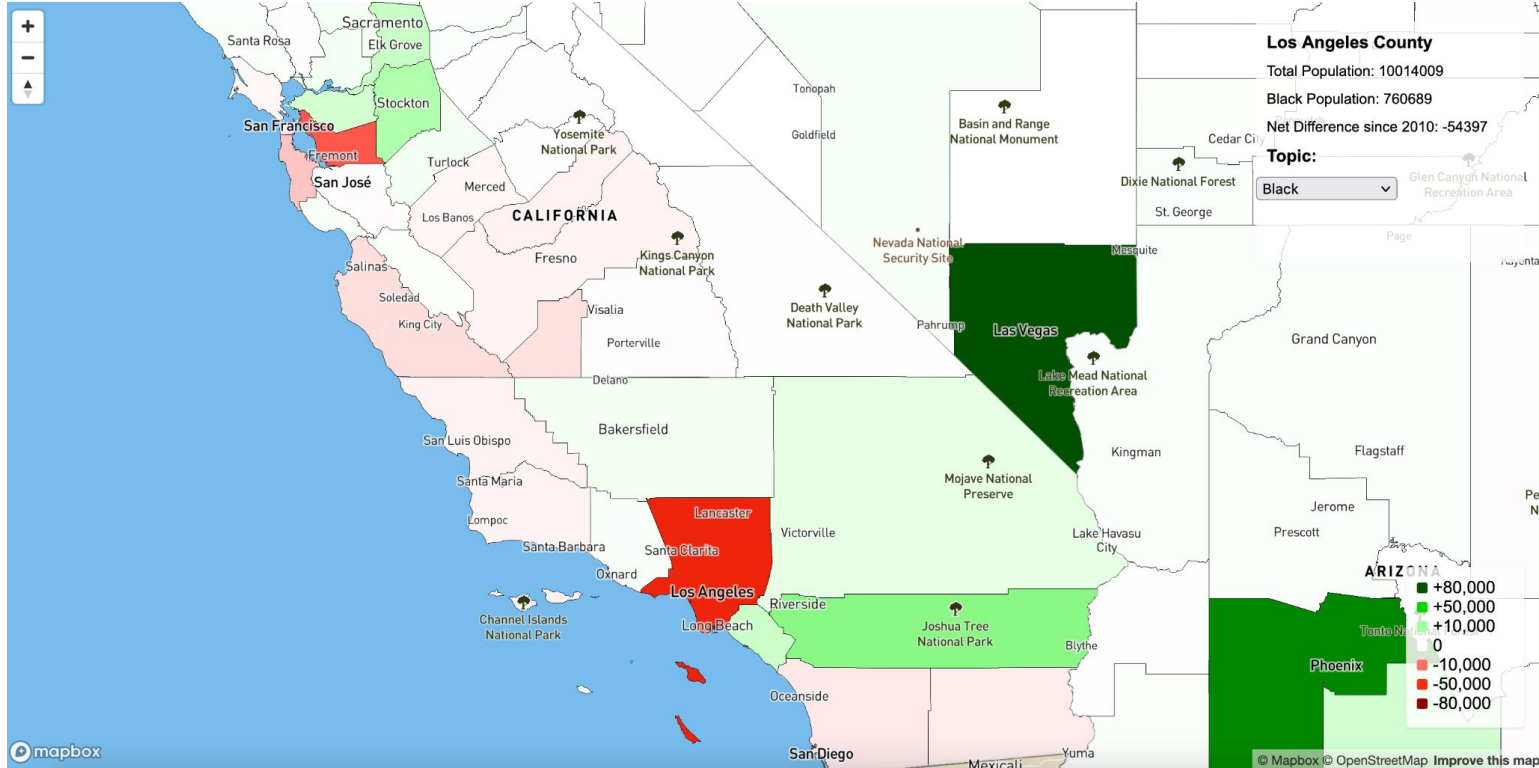


# Housing Issues Facing Black Californians

For California Reparations Task Force

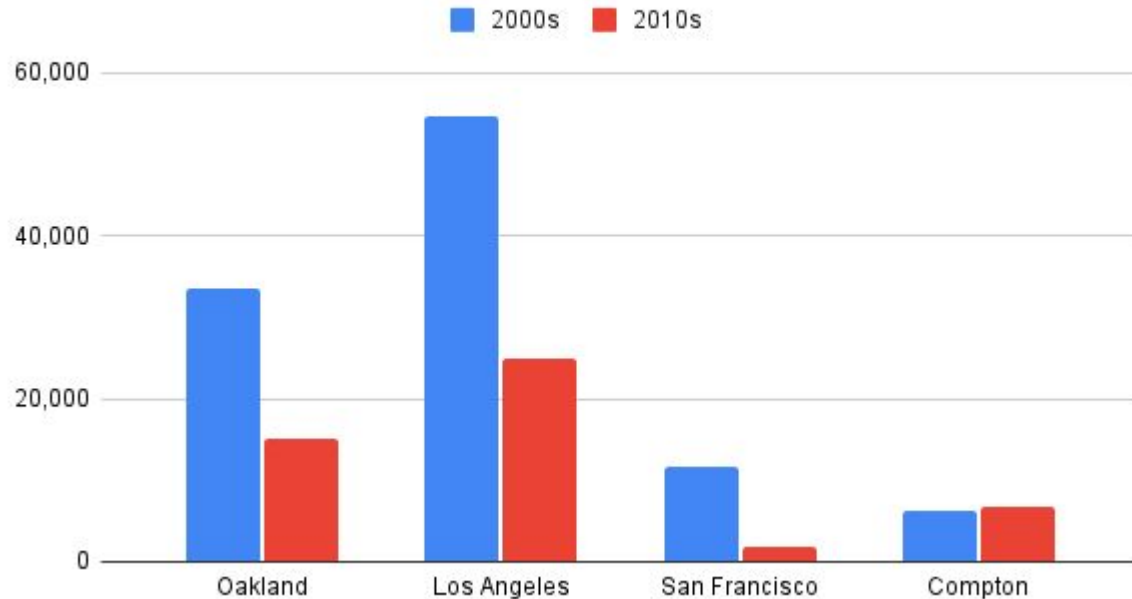
# Black Californians are vacating/being displaced from the Bay Area and LA in large numbers last decade





# Foreclosure/Recession primary displacement source of Black residents in the 21st century in CA's Black Cities

Net Decline Of non-Hispanic Black residents in 2000s vs 2010s



# Black People Moving to South/Southwest Cities

Houston, Dallas, Las Vegas, Seattle, Phoenix and Atlanta top metro areas and counties for Black growth.

Why?

- Cheaper Home Prices
- More Housing Construction (Houston metro builds 8.1 homes per person; LA metro builds 2.1 (2017 stats) )
- More available housing (California ranks 50th in lowest vacancy rate in US, Census 2020; Home Owning vacancy rate in CA <1%, FRED 2020)

# What Are Reparations Needed For:

- Redlining created ghettos in toxic and polluted areas while preventing the Black community from attaining properties which would've put them in the middle class.
- Black workers are the backbone of many metro economies yet suburban commuters extract wealth and don't pay taxes
- Property tax dependency and Prop 13 have underfunded largely Black school districts
- Subprime loans decimated what little Black wealth there was after the foreclosure crisis and led to a massive swell in homelessness
- Gentrification evicting Black people into homelessness or out of state.

# How to Help Black Renters

- Issue: Black renters leaving state for homeownership
- Issue: Black Section 8 users face landlord discrimination
- Issue: Black people with prior convictions face landlord discrimination
- Issue: Subsidized housing located in substandard, redlined areas
- Issue: Black renters are severely rent burdened
