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Regional Housing Mobility: A Report from Baltimore

by Lora Engdahl and Philip Tegeler

For more than six years, the Baltimore Housing Mobility Program has been patiently moving families into lower-poverty, less segregated neighborhoods as part of a 1996 partial settlement of the landmark *Thompson v. HUD* public housing desegregation case. The benefits for the more than 1,500 families finding new homes under the program to date underscore the need to revamp the Section 8 "Housing Choice Voucher Program" to permit many more families to move to

less segregated, higher-opportunity areas.

A new report, *New Homes, New Neighborhoods, New Schools: A Progress Report on the Baltimore Housing Mobility Program* (available at www.prrac.org/projects/baltimore.php), draws on administrative data, feedback from surveys of participants by the Maryland ACLU, and interviews with program staff and participants to provide the first-ever comprehensive picture of families' experiences under the program.

Unlike the regular Housing Choice Voucher Program, participants in the Baltimore mobility program volunteer for geographically targeted moves. Vouchers in the program must be used in areas where less than 10% of the residents are in poverty, less than 30% of the residents are minority, and less than 5% of all housing units are public housing or in HUD-assisted housing. The neighborhoods targeted under these criteria, developed in the 1995 partial settlement, align strikingly well with those that would later be designated under a sophisticated geographical "opportunity analysis" conducted by Professor John Powell in 2006. With an eye to maximizing the life-enriching resources accessible to program families, Powell proposed a 10-year extension of the program that would use a combination of education, employment, transportation, recre-

ation and poverty indices for targeting neighborhoods.

Metropolitan Baltimore Quadel (MBQ) currently administers the program under contract with the Housing Authority of Baltimore City (HABC) with oversight by HABC, the U.S. Department of Housing and Urban Development, and the Maryland ACLU. (The Innovative Housing Institute also administered a portion of the mobility program for the first several years.) The Baltimore Regional Housing Campaign (BRHC) has been a critical partner in this process, helping to attract philanthropic investment from a number of regional and national foundations.

Program results to date confirm the value of a specialized regional voucher program that seeks to expand fair hous-

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Lora Engdahl (lora444@aol.com) is a Washington, DC-based writer, editor and housing consultant. Philip Tegeler (ptegeler@prrac.org) is Executive Director of the Poverty & Race Research Action Council. This article is adapted from the October 2009 report by Lora Engdahl cited in the Resources Box at the end of the article, co-published by PRRAC and the Baltimore Regional Housing Campaign, a coalition dedicated to inclusive regional housing opportunity, which includes the Citizens Housing and Planning Association, the interfaith coalition BRIDGE, the Greater Baltimore Urban League, the Innovative Housing Institute, the ACLU of Maryland, Metropolitan Baltimore Quadel and PRRAC. A full-color, 52-page hard copy of the report is available (\$10) from PRRAC.

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ing choice by offering access to high-opportunity environments. By providing vouchers and assistance to families in order to establish *and sustain* homes outside of the typical high-poverty, racially concentrated “voucher submarkets,” the program is successfully answering a real need—and providing real benefits.

New Homes, New Neighborhoods, New Schools

As the surveys show, a large percentage of heads of household seeking to participate in the program are looking for better and/or safer neighborhoods and better and/or safer schools—desires that outrank bigger and/or better housing as a draw of the program. For example, 86% of recent movers surveyed in 2007 said they applied to the program to gain access to better and safer neighborhoods, and 67% cited the desire for better and safer schools. While some families are finding the better environments they seek within the city, 89% have used their initial voucher to move to suburban counties, program administrative data show.

According to a review of the program administrative data by Johns Hopkins researchers Stefanie DeLuca and Peter Rosenblatt, families mov-

ing under the program draw from some of the most highly segregated and disadvantaged neighborhoods in the metropolitan area. On average, in the neighborhoods that these families left, 80% of residents were African-American, 17% were unemployed, 33% were living in poverty, and the median household income was \$24,182. Twelve percent of them were on public assistance. Only 61% of adults had a high school diploma, and only 6.3% had a bachelor's degree.

When they moved, program participants went to neighborhoods that, on average, were 21% black and 69% white, had an unemployment rate of just 4.4%, a poverty rate of just 7.5%, and a median household income of \$48,318. Only 1.6% of the households

The program answered a real need and provided real benefits.

were receiving public assistance. Eighty-five percent of the neighborhood's residents graduated from high school and 19% graduated from college.

