**eliminating racism
empowering women**

ywca

columbus ohio

UNDERSTANDING THE CURRENT MOMENT:
ACHIEVING HOUSING JUSTICE IN CENTRAL OHIO

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VALUE STATEMENT

In line with our mission to eliminate racism and empower women, YWCA Columbus is a provider of housing and childcare, promoting peace, justice, freedom, and dignity for all. Housing is a social justice issue fractured on the lines of race, gender, class, and disability justice. We envision a liberated world in which all people are housed – where housing is a human right that centers opportunity, dignity, cultural belonging, reparations, and the successful implementation of an equitably distributive housing system.

YWCA Columbus has historically challenged American racism and oppression. Through our work, we understand the need to critique harmful systems *and* to recognize our position within the housing and homelessness services system. We accept that institutions are wrought with white supremacy and reject the notion that white supremacy can be *reformed.* Instead, we look toward systemic solutions for systemic problems and challenge governing power structures of the housing system from multiple points of intervention – local policy, regional policy, and federal policy.

Nothing we theorize or propose here is new: unhoused people and grassroots advocates have been purporting these truths for centuries. We echo them, as allies and advocates, and as people who desire to see our neighbors thrive. We will continue to work for housing justice, whether that comes of our solutions or others, in coalitions, in public institutions of governance, or through disruption of the current powers that be – until housing justice just is.

*To note: in this document, we interchangeably use the terms "***unhoused***" and "***homeless***" to refer to those experiencing the extreme end of housing insecurity. Definitions for both will be provided in the glossary.*

EXECUTIVE SUMMARY

YWCA Columbus houses women and families in Central Ohio. Our mission to eliminate racism, empower women, and promote peace, justice, freedom, and dignity to all, is encapsulated in our approach to housing as a human right. The organization operates two housing facilities – one permanent, supportive housing and the other a family emergency shelter, both acting as pillars of support to people in crisis. As such, we are uniquely positioned to amplify local conversations about the growing shelter crisis. The Central Ohio region is growing fast – 12.2% over the last 10 years.[i] With this prosperity comes the need for caution: How can we do best by our most vulnerable residents and create accessible, equitable housing plans that prioritize marginalized communities?

YWCA Columbus' Housing Justice Brief is our attempt to uncover the path that led to this current moment and outline a new way forward. We trace a lineage of housing policy spanning the scope of two centuries, with the understanding that the American housing system was founded to preserve oppression and to benefit oppressors. We examine housing discrimination that is well-documented and explicit in our history and still present today in intentionally inequitable policies, a lack of political will to do things differently, and public disengagement with building affordable housing. We explore our own services as a microcosm of the macro-housing system, and provide policy solutions to decision makers in our community. Among them, we recommend improving zoning ordinances, supporting equitable regional development, and equitably funding the shelter system.

This brief does not and cannot address all the failures of the housing system or the intersecting identities impacted by housing. We hope the examples of marginalized communities we provide serve as a starting point, challenging this audience to learn more. Our goal is to raise awareness and educate decision makers in our community about housing inequities. We interrogate how we got here and how, as residents of Central Ohio, we can all remain in lockstep toward the north star of housing justice.

To note: The housing crisis is ongoing, and we aim to orient this living document around our community's needs. If and when situations produce the need to reevaluate, our analysis will respond accordingly to remain in lockstep with our community. We provide a glossary of bulleted words used in this brief that need defining.

SETTING THE CONTEXT: THE ORIGINS OF HOUSING POLICY AND NARRATIVES OF HOMELESSNESS

I. The Roots and Through-Lines of Housing in the United States
As the United States' founding was based in **white supremacist settler colonialism**,[1] race, class, and gender oppression play a role in the way housing has historically been used to link opportunity to geography, beginning with the conquest of Indigenous lands and the enslavement of Africans, acts predicated on **white supremacy**.

Though this brief will not discuss the colonial era prior to the implementation of the Constitution of the United States, during which colonizers deliberately cultivated white domination, we would be remiss not to explicitly mention Bacon's Rebellion, the aftermath, and its long term impact. During Bacon's Rebellion from 1676 to 1677, white indentured servants and Black people united to rise up against their common oppressors: exploitative white colonial ownership of land and property. This rebellion ultimately failed, with the colonial leadership of Virginia then enacting the Virginia Slave Codes of 1705. The **planter class,** who owned the **means of production** and held political control, codified the higher status of white indentured servants through land ownership and property rights, and lowered the status of Black people through rigid enslavement, to dissuade unity between the two groups.[ii] To note, Bacon's primary purpose for enacting this rebellion was to eradicate Indigenous people from the land and allow greater white land ownership. Still, this serves as an example of institutionalizing racialized policy explicitly to create a caste system among races, and helps to establish anti-Black and anti-Indigenous racism as inextricable from class conflict over land and property, and how restrictions of such "ownership" are strategically used as a mechanism for maintaining power and dominance.[iii]

The land exploitation and appropriation through the plundering of North America – from the European colonial period and into the years when the United States became a country – ushered the nation into an era that drastically shaped and informed the social conditions of the country: **industrialization**. Largely leaving rural farming and agricultural work behind, society restructured work around urban centers. [iv] Cities built public housing, called tenements – or slums – which served as housing for laborers, especially segregated laborers. Wageworkers depended on the industrial ownership class for shelter, which was designed to keep wageworkers on hand for factory work in urban cores.[v] Those who could not find housing with their companies relied on public shelter, largely concentrated in police stations or tenements. These living circumstances were far from glamorous, with poor hygiene perpetuated by lack of access to running water, clean quarters, and sunlight in the rooms. Because of the diminished ability to maintain hygiene associated with the large immigrant communities forced to inhabit these spaces, classist and racist myths were tied to laborers in public housing.[vi] Despite the necessity of public accommodations, if one could not afford to have a home, they were labeled "vagrants," "lazy," or "without morals," tying wage-earning jobs to morality and having morals to having a home.[2] The lineage of this mythology is tied intimately to **Capitalism** as the primary economic mode of **social and material distribution**, including housing distribution.[3]

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[1] Similarly to being tied to property rights, Capitalism, and European land-ownership ideology, housing is intertwined with domestic migration patterns and global immigration. While that is beyond the scope of this project, we urge our readers to look further into the connections of the racial terror caused by White Supremacy both domestically and across the globe. Furthermore, American housing history is intertwined with the ideological normalization of private property, beginning with the plundering of the Americas and decimation of Indigenous way of life replaced by European private property, underpinned by Eurocentric Christian beliefs on property ownership.

[2] Interestingly, these mythologies about unhoused people were romanticized for young white men, often linked to the "call of the road," and written about in poetry and novels. Notably, this characterization was applied to white men, as opposed to other unhoused or vagrant individuals of different races.

[3] Company towns were a popular type of housing in the 19th century. During this time of mass growth and worker recruitment, companies provided housing, or provided loans from company-approved banks for housing, to their employees. Of note, however, is that the pursuit of company housing applied to white men, as companies demanded, and often threatened dismantling, without segregated housing and workforces.