- Prohibition on source of income discrimination and background checks. Ability to pay is the only requirement.
- Get Black renters into cooperatives and give coops planning flexibility on revenue generation such as market-rate units (Fillmore) and commercial ownership
- Low interest mortgages and subsidized rents for victims of FHA redlining, thus allowing Black residents to secure housing in resource rich neighborhoods

# How to Help Black Homeowners

- Issue: Black homeowners must use their home for money during emergencies.
- Issue: Black families are in some instances doing unsafe, illegal subdivisions for extended families
- Issue: Black homeowners must sell to non-Black people to get the highest payout.
- State must fine and punish Assessors undervaluing Black property
- Gov't should finance duplex/ADU units for Black homeowners so they can build actual wealth without selling their homes to the highest bidders or financing their houses.
- Single Family to Multi Family may also allow them to house greater family sizes in legally safe ways with public assistance and financing.



# Examples of Solutions?

- Singapore has a public housing scheme where the state builds public housing and the people may “buy it” on a 99 year land lease, where they build up equity and can sell for their own profit. Could be a model here.
- First Nations in Canada are democratically building massive housing projects that both house their people and are intentionally designed to collect as much wealth for their nations. (See: Senakw). Native nations exempt from Canada’s planning rules and laws.
- Community groups in Oakland theorizing using upcoming fourplex zoning + public funding to empower Black residents to build housing and wealth.
- Houston reduced homelessness by 55% during the 2010s by acquiring homes/motels for the homeless, affordable housing construction and incentives to landlords (Not perfect but best in USA)