Rather than being unsettled by the marked contrast between their old and new neighborhoods, a substantial number of families rank the racial and cultural diversity of their new neighborhoods as one of the best things about their moves. Participants who were still in their initial program placement for 14 months or more were asked in 2007 to cite the positive aspects of their new neighborhood. (These respondents include families who did not exercise their option to move again at the end of their first-year lease.) The top-ranking answer, cited by 80% of respondents, was a “different mix of races and cultures,” followed closely by better schools and improved public safety. In fourth position in this survey, cited by 72% of respondents, was the friendliness of people and neighbors, just ahead of a quiet and clean neighborhood.

Given the range of positive neighborhood features cited, it is not surprising that families have been very

satisfied by their experience on a range of measures. Almost all (95%) of new movers surveyed in 2008 said their new neighborhood is better or much better than their old neighborhood, and families consistently report high levels of satisfaction with both their new neighborhood and their home.

Importantly, benefits to program participants go beyond access to better housing in a safe and diverse environment, encompassing improved quality of life and new health, educational and employment opportunities. In their new neighborhoods, participants say they feel safer, healthier, less stressed, more motivated, and more confident in the future facing their children. Parents also report that their children are doing better in school. Ninety-three percent of recent movers responding to a 2007 survey said that they were satisfied or very satisfied with the schools in their new community. Nearly as many longer-term residents (89%) said that their children appeared to be learning better or much better in their new schools.

The high degree of satisfaction among program participants is consistent with DeLuca and Rosenblatt's analysis of administrative data tracking origin and destination neighborhoods, cited above. Their analysis of families who first moved as of September 2007 also shows significant changes in school conditions for movers. Elementary schools in the new neighborhoods had 25% more students who were scoring proficient or higher in state achievement tests than the schools serving the families' original city neighborhoods. These schools also had fewer poor students eligible for the free or reduced lunch program: Before moving, an average of 84% of the student body was eligible for free or reduced lunch; after moving, this average dropped to 33%.

Program data also show considerable housing stability among movers, with 62% of families who had initially moved more than a year previously still in their original unit as of September 2007, before the implementation of the “second-move” counseling

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Now What? Some Key Trends Coming Out of the Mortgage Crisis and Implications for Policy

by Dan Immergluck

From a fair housing and fair lending perspective, the U.S. mortgage crisis has had, and will continue to have, a wide variety of mid-to-long-term effects on housing finance and housing patterns more broadly. This brief memo touches on just a few of the likely impacts.

Homeownership Finance

Even after accounting for the demise of many high-risk subprime lenders, most lenders have tightened underwriting standards. According to the Federal Reserve's Senior Loan Officer Survey, prime lenders began tightening standards in 2007, as the subprime crisis worsened, and this continued through at least the Spring of 2009, although the pace of ongoing tightening began to slow some in late 2008. However, even in early 2009, 49% of lenders continued to tighten standards, while no lenders reported easing standards. At the same time, FHA market share, which had dropped to around 5-7% of home purchase loans in 2005 and 2006, increased to an estimated 25% by early 2009. The FHA expansion, combined with the conservatorship of Fannie Mae and Freddie Mac, meant that the federal government had become the critical driver of the mortgage market by late 2008. As had been the case earlier, FHA loans currently constitute a disproportionately large share of the market in lower-income and minority neighborhoods. This may be due to differences in real or perceived risks

across zip code types (including differences in credit scores and downpayments), to differences in lending practices of lenders or private mortgage insurers across neighborhoods, and/or to other factors. Regardless of the reasons behind these disparities, they are important to recognize. In part because FHA loans are generally more expensive, such disparities could have significant consequences for lower-income and minority communities and households. (Unlike many "conventional" borrowers,

The demand for rental housing increased in many cases.

FHA borrowers are essentially paying higher effective interest rates through insurance premiums while many conventional borrowers are not necessarily doing so, especially following conservatorship of the GSEs.)

More work is needed to understand what lies behind these disparities and their implications for lower-income and minority communities. Substantial attention to this issue by regulators and fair lending advocates is warranted.

Homeownership Rates and Related Segregation

After climbing from the mid-1990s through the early 2000s, the homeownership rate in the U.S. began dropping during the peak of the subprime boom in late 2004 and early 2005, driven by surging foreclosures. By early 2009, the national homeownership was down 1.9 percentage points to 67.3% (a decline of 2.8% in the homeownership rate), roughly equivalent to the rate in early 2000. While this decline itself is significant, national changes mask steeper declines

in many local communities. From late 2005 to early 2009, for example, the homeownership rate had fallen by 10% in the Toledo metropolitan area and by 8% in the Riverside metro. As homeownership rates fall, there are likely to be implications for racial and economic segregation. Because rental housing in many low-poverty and low-minority communities is scarce, less access to homeownership may bring with it decreased access to such neighborhoods by lower-income and minority households.