Disclaimer: This brief is not meant to be inclusive of the experiences of all groups marginalized by the housing system, nor of the full histories of the groups outlined. Many groups outside of the identities mentioned experienced and still experience heightened housing discrimination.

Anti-Blackness

After the Civil War and the legal emancipation of enslaved people, the United States sent in federal aid to help rebuild the South, beginning a period known as Reconstruction, which saw significant political and socioeconomic gains for Black people. This period was intentionally ended in 1877, and – without federal protections – Southern states experienced a resurgence of institutionalized violence against Black people, including the creation of **vagrancy laws,** which criminalized and imprisoned Black people in search of housing or work.[vii][4] When Reconstruction failed, promises made to formerly enslaved Black people – such as the promise of "40 acres and a mule" – went unfulfilled. Though emancipated, many Black people were restricted from land ownership. As the South instituted Jim Crow laws, white supremacy continued to present itself all over the nation. One example is when the Supreme Court validated the use of racially restrictive covenants in the case of Corrigan Vs. Buckley (1926), allowing housing discrimination through the property deed.[5][viii] Today, neighborhoods with racially restrictive covenants in deeds remain exorbitantly white in many cases.

Housing production slowed down during the Great Depression (1929-1939), as people experiencing job loss and high prices could no longer afford to purchase homes. President Herbert Hoover solidified the existing classist and racist American belief that homeownership makes for better citizens through enacting policies that supported mortgage lenders, making purchasing homes easier for white Americans, such as lower down payment rates and fixed mortgage repayments for 25-30 years. Promoting this policy amidst racial redlining in localities, legal housing discrimination, and racial restrictions on land ownership further supported white homeownership and diminished the possibility of non-white homeownership, creating a permanent underclass. Hoover believed that homeownership for white American families was the "dream," and that low-density, single-family homes in neighborhoods accessible by car would develop jobs to fight the Depression, and fend off communism. Homeowners, in Hoover's mind, had more to lose and therefore became better countrymen and citizens.[ix]

This logic was carried over into the era of President Franklin D. Roosevelt's New Deal. In 1933, President Roosevelt, who sought to fix the shortage of housing caused by the Great Depression, created the **Home Owners' Loan Act** and the **National Housing Act**. The Home Owners' Loan Corporation designed maps that the newly created Federal Housing Administration (FHA) used to assess the risk of underwriting loans for homeowners.[x] Shortly thereafter, the FHA nationalized what was already happening at the local level: the now infamous policy called "**redlining.**"[xi] Through redlining, the FHA subsidized housing development for white families, providing opportunities to gain **equity** in their home, while simultaneously refusing to insure Black people. Investments and businesses flowed into white neighborhoods, subsidized and zoned for single-family, low-density homes, while Black neighborhoods experienced intentional disinvestment. Black neighborhoods were **zoned** within the same districts as industrial zones, liquor stores, brothels, and other forms of business that wrought havoc on Black communities.[xii] Policymakers used the false narrative that Black people decrease property values to enact *de jure* **segregation,** intent on keeping white neighborhoods far from Black neighborhoods.[6]

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[4] The Era of Reconstruction came to a swift and decisive end when the Northern Republicans, who led Reconstruction, gave up progress and equity for Black Americans in exchange for political power, negotiating the Compromise of 1876. President Rutherford B. Hayes exchanged federal control over Reconstruction if Southern Democrats certified his contested election.

[5] Racially restrictive covenants often explicitly listed Black, Asian, and Jewish people for exclusion. Note here that in the 1920s, non-white could include groups such as white Jews, who today might be considered conditionally white, but at the time were excluded from whiteness. This article from the Atlantic does a good job of exploring this topic.

[6] Sound familiar? NIMBY, or "Not In My Backyard" has racial roots that compound its classist roots. We see this in the NIMBYs present in public governance meetings to strike down affordable options such as multifamily housing, apartment buildings, or shelters—though these options would support the development of a healthy economic housing system. More to come, on this.

Encouraged by racist policy, white people often enacted violence against Black people in white neighborhoods, with assistance – or at least no resistance – from local police enforcement. The FHA also facilitated the act of "**blockbusting**," allowing real estate agents to manufacture racial fear, buy white homes for cheap as white families fled, and resell those same homes to Black families at exorbitant prices. Due to this, Black families struggled with upkeep of extremely high mortgages. Further, because Black families had to tie all of their money up with inflated home payments, earning little equity, they could not leave their deteriorating neighborhoods. [xiii] This practice impacted an incomprehensible number of Black families across the nation who today remain tethered to discriminatory housing policies.

Black and white lower- and middle-class families had occupied limited and temporary public housing provided by the government, when – in the 1940s – the FHA began to finance white families' loans for single-family homes to decrease white families' dependence on the government supplied housing. [xiv] The United States government intentionally kept public housing underfunded – in part so that they could easily fall into blight and not compete with private housing – and relegated Black families to high-rise, congested developments far away from well-paying jobs and industries, separated from white neighborhoods. [xv] When explicit racial motives were ruled unconstitutional, segregationists called Black neighborhoods "blighted," and installed **Urban Renewal Programs**, like building highways, to eradicate Black neighborhoods. A local example is the destruction of Hanford Village – a predominantly Black municipality, annexed by the City of Columbus. In the 1960s, Columbus split the community with a highway, destroying 60 homes in the process, and many thriving businesses, churches, and community centers did not survive in the aftermath. The historic Hanford Village remains cut off from its original community, and the East Side saw perpetual disinvestment and racism throughout the latter half of the 20th century. [xvi]

When housing discrimination became illegal, explicitly discriminatory policies were met with "**race neutral**" policies that compounded existing inequity. [xvii] Race neutral policies allowed white families to keep the wealth from racially explicit policies, while not supporting Black families and other marginalized communities to advance their own wealth accumulation, thus leaving them disproportionately trapped in intergenerational poverty. Even when **The Fair Housing Act of 1968** made explicit racial zoning and restrictions illegal, courts across the nation upheld *de facto* **segregation.**

In the decades after the Fair Housing Act, civil rights groups and other advocates continued to fight for fair housing legislation through pieces of legislation including the **Equal Credit Opportunity Act (1974), the Home Mortgage Disclosure Act (1975), the Community Reinvestment Act (1977), and the Americans with Disabilities Act (1990)**. Each of these pieces of legislation aimed to correct the discrimination of years prior – from supporting women's ability to secure lines of credit on their own to illegalizing housing discrimination (and other forms of discrimination) based on disability. Yet, such discrimination still occurs, as does the impact of longstanding racist policy, as evidenced by the example of the continuously widening **racial wealth gap**. Adverse outcomes for communities of color and other marginalized groups stem from such historical oppression. For example, leading into the 2000s housing crisis, the continuation of deregulating the housing industry took an enhanced toll on the already marginalized.

The 2008 housing crisis resulted in devastating losses for Black Americans' housing. Black Americans were targeted by exploitative loans called "reverse redlining," which were marketed aggressively to Black communities. **Subprime loans** – which were twice as likely to be obtained by Black Americans as white Americans – lured in Black borrowers with teaser rates and locked them in with hidden consequences; thus, Black borrowers were bound to default on these types of loans. [xviii] The Federal Reserve knew this, yet chose not to pursue any recourse to those impacted. [xix] The 2008 housing market crash set up Black families to have their homes dispossessed, leading to higher rates of homelessness and decimating Black homeownership (which had been rising in the 1990s and early 2000s). [xx] This shows policymakers that rebuilding Black homeownership and combating anti-Blackness is integral to progress for housing equity.

