## FOOD JUSTICE

A series hosted by Share Our Strength and Food & Society at the Aspen Institute

## SUMMARY TO ACTION REPORT SESSION #7

### SESSION DESCRIPTION

On September 20th, Share Our Strength, in collaboration with Food & Society at the Aspen Institute, hosted the latest edition of the **Conversations on Food Justice** Series "Facing the Housing Crisis- Keeping Americans Healthy, Safe and Connected" featuring speakers, Jesse Kanson-Benanav, and Winsome Pendergrass, and moderator Sarah Saadian. The panel discussed the systems and structures that contribute to housing inequality—that bear significant financial, educational, health, and opportunity costs for Americans and has a disproportional impact in communities of color. The conversation highlighted solutions to our nation's intersecting housing, hunger and poverty crises, identifying policies and practices that can move the needle on equitable housing and the redistribution of wealth and resources. The housing crisis has tentacles that reach into every corner of our society. When you don't have a home - you don't have a kitchen to prepare meals for your family; If you are worried about eviction the mental toll that takes on you and your family is long lasting; If you are doubling up in homes with family - than the risks of diseases like Covid and other health challenges get dramatically magnified. Addressing the housing crisis will dramatically improve the lives of millions of American children and families.

### **SESSION DESCRIPTION**

### Jesse Kanson-Benanav



Executive Director, Abundant Housing MA

Jesse Kanson-Benanav has over 15 years of experience in affordable housing, public policy, and community engagement. He is the founder of A Better Cambridge (ABC,) a community-based education and advocacy group committed to creating more affordable and sustainable housing. In 2016, he was recognized by the Boston Globe Magazine as a "game changer" for his work with ABC and was the recipient

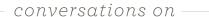
of the Metro Housing's Champions of Housing Rising Star Award in 2019. Follow Jesse on Twitter @jessekb

## Winsome Pendergrass

Housing Rights Activist, Housing Justice for All & New York Communities for Change



Winsome Pendergrass is a home health aid, domestic worker, and a tenant in Brownsville, Brooklyn. She immigrated to the United States from Jamaica 20 years ago and has been fighting for tenants' rights and workers' rights as a member of New York Communities for Change and Housing Justice for All ever since! Follow Winsome on Twitter @winsomependerg4



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Sarah Saadian

Vice President of Public Policy, National Low Income Housing Coalition



As Vice President of Public Policy, Sarah Saadian oversees NLIHC's broad congressional portfolio. Sarah previously worked with Enterprise Community Partners as a Senior Analyst, where she focused on appropriations for federal housing and community development programs. Prior to Enterprise, Sarah served as Policy Counsel at Rapoza Associates, where she worked largely on rural development issues. While a Legislative and Policy Analyst at the National Community Reinvestment Coalition, Sarah's portfolio

included expanding access to mortgage and small business credit. Follow Sarah on Twitter @SarahSaadian

### **SUMMARY AND KEY TAKEAWAYS**

Despite rising employment rates and the promise of economic recovery ahead, millions of Americans are still facing extraordinary financial hardship brought on by the pandemic. The Urban Institute reported that as of July more than 11.5 million Americans collectively owed more than \$57 billion in rent and were at risk of eviction and homelessness. While the pandemic contributed mightily to the housing crisis, the disproportionate impact of economic hardship on communities of color is nothing new - reflecting long-standing racial inequities that have created pockets of poverty across the United States.

Structural racism has created racial disparities in the US housing landscape. The housing affordability crisis, income inequality, redlining and disinvestment in communities have contributed to housing inequalities in America. There is a shrinking availability of affordable homes in the US. Data from the National Low Income Housing Coalition finds that there is, "a shortage of 6.8 million affordable and available homes for renters with extremely low incomes...only 37 rental homes are affordable and available for every 1000 extremely low-income renter households". This can lead to many renters facing eviction or possible homelessness. Moderator Sarah Saadian explained that the pandemic disproportionately affected Black and Brown renters. If you look at who is behind on their rent, 27% are Black households and more than half of Latino and Black households are more cost burdened. Thus causing a huge wave of evictions - as landlords wait for their rent payments and renters are finding it inaccessible to fill out the required paperwork for rental assistance.