Prospects for Rental Housing Markets

As foreclosures surged and credit markets tightened, the demand for rental housing did increase in many places. If the foreclosure crisis had not been followed by the deep economic crisis, however, these increases would have been far more substantial. As it is, the effects have been moderated by weaker net household formation due to higher unemployment and slowing immigration rates. Importantly, the overall demand for multifamily *apart-*

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William Wayne Justice

We dedicate this issue of *P&R* to the most appropriately named William Wayne Justice, a magnificent federal district court judge in Texas who passed away in mid-October. His progressive, sensitive human rights rulings over his 41-year judicial career—on minorities, prisoners, schoolchildren, immigrants, people with disabilities—were legendary. As columnist Molly Ivins put it, "He brought the U.S. Constitution to Texas."

Dan Immergluck (dan.immergluck@coa.gatech.edu) is Associate Professor of City and Regional Planning at Georgia Tech in Atlanta. A full version of this article, with references and citations, prepared for the Kirwan Inst. for the Study of Race and Ethnicity, is available at <http://kirwaninstitute.org>.

ments has generally not increased, due to increasing sources of competing supply. Some condominium stock and foreclosed, single-family homes are being converted to rental housing. Despite the lack of substantial tightening in rental markets on an aggregate basis thus far, it is important to understand that rental markets are subject to high levels of affordability mismatch, where many units are provided at high rents but few are affordable to lower-income households. As unemployment increases, there is likely to be a paradox of higher overall vacancy rates as more people double up or live with relatives, while many families' incomes drop faster than any declines in rents. There are also geographic mismatches in the rental market. The foreclosure crisis has led to substantial concentrations of vacant homes in particular neighborhoods. Some of these homes are available for rent, but they are often clustered in areas that have been hit hard by the foreclosure crisis and, increasingly, by the broader recession. Moreover, for many renters, this new supply of rental units may not be located in places that are well suited for them, given job locations, schooling and child care issues, and other constraints. Meanwhile, in some communities offering superior access to jobs and good schools, conversion of owner-occupied units to rental may occur slowly, especially in places where condominium or homeownership associations resist such changes.

Another problem is that many very low-income households rely on federal housing choice vouchers, which many landlords may not accept, and

resistance to vouchers might be expected to be stronger in communities (including condos) where rental housing has not been prevalent in the past. Housing voucher users also tend to end up disproportionately concentrated in poor and minority neighborhoods.

All of these forces mean that, even in periods when market data suggest an aggregate oversupply of apartment units, there are likely to remain significant problems of affordability and geographic mismatches when comparing the supply of rental housing to the

The shift to rental suggests need for stronger fair housing enforcement.

needs of the households requiring affordable rental housing. These mismatches are likely to worsen if some problems in multifamily housing finance are not addressed in the near future.

Some Implications for Fair Lending and Fair Housing Policy

The trends outlined here have a number of implications for fair lending and fair housing policy. First, the, FHA's larger share of the home purchase loan market in lower-income communities suggests the need for strong fair lending and community reinvestment attention to the distribution of FHA versus other forms of loans. As conventional lenders and mortgage insurance firms change their underwriting policies, these policies, and the

resulting lending patterns should be examined for potential fair lending problems and impediments to sound community reinvestment. So-called "declining market" policies by mortgage insurance firms, for example, should be justified based on hard data that can be examined for disparate impacts that may not be justified by business necessities.

Second, the shift to the rental market suggests the need for stronger fair housing enforcement. The increase in homeownership rates and the geography of housing markets meant that, for a time, minority households gained somewhat better access to a broader array of neighborhoods. With homeownership rates on the decline, minority households may see highly restricted residential choices. Households whose credit histories have been damaged may be particularly hard hit as many landlords use credit histories to screen tenants. Federal and state agencies responsible for enforcing fair housing law will need to play a strong role in the housing market to mitigate these effects. Moreover, states and localities could pursue "source of income protection" ordinances that prohibit landlords from rejecting voucher holders as tenants.

Finally, state and federal policymakers should promote policies that encourage the development of shared-equity housing. Examples include promoting appropriate property tax treatment and adequate financing sources. One important example is to make mortgage financing programs more easily usable for shared-equity ownership. For example, the Community Land Trust Network has argued for modifying FHA rules to make the program more usable for CLT home purchase loans. Given the growing importance of FHA, such a policy could be very important.