Anti-Indigeneity[7]

For Indigenous people, housing is entirely inextricable to land, colonialism, and exile. The ruling class had a vested interest in removing Indigenous people from land previously protected under treaty because of its increased value. By 1830, the Indian Removal Act passed, and the bipartisan effort of exile began. Indigenous people were promised that their lands out West would no longer be disturbed – a vow that was broken time and time again.[xxi] This is but one example of many of the wrongdoings of this nation that led to the landlessness of Indigenous people, the original stewards of this land.

The Indian Relocation Act of 1956 is a more recent reflection of the U.S. government's continued plan to appropriate and exploit Indigenous lands.[xxii] They promised to support Indigenous people living on reservations if they relocated to cities, providing them with resources and **wraparound services**. The goal of this program was to eradicate reservations, and to secure a possibility of annexing Indigenous land. The program did not deliver on its promises to Indigenous people, and housing in particular was a dire concern. In fact, program participants most often complained about housing, noting that the Bureau of Indian Affairs placed them in "slum" conditions.[xxiii] Through this program, the US increased the percentage of Indigenous people living in cities from 8% to 64%. Many experienced unemployment and the loss of traditional cultural supports, sending them into cyclical poverty and homelessness.[xxiv] Today, in urban centers, Indigenous people struggle with chronic homelessness, **the Murdered and Missing Indigenous Women crisis**, and other issues directly linked to their history of oppression in the United States.

Anti-Asian, Asian American, and Pacific Islander Sentiment/Xenophobia[8]

Asian Americans and Pacific Islanders have a history of facing unique housing discrimination in this country, from imperialism to wealth inequity. A prime example of explicit racially discriminatory barriers in Asian American history is when, in the 1800s, Chinese immigrants migrated to the United States to work on the railroads and suffered significantly as a result of no proper implementation of housing plans.[xxv] They were barred from citizenship, were not allowed to own land in Washington or Oregon, and faced layered housing discrimination. Many were forced to reside in slums, while their white railway counterparts were allowed accommodations on train cars, and were subjected to mob violence at the hands of white workers. This isolation is, in part, what created self-sufficient Chinatowns across the nation.[xxvi]

Asian Americans faced legal discrimination at nearly every turn, such as exclusion from single-family homes through the use of racially restrictive covenants, until the end of anti-Asian laws in the 1960s, and still today experience anti-Asian discrimination. While AAPIs are commonly reported to have high rates of homeownership, income, and wealth today, that data is almost always flawed and often untrue, as it does not apply across the 50 ethnic groups and over 100 language groups that encompass the moniker, nor does it account for those within the composite group who experience high poverty rates and are in need of culturally specific housing resources. AAPIs struggle to gain representation in policy data because white supremacy monoliths the group – American policies and social norms treat all Asian Americans and Pacific Islanders as people who experience life the same through culture, language, economic status, etc.[xxvii] Because Columbus did not develop a Chinatown or another AAPI-specific neighborhood, AAPI cultural needs are lost in housing redevelopment processes.[xxviii] Their history of oppression and unique experience with the **model minority myth** burgeons the need for specific policy responses. Today, Asian Americans and Pacific Islanders are one of Central Ohio's fastest growing demographics, yet the State of Ohio does not collect or provide disaggregated data for AAPIs, making culturally sensitive policy difficult to enact.

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[7] Note that we are unable to write regarding Indigenous identities and their histories to their fullest extent. We recommend doing further research regarding Indigenous history and their relationship to genocide, imperialism, and colonialism.

[8] We do not use the term "Asian American" as interchangeably with "Asian American and Pacific Islander." Pacific Islanders experience land exploitation, appropriation, and homelessness in their islands, such as in Hawaii, where Native Hawaiian and Pacific Islanders make up over 50% of the homelessness rate. Housing and land discrimination is the daily experience of Pacific Islanders, who are victims of American imperialism.

Misogyny and Sexism[9]

In early America, women were considered property, or property-adjacent.[7] This social normalization of women as property propagated white male supremacy and normalized domestic and gendered violence. This treatment fractures further based on race, as Black women experience double marginalization at the intersection of race and gender.[10] Women were often tied to the men in their household to access wealth or independence. White married women were allowed to own property for the first time under their own names in 1839, but it wasn't until the Fair Housing Act of 1968 that Black women were legally given full rights to homeownership.[xxix] Until the Equal Credit Opportunity Act of 1974, which illegalized sex discrimination in lending and home buying, single women still needed a man to co-sign their loan. Homeownership is one major way to accumulate wealth, making it difficult for women to catch up to their male counterparts.[xxx] For women who experience domestic violence, the lack of access to their own home, equity, or wealth is a prime reason why it is difficult to escape violent situations; thus, many victimized women experience homelessness.[xxxi] Considering this, it is clear that women face unique struggles in the housing and shelter spheres, and the need for safe housing intersects with gender.

III. Today

Contextualizing this history can help piece together the puzzle: policy measures working against public and affordable housing today reflects racially discriminatory practices throughout our history. In fact, in Columbus, we see the present-day consequences in those same areas of historic disinvestment: high infant and maternal mortality rates, lack of access to healthcare, and continued criminalization and over-policing of residents.

Furthermore, unhoused people are treated without dignity. Many who live on the land choose not to utilize shelter services because the overburdened system has stringent regulations required to keep itself in operation. Instead of offering other mechanisms of care and support, often cities utilize police to clear homeless camps, assigning fault and criminalization to unhoused people.[11] As we have noted in previous works, policing unhoused people living on the land often results in carceral mechanisms – such as prison or forced psychiatric care– but does not address the root cause of homelessness. [xxxii] Without supportive housing as a transitional or permanent solution, many people are unable to break the cycle. Classist narratives perpetuate the criminalization of unhoused people, who are more likely to experience violence than to perpetuate it, and result in state-sanctioned violence against the most vulnerable residents.[12] YWCA Columbus proposes a framework for the Columbus housing ecosystem that bears these nuances in mind and centers equity on the path to justice.

THE FAILURES OF THE SYSTEM

The nature of the free market housing system has exponentially exacerbated the housing crisis. At best, public policy implemented to mitigate this crisis has been ineffective and, at worst, shares the culpability for the current state of inequity. Perhaps the strongest indictment of the failures of our housing market is the continuing growth in homelessness, nationally and within our own Central Ohio community, where the region has seen an increase in families experiencing homelessness, especially during the COVID-19 pandemic.[xxxiii]

Why are housing policies failing?

The American housing market is guided ideologically by the economic system of **capitalism**. Housing in a capitalist society is viewed firstly as a **commodity.** For most homeowners, developers, and landlords, housing is a financial investment, making up

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[9] YWCA Columbus sees gender as gender-expansive and recognizes that gender-oppression does not face just women. For the context of this brief, we chose to explore women as a whole in gender-based oppression.