Housing segregation is noticeable across neighborhoods in various ways. Some neighborhoods vary significantly in quality of schools, income, safety levels, access to grocery stores, transportation, etc. Where you live has a huge impact on our health and the opportunities we may have in life. In the 1930s, in an effort to prevent foreclosures and make owning or renting a home more affordable, the Home Owners Loan Corporation (HOLC) created maps evaluating the risk of mortgage lending. This public policy created redlining, where predominately Black and Brown neighborhoods were marked as high-risk or hazardous areas. These exclusionary policies made it difficult for People of Color to get mortgages. As a result of these policies, from 1934 to 1962, "just 2 percent of the \$120 billion in Federal Housing Administration

<sup>&</sup>lt;sup>1</sup> Aurand, A., Emmanuel, D., Threet, D., Rafi, I., & Yentel, D. (2021). *National Low Income Housing Coalition A Shortage of Affordable Homes*. Retrieved from https://reports.nlihc.org/sites/default/files/gap/Gap-Report\_2021.pdf

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loans...were given to nonwhite families. Today, approximately 3 in 4 neighborhoods—74 percent—that the HOLC deemed "hazardous" in the 1930s remain low to moderate-income, and more than 60 percent are predominantly nonwhite"2. Housing segregation encourages disinvestment in communities, determines where job opportunities are available, makes access to healthcare and food access more difficult, typically has less funding for its public schools and fractures investment in community resources and infrastructure.

Historic and ongoing practices of segregation have made it burdensome for people of color to obtain affordable and safe homes. When people struggle to pay rent they face a higher risk of eviction, homelessness and overall instability. These adverse situations have created a lasting impact on people's physical, social and emotional health. Simply building more homes is not going to tackle the problem. We need to recognize that having a home is a basic human right. We need to address zoning issues, expediting permits for affordable housing and helping renters quickly and easily access aid. Most importantly we need to center the voices of those that are disproportionately impacted and give them a seat at the table to have these conversations. As panelist Winsome Pendergrass said, "The best resources are the people of this country... we want the same ability to live a good life with our children".

### **RESOURCES**

Article: The Coming Wave of Evictions Is More Than a Housing Crisis



Evictions disrupt people's health, relationships, work, and education. Now all those struggles will be exacerbated by the

Article: In Nearly Every U.S. Metro Area, New Data Shows Opportunity Lags For Kids of Color



When it comes to children's prospects in life, the neighborhoods where they grow up matter a lot. Schools, safety, access to healthy food, places to play are all things that help to shape their futures.

Article: Systemic Inequality: Displacement, Exclusion, and Segregation



How America's housing system undermines wealth building in Communities of Color

Report: HOLC "Redlining" Maps: The Persistent Structure of Segregation and Economic Inequality



Eighty years ago, a federal agency, the Home Owners' Loan Corporation (HOLC), created "Residential Security" maps of major American cities. These maps document how loan officers, appraisers and real estate professionals evaluated mortgage lending risk during the era immediately before the surge of suburbanization in the 1950's. Neighborhoods considered high risk or "Hazardous" were often "redlined" by lending institutions, denying them access to capital investment which could improve the housing and economic opportunity of residents.

Report: Racial Inequities in Housing



Decades of structural racism have created tremendous racial disparities in housing, and that legacy continues to shape the present landscape.

<sup>&</sup>lt;sup>2</sup> Solomon, D., Maxwell, C., & Castro, A. (2019, August 7). Systemic Inequality: Displacement, Exclusion, and Segregation. Retrieved from Center for American Progress website: https://www.americanprogress.org/issues/race/reports/2019/08/07/472617/systemicinequality-displacement-exclusion-segregation/

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Report: A Shortage of Affordable Homes



The COVID-19 public health crisis and economic collapse of 2020 brought devastating harm to millions of families, and those with low incomes have been disproportionately impacted. Many have struggled to remain safely and stably housed, due in large part to a severe shortage of affordable homes for people with the lowest incomes before the pandemic

began.

#### CALL TO ACTION LIST

People often ask, what is the next step? If there is a right way to take the step, or if there is a formula. There is not, but we can all do something. Individual actions suggested by the panelists include the following:

- Join your local housing group or forum and learn more about your <u>state's housing needs</u>.
- Housing is a human right. Help renters access aid and connect parents and caregivers to <u>Child Tax</u> <u>Credit</u> benefits.
- Hold elected officials at every level accountable for supporting affordable housing and providing people direct assistance.

We hope you will continue the conversations in your organizations and in your community! Please do not hesitate to let us know how you are keeping the conversations going or if you have thoughts or topics you would like to hear in the future. Reach out to us at <a href="mailto:foodjustice@strength.org">foodjustice@strength.org</a> Learn more about the initiative at <a href="https://www.shareourstrength.org/conversations-on-food-justice">https://www.shareourstrength.org/conversations-on-food-justice</a>

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**Share Our Strength** is ending hunger and poverty – in the United States and abroad. Through proven, effective campaigns like No Kid Hungry and Cooking Matters, we connect people who care to ideas that work.

https://www.shareourstrength.org



**Food & Society** at the Aspen Institute brings together public health leaders, policymakers, researchers, farmers, chefs, food makers, and entrepreneurs to find practical solutions to food system challenges and inequities. The common goal is to help people of all income levels eat better and more healthful diets—and to enjoy them bite by bite.

https://www.aspeninstitute.org/programs/food-and-society-program/