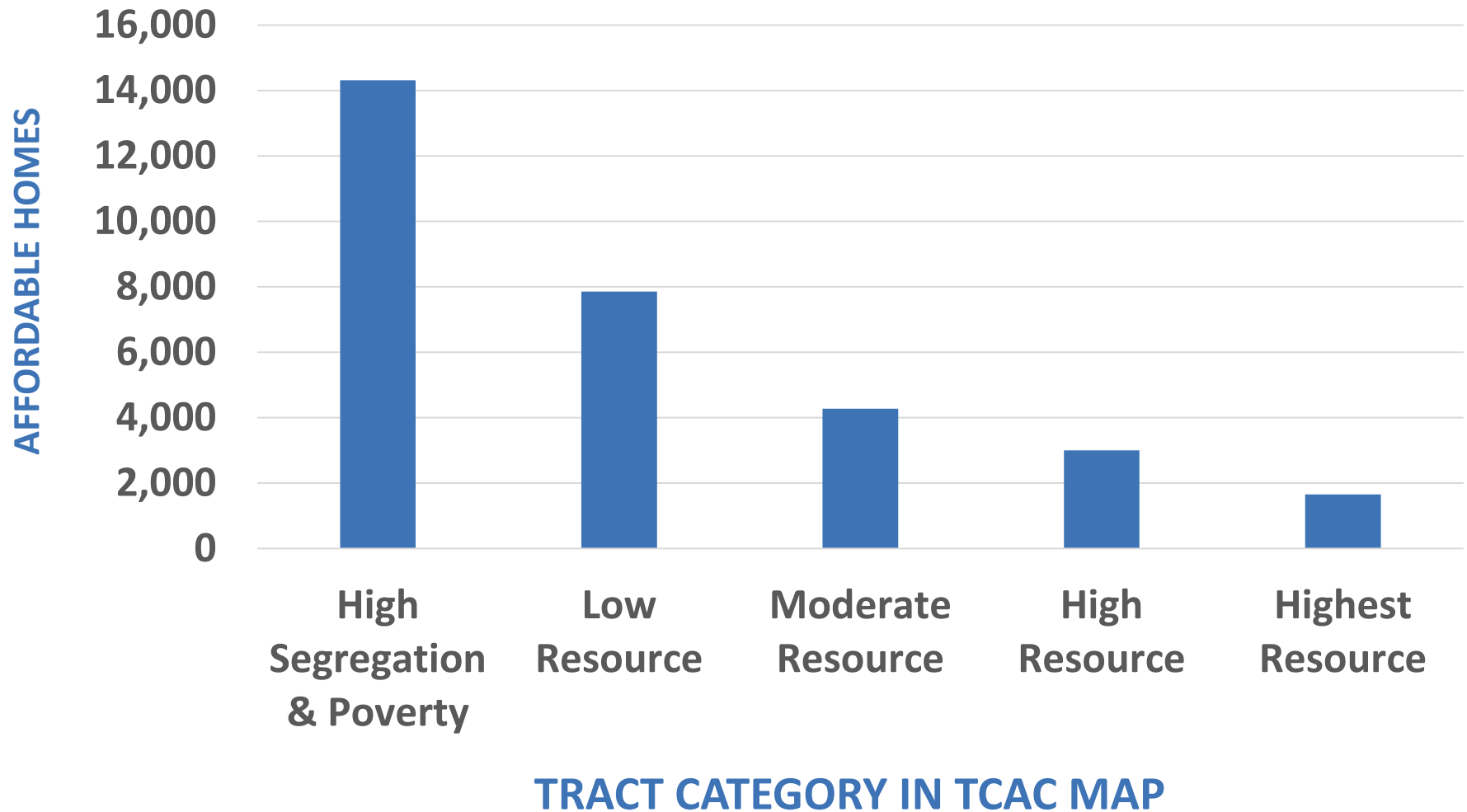


# California Housing Funding Agency (TCAC/HCD)

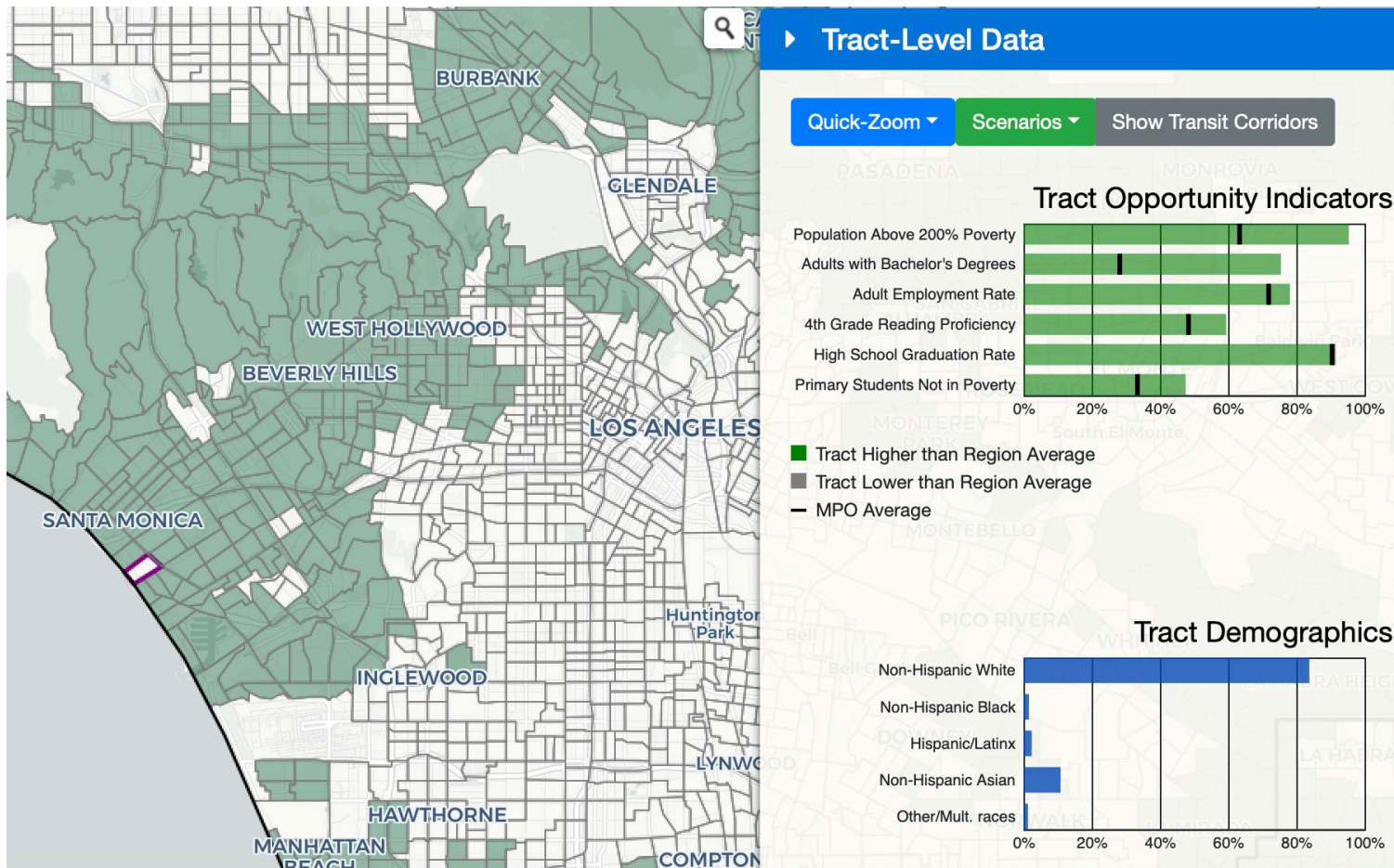
## Opportunity Map Indicators & Filters

DOMAIN	INDICATOR	
Economics and Mobility	Poverty	
	Adult education	
	Employment	
	Proximity to entry-level jobs	
	Median home value	
Health and Environment	CalEnviroscreen 3.0 indicators	
Education	Math proficiency	
	Reading proficiency	
	High school graduation rates	
	Student poverty rate	
Filter (for “lowest resource” tracts)	Racially segregated <u>and</u> high-poverty	

# Family new construction 9% LIHTC affordable housing STATEWIDE (2003-2015)



# Land use challenge: lack of available multifamily sites in higher resource neighborhoods



**MappingOpportunityCA.org** - new mapping tool to inform zoning reform proposals



# New and Proposed State Laws + Resources

- 2018

- Props 1 & 2: \$6 billion for creating and preserving affordable homes
- AB686: creates AFFH requirement for California
- AB1771: introduces AFFH goals in Regional Housing Needs Allocation Process

- 2019

- Replacement for affordable housing funding lost due to eliminating redevelopment agencies in 2011 (SB5, AB11)
- New \$ for State low-income housing tax credit? (AB10)
- Zoning reform (SB50/AB1279)



California  
Housing  
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*California's Experts on Affordable  
Housing Finance, Advocacy & Policy*

# CONTACT

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