[10] In early America, those who could own property were considered full humans, with access to human rights that were inalienable. Those who could not own property were relegated either enslavement or near-enslavement-like existences, locked in servitude by virtue of their gender, race, or class-status.

[11] A recent example in Columbus: a homeless camp, with some residents having lived in the area for 10 years, was cleared out for the purpose of building a park. Though the encampment is cleared, the action failed to address the root causes of these individuals' circumstances, and leaving them without recourse for housing.

[12] Speculation as to whether unhoused people commit more crimes than a housed person also leads to this type of decision by city officials, linking the centuries of deeply rooted classist and racist myths about homelessness to this decision today. As evidenced by city officials who used the mythology that homeless people commit crimes to justify the clearing of the camp, one can see that these myths are well and alive, and that we must work to combat them. Because in fact, homeless people are less likely to commit violent crimes, and are in fact, more likely to be *victims* of violent crimes.

17.5% of America's gross domestic product (GDP) in 2020.[xxxiv] This market is reinforced by the American ideological tradition of **Liberalism** – and its offspring, **neoliberalism** – which perceives intervention of state control as a threat, making public support for government-driven public solutions difficult to pursue.[xxxv] This ideological narrative also deregulates markets, which is reflected in the overutilization of public-private partnerships in lieu of government supporting its constituency. American policy leaves housing regulation to the so-called invisible hand of the economy; in reality, housing has always been regulated by the firm fist of the state, serving private interests rather than benefitting social good. Columbus specifically relies on public-private partnerships (PPPs) to spur economic growth, yet – without policy action to implement equitable housing solutions – that growth is unsustainable. While public-private partnerships can be innovative and impact change, over utilizing this tool has funneled public dollars into private organizations to support social good, offloading the government's responsibility to respond to community needs. While historically government played a role in explicit racist and classist policy, PPPs allow for *de facto* discrimination through the privatization of public services. Thus, the housing crisis in the U.S is a result of private business and government complicity.[xxxvi]

The market is a reflection of our values and showcases priorities; issues of race have always played a role in the distribution of housing and resources. Parcels of land occupied by white residents are appraised and valued at substantially higher rates than those of non-white people, specifically in Black neighborhoods. State and local zoning codes allocate funding and resources to some communities, which promote access to food, jobs, healthcare, well-resourced schools and libraries, but the discrimination and disenfranchisement of tenants of color leave their community without these adequate resources and development. Furthermore, housing policy is weaponized as criminal law, often wielded as a debt-collection mechanism against-low income tenants of color, because housing policies do not mitigate harm done through predatory lending programs that target Black homeowners, forcing defaults.[xxxvii] As a result, nearly one in four Black renters live in a county in which the Black eviction rate was more than double the white eviction rate.[xxxviii]

The lack of affordability and availability of housing for marginalized individuals and communities serve as relics of slavery, segregation, and land exploitation that persist at the levels of building, neighborhoods, and cities.[xxxix] Black, Indigenous, and Hispanic households are more likely than white households to be extremely low-income renters, with incomes at or below the poverty level (or 30% of their area median income) and for whom there is a dire shortage of affordable and available homes.[xl] Once we acknowledge the inherent racism within housing policy, we can collectively affirm the lack of objectivity in the so-called free market and begin to build anti-racist policies that rectify the material conditions of those suffering under these oppressive mechanisms. We believe that the more fundamental truth is that housing should first and foremost be viewed as shelter, and as such, be treated as a basic human right.

The Failures of Existing Housing Subsidies
While government housing programs exist to help those in need with securing and maintaining housing, the rental housing crisis is worse than ever. The U.S government attempts to curb the affordability gap between income and housing expenses through a variety of consumer and developer subsidies. Federal subsidies are policy tools designed to make the cost of renting *and* owning housing more affordable, though the dominant narrative would have us wrongfully believe only low-income residents pursue federal subsidies, which furthers discrimination against renters. In reality, the most prominent housing subsidy is for homeowners: the Home Mortgage Tax Deduction (HMTD). This tax deduction goes toward homeowners in single-family homes, which have historically been white communities due to centuries of racially explicit housing policy. Thus, the HMTD typically goes to upper-income white families, giving the rich more of a tax break and incentivizing those who can afford homes to move into suburbs and furthering segregation. This biased narrative impacts how the public views federal spending on housing programs for affordable housing and prevents the public from seeing the HMTD as a subsidy for homeowners.
Federal rental assistance is provided by a combination of housing vouchers, public housing developments, rural rental assistance, and more. One commonly known subsidy is the Housing Choice Voucher Program, frequently known as Section 8. The Housing Choice Voucher program works by offsetting the cost of private-market rent and creating standards that force landlords

to maintain the units' habitability. Section 8 was the federal government's attempt to liberate low-income renters from substandard public housing, hoping that by decentering public housing, the voucher program would provide low-income renters the "choice" of where to live and to move out of divested neighborhoods.[xli] In actuality, Section 8 consolidates power in the hands of landlords to accept, deny, or maneuver Section 8 vouchers, and allows them to bypass anti-discrimination laws by simply rejecting applicants with a voucher for applicants without one. When low-income renters do find an available unit, nearly half are in neighborhoods with concentrated poverty. Unlike other federal programs, the voucher program is not an entitlement program – meaning, not everyone who qualifies will receive benefits. Instead, only one in five households who qualify for a voucher receive it, resulting in long waitlists. Dr. Jenny Schuetz, urban policy and housing scholar with The Brookings Institution, noted that this is an issue of political willpower, because Congress could make Section 8 an entitlement program.[xlii] [13]

There are an estimated 553,742 people in the United States experiencing homelessness on a given night, a crisis conceived and perpetuated by racism, sexism, and classism.[xliii] Homelessness in the United States is a symptom of a much deeper economic and housing crisis, a widening gap between incomes and housing prices. For low-income and marginalized people, housing has always been a crisis, especially because public support historically has favored homeowners, not renters. Now, the urgency has reached the white middle class, which makes it seem more acute to the public. There is another reality we can create for ourselves. We are invested in pursuing ways to eradicate flawed housing policies, and replacing them with systemic solutions for systemic problems – until housing justice just is.

HOMELESSNESS
YWCA Columbus is first and foremost a housing agency. Our day-to-day work entails providing services needed by unhoused populations, interfacing with the government systems of funding and support, and interacting with the larger interlinked system, all of which allows us to see the gaps and stopgaps. In the following section, we pursue two dialogues: one about the larger homelessness system, and another about shelter performance, viability, and the necessity of shelter housing in the housing ecosystem, as observed through our own services.

Note, we provide the Department of Housing and Urban Development's definitions of the following terms in our glossary: *homelessness, chronic homelessness, housing insecurity.*

    i.   *The System at Large*

The onset of COVID illuminated a homelessness system that is buckling under the weight of a growing housing market and continued lack of affordable housing. One of the reasons that ending the homelessness crisis is so difficult is because the root causes of homelessness exist in multiple spheres and are inextricably linked to racism and gender oppression. Consider the following:

- According to the Federal Administration of Children & Families, "among mothers with children experiencing homelessness, more than 80% had previously experienced domestic violence."[i] Gender-based violence and domestic violence can create an unstable family life and lead to the need for emergency shelter services for women and children.
- Incarcerated people face high barriers to housing and are 13 times more likely to experience homelessness.[xliv] Black, Indigenous, and Hispanic people face disproportionate rates of incarceration, making their integration back into stable housing that much more difficult. Many incarcerated people go straight into shelters upon release, or are otherwise forced into homelessness.

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[13] Local housing authorities only have a limited capacity, so the wait lists to housing are inevitable and unpatterned. Whether assistance is available to any particular person is determined by a complicated equation of housing authorities request, resources, and capacity. The patchwork and nature of housing assistance makes finding and securing housing confusing and perpetuates the misallocation of federal funds.

- People of color face heightened risk of evictions. According to the Center for American Progress, during the beginning of the COVID-19 pandemic, "22% of Black households were not caught up on rent, with 18% of Latino households and 19% of Asian households similarly behind, compared to just 10% of white households."[xlv]
- Disabled people face high barriers to housing. People with disabilities are often illegally denied shelter due to accessibility issues and face ableism within shelters from shelter staff. According to the National Association of County and City Health Officials, "nearly one quarter of individuals experiencing homelessness have a disability, including physical, intellectual, and developmental disabilities, as well as mental health and/or substance abuse disorders."[xlvi]

The impact this type of stress has on children, who are an alarmingly growing demographic among homeless individuals, is profound. Homeless children struggle socially, in education, and in physical and emotional development.

ii.   Columbus Homelessness

In Columbus, the Community Shelter Board (CSB) conducts a Point in Time Count of unhoused individuals each year. However, due to the COVID-19 pandemic and existing barriers to counting unhoused individuals, it is assumed that this is underreported. In January 2022, CSB reported that 1,912 homeless individuals were located in Columbus, Ohio. Of this, 1,426 were residing in one of the 13 homeless shelters in Columbus, 342 were unsheltered, and 144 were in transitional housing. Accurate and expanded data is needed to properly assess the local homelessness crisis, including disaggregated demographic data.[14]

Columbus is in a precarious situation regarding the building of new housing. Because the city is growing at an astonishing rate, more housing is necessary to prevent rising rates of homelessness. Currently, Columbus needs 14,000-21,000 new units built annually to meet estimated population growth, but construction previously stagnated around 8,000 new units per year, and the highest number of new builds in recent years was 11,864 units in 2020 – which still falls short.[xlvii]

In the housing that we do have in the City of Columbus, nearly 20,000 eviction cases are filed each year.[xlviii] Areas most afflicted with evictions are disproportionately Black and low-income, previously redlined neighborhoods.[xlix] According to the Affordable Housing Alliance of Central Ohio, "54,000 low-and-moderate-income households in Franklin County pay more than half their income towards housing costs."[l] Living like this means that less money is going towards long-term wealth building, creating a vicious cycle for generations of families who are left unable to purchase homes and enter a stable relationship with housing. These issues mean that many Columbus residents are at heightened risk of evictions and homelessness. Shelters are incapacitated by the growing need from an ever increasing homeless population.

iii.   YWCA Columbus Shelter System

YWCA Columbus is a shelter provider. We operate two housing programs: The YWCA Family Center and the Women's Residency Program. The Family Center serves as emergency transitional shelter, with the express aim of helping families in crisis stay together and move toward independent living. The Family Center provides services that address current crises and root causes of homelessness, in addition to providing onsite childcare that allow parents to look for housing and secure employment. The Women's Residency Program provides affordable, permanent housing in a supportive environment for formerly unhoused disabled women. The Family Center supports up to 50 families at maximum capacity, and the Women's Residency Program supports 91 individual women. Consider the following:

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[14] For example, Ohio does not have disaggregated data by ethnicity for the Asian American and Pacific Islander community, which makes understanding homeownership and renter disparities difficult to ascertain by ethnicity. Disaggregated data will help better shape policy responses to supporting the needs of Central Ohio residents.

- Since 2020, the number of families occupying the FC has decreased by nearly 19%, due to COVID-19 forcing the shelter into a state of emergency to mitigate the spread of the virus.
- In 2021, we served 878 people, 224 adult females, and 551 children.
- An average of 90% of the adult females served by the FC identify as women of color.

Family Center Racial Demographics - All Adult Females
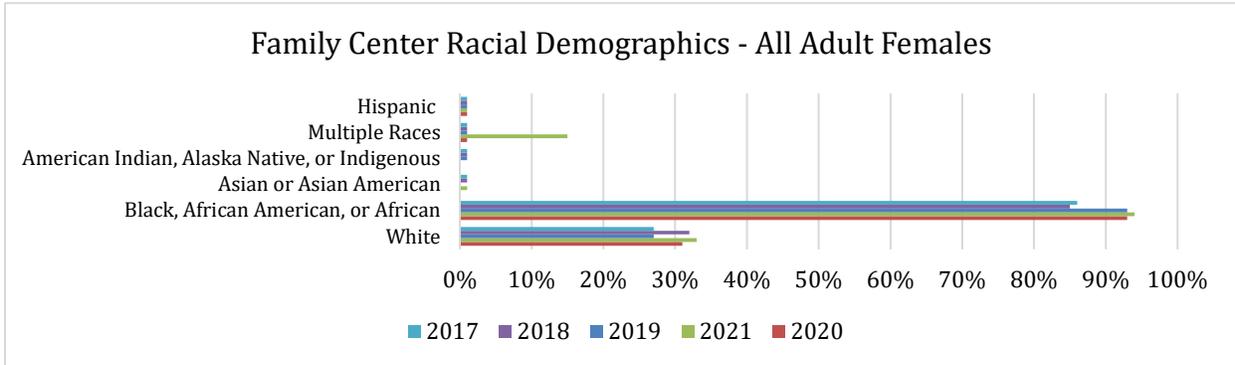
- The average length of stay has increased by 58% over the last five years. Identified barriers to transitioning out of the shelter include:
  - Multiple evictions making it difficult to be approved by landlords in stable housing
  - Lack of affordable, stable housing options
  - A lack of employment and/or inadequate income
  - Pandemic-related delays in obtaining the official documentation necessary to make the move out of shelter
- Nearly a quarter of the individuals served in the FC have at least one disabling condition, with almost half of those individuals who have a disabling condition also experiencing mental health issues.
- The number of chronically homeless persons[53] in the FC has decreased in recent years, indicating that more individuals are experiencing homelessness for the first time.

Women's Residency Program (WRP)

- The WRP serves a majority of Black, African American, or African women, with 51% identified as Black, 1% identified as Asian or Asian American, and 12% identified as multiple races in 2021.
- All of the women served in the WRP have at least one disabling condition, but many face multiple disabling conditions, including mental health disorders, substance abuse issues, and chronic health/physical disability issues. In 2021, nearly 98% faced a mental health disorder, 65% faced a chronic health condition, and 43% faced a physical disability; 54% of residents had three or more conditions.

Women's Residency - Disabling Conditions
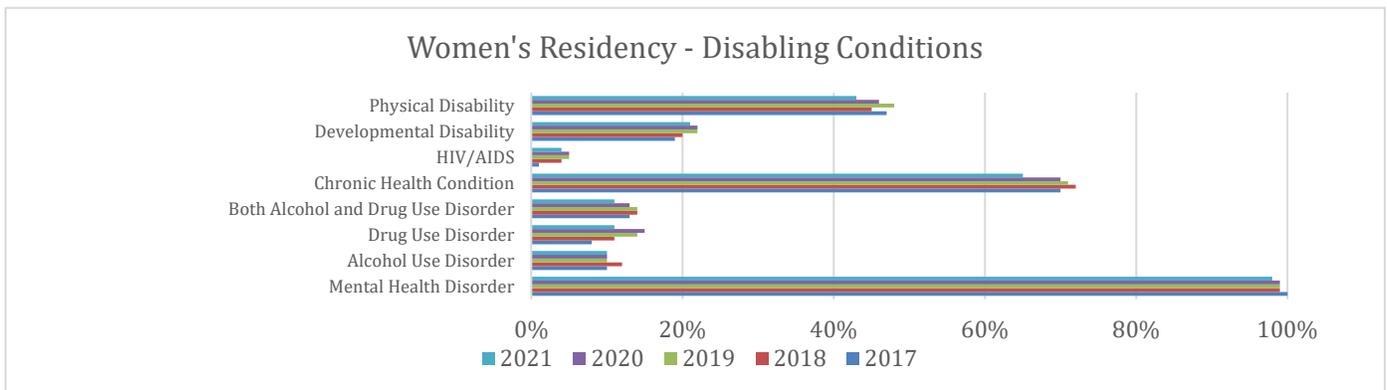
These facts indicate that YWCA Columbus' experiences mirror the experiences of the buckling macro-system. Building more affordable housing and funding shelters equitably will help stabilize the housing market. Even in a healthy housing market, with ample access, opportunity, and retention of housing for all income levels and identities, there will *always* be people who need supportive housing. A multifaceted housing approach will alleviate the cost of homelessness that housing agencies and unhoused and marginalized individuals bear.

POLICY RECOMMENDATIONS

As Columbus continues to grow at an astonishing rate, we *must* observe the fault lines in our system: (1) the purposeful linkage of racial oppression to housing access, (2) the overburdening of shelter systems, (3) persistent mythologies about unhoused people and homelessness, and (4) a complete disregard for the dignity of unhoused people. We recommend the following general solutions:

1. **Severing the link between geography and opportunity**

   Housing must serve as a space for opportunity and growth, meeting the needs of individuals and families as they navigate employment, childcare, and community. The plan must reflect multiple interests – from public transit to zoning transparency and relaxation, to economic development. We echo the call from the Mid-Ohio Regional Planning Commission (MORPC) to invest in affordable housing development within areas traditionally out of reach for low-to-moderate-income families.[li] Investment in affordable housing means increasing subsidies to affordable housing projects to ensure a set number of affordable units, incentivizing developers to build mixed-income buildings, or provide an alternative for developers to pay into a public fund going toward affordable housing, if they do not build mixed-income buildings. Single-family, detached homes are unaffordable for many low-to-moderate-income families, are typically further away from their jobs, and contribute to a higher carbon footprint. Housing affordability and environmental sustainability are imperative.

2. **Shelter funding encapsulated in housing plans**

   Planning for the regional housing landscape should include planning to fund shelters equitably, and YWCA Columbus advocates for a multi-year commitment to support shelter services from its government partners. Relying on a nonprofit to continue to find revenue to support the growing cost of providing shelter services is unsustainable. In the past, we have funneled profits from our childcare business into our shelter facilities to cover the funding deficits required to support families in crisis, but shelter funding can no longer be borrowed from our other services due to decreased profits during the COVID-19 pandemic. YWCA Columbus relies on our public sector partners to sustainably fund our homelessness services. Without public investment, we will need to transition services to another partner – at a time when the region cannot afford any shelters to shut down. Investing in shelter funding will not only mitigate the homelessness crisis but also contribute to ending the public health crisis wrought by the most recent global pandemic, shelter victims of domestic violence and abuse, and provide safety mechanisms for those who cannot care for themselves independently. Now is the time to fully and equitably invest in these essential services.

3. **Combat NIMBYism and debunk harmful myths about unhoused and housing insecure people**

   We are battling against centuries of mythologies about unhoused people. In order to properly assess the homelessness crisis, we must de-link these mythologies, which are steeped in racism, ableism, and patriarchal norms, and vehemently affirm that unhoused and housing insecure people are our neighbors, our community, our friends, and our family. These false narratives contribute to the ideology of "NIMBY" – "Not in My Backyard" – culture, wherein residents often refuse to allow affordable housing developments in their neighborhoods. NIMBYism prices out competition, creating enclaves of fiscally and racially homogeneous communities where developers cannot build new housing developments that would support the growth of business and investments.

4. **Advocate for the dignity of all people**

   Whether people prefer to live on the land, in non-traditional family situations, or in shelter, we encourage local government to approach policy solutions to housing that center the humanity of our unhoused neighbors. Columbus residents are victims to the whims of the fast growing market in the region; and, as housing advocates who believe in the restoration and healing of our community, we want to see all people seeking housing as our neighbors, friends, and community, supporting their physical, mental, environmental, and cultural needs.

The following are **Specific policy actions** we call on from our government partners:

1. **Reform local eviction policies and practices**
   Evictions disproportionately impact Black women and families. Reforming eviction practices, both to prevent them and to ease their aftermath – expunging evictions records, mandatory pre-filing mediation, and specialized dockets – will allow people to move on from those evictions and into stable housing.

2. **Ensure emergency rental assistance**
   Low-to-moderate income residents often need stopgap measures to prevent evictions from taking place while they situate the rest of their finances. Improving access to emergency rental assistance helps to stabilize renters in moments of crisis. In 2020, Columbus test ran this solution through COVID-related support – this template could be expanded to support those experiencing similar crises in housing.

3. **Ensure tax incentives for affordable housing development**
   Columbus needs to incentivize developers to build multifamily infrastructures in desirable neighborhoods to ensure integration into a racially and economically diverse neighborhoods for incoming tenants, and the ability to afford rising rents for existing residents. For this to work, developers *must* build in areas that are currently zoned for single-family homes, requiring the city to overhaul zoning regulations. However, zoning is only one step of this solution. Developers must be subsidized to cover high costs of construction and lower prices to make new developments in high-opportunity neighborhoods accessible to people from lower-income brackets.

4. **Update and modernize zoning code regulation**
   Columbus has not had a zoning overhaul since the 1950s and faces obstructions in zoning ordinances and complicated land use policies, which are a reported barrier for regional developers.[lii] The city is currently in Phase Two of its zoning code changes.[15][liii] MORPC's report asks Columbus to prioritize zoning code changes that allow for more affordable housing infill within the city (as opposed to the suburbs) and streamlining processes for development.[liv] Changing the zoning code to be more equitable and easing the bureaucratic process will allow for more developers to build in areas previously locked out through policy.

5. **Fund the homeless system equitably**
   Homelessness is a direct outcome of a lack of affordable housing. As such, funding the shelter system equitably is imperative. Over the last decade, shelter funding has seen stagnation in government funding – even as inflation and cost of operations have gone up. This model is unsustainable, and needs will soon go unmet. YWCA Columbus requires an additional $2.1 million annually from the City of Columbus and Franklin County beyond what has already been committed to the Community Shelter Board to keep our services operational.

6. **Increase homeownership access for Black Americans**
   Black Americans have faced some of the most significant barriers to obtaining and maintaining housing. Because of the historic discrimination against Black homeownership, the region needs a multi-pronged approach to empower Black people to purchase and keep homes in culturally responsive neighborhoods and ensure that mortgages are fair and payable.[lv] The policy process must correct for inequities in the appraisal process for homes owned by Black people, instead of devaluing them, in order to create equitable homeownership between Black and white homeowners.

CONCLUSION

Housing justice means equitable access, prevention of physical and cultural displacement, and continued sustainability of housing equity for all people of our diverse and growing community. Prioritizing building more affordable housing in a mixed-income setting with access to resources, transportation, and community in tandem with a healthy and well-funded shelter system will contribute to a thriving Columbus ecosystem.

YWCA Columbus knows we do not walk alone. We extend heartfelt gratitude to our partners, both public and private, in the housing sphere, whose work on increasing affordable housing doubles as a shield against homelessness. We stand united in this movement to protect the dignity and wellbeing of Columbus residents, improve our economy, and end homelessness. Until housing justice just is.

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[15] The City states that "Phase two will commence in 2022, building from the lessons learned during phase one [where a consultant researched and showed data to the public]. The City will work with the community to develop, propose and undertake changes to the Zoning Code and process, including changes to the zoning map."

Glossary

Blockbusting – The practice of persuading, or attempting to persuade, homeowners to sell or rent dwellings by suggesting that people of a particular race, etc. have moved, or are about to move into the neighborhood. Blockbusting has historically been employed by land developers and real estate agents to exploit racial fear for the sake of personal profit. Before being declared illegal and discriminatory by the Fair Housing Act of 1968, this practice continually disempowered Black Americans, acted as one of the primary mechanisms for white flight to suburbia and the disinvestment from cities, and created the residential inequities we reckon with today.

Capitalism – Capitalism is an economic system founded on private ownership of the means of production as a means for profit. Pillars of this system include private property, individual interests, capital accumulation, wage labor, competitive markets, the "invisible hand" system for economic regulation, and limited government intervention.

Commodity – an economic asset; a basic good used in commerce that is interchangeable with other goods and primarily utilized for the development of wealth.

Covenants – An agreement or contract between two parties, particularly in matters of property and leasing. The covenant to pay rent is deemed fundamental by the court system, and thus, violations can lead to eviction and other consequences.

De Facto **Segregation –** De facto segregation is a state where legislation does not overtly segregate society with explicit racialized language, but the social and political mechanisms of white supremacy, as well as proxy language related to class, create a society with clear racial barriers.

*De Jure S*egregation **–** De jure segregation describes racial segregation in the social sphere directly mandated by local, state, or national laws and ordinances with formal, state-sanctioned enforcement mechanisms.

Equity – (specifically related to residential finances) the value of a homeowner's financial interest in their home as determined by the current market price.

The Fair Housing Act of 1968 – The Fair Housing Act is located with Title VIII within the Civil Rights Act of 1968, a follow-up and expansion of the contents of the Civil Rights Act of 1964. This act prohibits housing discrimination on the basis of race, national origin, religion, sex (expanded 2021 HUD interpretation to include protections for sexual orientation & gender identity), familial status, and disability. Specifically, it is prohibited to refuse to rent, sell, or negotiate housing, set differential conditions, provide alternate housing services, or blockbust on the basis of the aforementioned statuses and identities. Originally passed due to increased political will in the aftermath of the assassination of Dr. Martin Luther King, the Fair Housing Act of 1968 sought to make individual acts of housing discrimination illegal and promote integration. Given the high levels of racialized residential segregation resulting from exclusionary New Deal policies, as well as the legacy of chattel slavery, this act has been criticized for its lack of enforcement mechanisms and its failure to protect the marginalized communities it was created to help.

Home Owners' Loan Act – Following the stock market crash of 1929 and widespread homelessness due to the Great Depression, President Roosevelt created the 1933 Home Owners' Loan Act to provide mortgage-related emergency relief. With over 1 million loans created, this act was one of the most successful programs resulting from the New Deal.

Homeless/Unhoused, Homelessness/Houselessness - As defined in 2012 for The United States Department of Housing and Urban Development's implementation of 2009 HEARTH Act Programs, "homelessness" refers to:

> (1) Individuals and families who lack a fixed, regular, and adequate nighttime residence and includes a subset for an individual who resided in an emergency shelter or a place not meant for human habitation and who is exiting an institution where he or she temporarily resided;

> (2) individuals and families who will imminently lose their primary nighttime residence;

> (3) unaccompanied youth and families with children and youth who are defined as homeless under other federal statutes who do not otherwise qualify as homeless under this definition; and

> (4) individuals and families who are fleeing, or are attempting to flee, domestic violence, dating violence, sexual assault, stalking, or other dangerous or life-threatening conditions that relate to violence against the individual or a family member. Throughout this preamble, all references to a number ''category of homeless'' refer to this list.

Transitional homelessness - A state of homelessness resulting from a major life change or catastrophic event such as a job loss, a health condition, divorce, domestic abuse, a substance use disorder, or personal or family crisis.

Episodic homelessness - A state of being currently unhoused or having experienced at least three periods of homelessness within the last 12 months. Many of those facing episodic homelessness are younger or dealing with a disabling condition such as substance use disorder, mental illness, and other mental and/or physical health conditions.

Hidden homelessness - Individuals, considered hidden because they lack access to housing support resources and cannot be identified, who live with others temporarily without a permanent home and often turn to friends, family, and neighbors for a shelter or a place of refuge. In a lot of cases, many cannot afford to pay rent or afford other living expenses and many are younger people who have experienced a sudden catastrophic life change, trauma, or challenges as a result.

Chronic homelessness - As defined in 2015 for The United States Department of Housing and Urban Development's Continuum of Care Program, A ''chronically homeless'' individual is defined to mean a homeless individual with a disability who lives either in a place not meant for human habitation, a safe haven, or in an emergency shelter, or in an institutional care facility if the individual has been living in the facility for fewer than 90 days and had been living in a place not meant for human habitation, a safe haven, or in an emergency shelter immediately before entering the institutional care facility. In order to meet the ''chronically homeless'' definition, the individual also must have been living as described above continuously for at least 12 months, or on at least four separate occasions in the last 3 years, where the combined occasions total a length of time of at least 12 months. Each period separating the occasions must include at least 7 nights of living in a situation other than a place not meant for human habitation, in an emergency shelter, or in a safe haven.

Housing Insecurity - As defined by The United States Department of Housing and Urban Development's Office of Policy Development & Research, "housing insecurity" is an umbrella term that encompasses several dimensions of housing problems people may experience, including affordability, safety, quality, insecurity, and the loss of housing.

Industrialization – A process beginning in 18th century Britain where agrarian and handicraft economies transformed into those dominated by machine manufacturing and industry on a wide-scale. Spurred on by a series of technological advances and the rise of capitalism, industrialization affected the social world with the birth of high-density city centers via urbanization, shifts in the family structure, and a redefining of labor—all issues that have historic ties to the housing issues we face today.

Liberalism – A political and moral philosophy based on the rights of the individual, liberty, consent of the governed, and equality before the law. Key issues of support include economic and political freedom, the freedoms of press/speech/religion, and the minimally-regulated market economy.

Means of Production - An economic concept utilized heavily by Marx and Engels, consisting of all the abstract and physical resources, aside from labor, used to produce goods and services.

Model Minority Myth – Based in stereotypes, the model minority myth describes the harmful view that a minority group, specifically Asian Americans, find success in academic, economic, and cultural realms due to their racialized status and in contrast to the perceived achievements of other BIPOC groups. This myth has resounding impacts on individuals' mental and physical health, spurs anti-Asian hate, ignores the wide income gap between different AAPI groups, and fails to create policies that target the diversity of issues facing the AAPI community.

The Murdered and Missing Indigenous Women Crisis – The Murdered and Missing Indigenous Women (MMIW) Crisis describes the often-ignored reality that Native American and Alaskan Native communities have rates of assault, abduction, and murder of women that far exceed national averages. The MMIW Crisis also calls for the need for focused data and greater investigative resources to combat the complexity of this issue.

National Housing Act – Another New Deal policy designed to alleviate the pressures of the Great Depression, the National Housing Act of 1934 established the Federal Housing Administration (FHA) to support the housing market by backing agency-approved lenders and creating loans with easier terms. These mortgages, with lower down payments and longer repayment terms, expanded pathways to homeownership for low-income and middle-income white families. The FHA utilized the practice of redlining (see below) while focusing its financing efforts on new communities (often explicitly, if not implicitly, racially segregated) being built on the outskirts of American cities, leading to the phenomenon of white flight and the active disinvestment from BIPOC communities in urban neighborhoods. Many of the structural inequities in housing and city planning we see today find their origins in the FHA's racially restrictive loan-backing policies between 1934 and 1968.

Neoliberalism – In contemporary senses, neoliberalism refers to a political ideology where economic prosperity and growth is the highest priority. Neoliberalism is interested in eliminating price controls, lowering trade barriers, and increasing privatization of capital markets.

Planter Class – White men who owned and operated plantation land through the appropriation of Indigenous land and colonization, enslavement of Black people, and political elites of the time.

Race-neutral – Closely connected to the concept of "color-blindness", race-neutral refers to laws and ordinances without any specific or explicit racialized language. This concept became widespread after the Civil Rights Era when multiple national acts prohibited discrimination on the basis of race in education, housing, and political participation. Race-neutral policies can be just as harmful as those prior to the Civil Rights Era in our path towards racial justice. Either inequities are exacerbated through the use of proxy language on socioeconomic status, or the implications of systemic racism and the intersections of race, class, and gender are outright ignored by our lawmakers.

Racial Wealth Gap – refers to the gap in absolute wealth held by groups of different races or ethnicities.

Redlining – Redlining consists of the systematic denial of financial services, particularly loans, mortgages, and insurance, based on an area's location and the history (most often, racial demographics) associated with it, rather than any individual's creditworthiness. This policy is a financial and city planning practice brought to the national level by the Federal Housing Administration through a risk-assessment structure that subdivided sections of maps by safety for providing government-backed mortgages. Areas of the map marked with red, meaning a "hazardous" risk level for backing mortgages, were neighborhoods with significant Black populations or any neighborhood in proximity to these Black communities. Over 30 years after the FHA's inception, the Fair Housing Act deemed redlining illegal and discriminatory, but its contribution to the current state of residential segregation and the racial wealth gap continues to be debilitating.

Social and Material Distribution – Social and material distribution describes the mechanisms by which adequate amount of necessary and valuable goods and services are delivered to the masses. Depending on the economic system, these mechanisms differ. In a purely capitalist society, it is solely the "invisible hand" of the free market and a "production for profit" philosophy that delivers these goods and services, and in a purely socialist society, centralized distribution, free access to goods and services, and a "production for use" philosophy fulfill societal need. All modern-day societies exist between these two extremes.

Subprime Loans – Subprime loans have significantly higher interest rates when compared to loans with the prime rate, the rate associated with the Federal Reserve Bank. Subprime borrowers tend to have low credit ratings or are perceived as likely to default on a loan, which is problematic because paying off these types of loans can be difficult for low-income people. Predatory loan practices related to subprime loans, along with other factors, led to large numbers of defaults in the 2000s and, ultimately, the Great Recession in 2008.

Urban Renewal Programs – Urban renewal is a view of land and city development focused on countering urban decay that traces its origin to the 19th century. Through demolishing affordable housing and prioritizing luxury housing, infrastructure, and business, this theory for urban planning has the effect of displacing and further marginalizing BIPOC communities.

Vagrancy Laws – Vagrancy laws, the criminalization of people wandering from place to place without any visible means of support, have a long past. These laws were employed in England in the 16th century to enforce the social hierarchy onto the lower classes. In 20th century America, the true power of vagrancy laws rested in their ambiguity as they empowered the police to exercise control and state-sanctioned violence in any way they saw fit. In practice, vagrancy laws criminalize the state of being marginalized, specifically for BIPOC, poor, homeless, and jobless people.

Wraparound Services – Wraparound services is a system of child and community care, resting on the tenets of family voice and choice, team-based, natural supports, collaboration, community-based, culturally competent, individualized, strengths-based, unconditional, and outcomes-based. In practice, this system of care has shown success within Indigenous and tribal communities.

White Male Supremacist Settler Colonialism – This phrase refers to the multiple dimensions of systemic power and history that has forged the world we live in today. Specifically in the context of the United States, white male supremacist settler colonialism encompasses the displacement and marginalization of Indigenous communities, the enslavement and active disempowerment of Black Americans, the continuous upholding of patriarchy, and the proliferation of ideologies that center whiteness, Anglo-Saxon ancestry, and masculinity in the economic, political, social, and cultural realms.

White Supremacy – White supremacy describes a system of racialized violence and subjugation that forms the basis of social hierarchy and manifests itself across the individual, community, institutional, and systemic levels. This ideology creates a variety of races based on arbitrary phenotypes, with definitions informed and changed by external context, and employs tactics to increase the life chances and wealth of those deemed white over those who are racialized as "other". These tactics include governmental structures, the criminal justice system, education, housing, and religion, among others. With historic origins in colonialism and the rise of capitalism, it is near-impossible to envision a United States uninfluenced by white supremacy as a founding principle. This system has incredible impacts on the livelihood, mental & physical health, and opportunities for those racialized into a subordinate social position.

Zoning – A method of urban and city planning where local government bodies divide land into zones, each with specific regulations regarding new development such as residential and industrial areas. These zones may have very specific limitations on density, lot subdivision, and building scale, and single-family zoning rules have direct implications on racial segregation across the United States.

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