Moreover, regional planning organizations should expressly foster the adoption of comprehensive plans that call for diversifying tenure options as a way of providing for affordable and sustainable affordable housing across a wide variety of local jurisdictions. □

New Witt Internship Awards

Thanks to an additional grant received in Edith Witt's memory, we are making two Witt Internship Awards this year:

Virginia Camberos will be the Outreach Coordinator to the Hispanic Community in Southern Oregon, for the Oregon Action Fair Share Research and Education Fund.

Patricia Johnson is being funded for a second year of her work with The Game Theory Academy/First Place for Youth in Oakland, CA, developing and teaching curricula for emancipated youth on financial literacy.

PRRAC's Annual Appeal

Dear friend of PRRAC,

What a year it has been! Change is happening fast and policy choices are being made that will profoundly affect the future of low-income families and children in our country.

Once again, the civil rights community has a chance to make a difference. As we anticipated, the opportunities for engagement with the new Administration on issues of race, poverty, housing and educational opportunity have expanded exponentially since Inauguration day—and we have been working hard to keep up. On multiple policy fronts, PRRAC has offered key technical analysis and has been instrumental in organizing advocacy campaigns. The challenge has been to keep race and poverty on the agenda in a crowded policy field, and in particular, to make sure that the racial impact of policy proposals is understood and accounted for.

A few highlights of our recent work:

- A new “civil rights task force on federal housing policy,” which we helped to organize, has followed up on the recommendations of last year’s National Commission on Fair Housing and Equal Opportunity with a series of detailed recommendations on federal housing policy and the economic stimulus (see www.prrac.org/projects/civilrightshousing.php)
- We have also joined in an emerging national coalition on school diversity, focused on the U.S. Department of Education’s obligation to support racial and economic integration in public schools in its education spending programs (including hundreds of millions of dollars in the economic stimulus)
- Our work continues in Hartford and Baltimore, supporting important organizing efforts on regional housing opportunity and integrated schools.
- This year’s Small Grants program in Seattle-King County is linking together local researchers with a dozen different advocacy and organizing groups to address emerging race and poverty issues.

PRRAC has also been active in publishing and disseminating the latest research on housing, education and health issues affecting poor people of color—in addition to our regular bi-monthly journal/newsletter *Poverty & Race*, we published several new policy reports this year, including *New Homes, New Neighborhoods, New Schools: A Progress Report on the Baltimore Housing Mobility Program* (with the Baltimore Regional Housing Campaign, October 2009); *Bringing Children Together: Magnet Schools and Public Housing Redevelopment* (with the Charles Hamilton Houston Institute, January 2009); and *Connecting Families to Opportunity: A Resource Guide for Housing Choice Voucher Program Administrators* (July 2009).

To do all of this research, organizing and advocacy work, we are grateful for the continuing support of our foundation partners. But we also need your direct financial support—we rely on our annual fundraising drive to close our budget gap and keep our small and productive staff employed!

Thank you for considering a generous donation to PRRAC this year—you can mail your tax-deductible contribution to PRRAC at 1015 15th Street NW, Suite 400, Washington, DC 20005, or just use “Paypal” to pay online at our website, www.prrac.org.

Sincerely,



Philip Tegeler
Executive Director
ptegeler@prrac.org

program-wide. Even for those families who voluntarily move after a year or so, the second moves are usually to obtain a larger unit and involve relocating either within the new suburban area, or to areas of the city that are less poverty concentrated and more racially diverse than the neighborhoods occupied before joining the program. Of all of the families who could have moved at some point after the end of their first-year's lease, only 19% moved from the suburbs back to the city.

One group of program participants whose moves were not as stable—and who are not counted in the general survey and research findings noted above—were those forced to move en masse from units in several large apartment complexes whose new owners opted out of the voucher program. To prevent this from happening again, program officials are limiting the number of families leasing units in any one building. Still, this disruptive loss of housing emphasizes the need for stronger national and state legal protections against source-of-income discrimination.

Best Practices in the Baltimore Program

The Baltimore Housing Mobility Program is helping poor African-American families seeking to change their circumstances move beyond the confines of traditional public housing neighborhoods to low-poverty and predominantly white neighborhoods. In turn, the neighborhoods are proving able and willing to enfold the new families into the fabric of the community. The new environments are producing a range of quality-of-life benefits, and initial reports of health, educational and employment are expected to translate into measurable outcomes in the years ahead. The program works so well because it includes key policy enhancements that are not yet part of the regular Section 8 program:

- *Race- and poverty-based geographic targeting of eligible neighborhoods* to ensure that families are moving to neighborhoods with the true potential to change lives.

Parents report their children are learning much better in their new schools.

- *Regional voucher administration with higher exception-payment standards*, so that participants can overcome Section 8 barriers to true mobility and actually move to units in opportunity neighborhoods.
- *Financial literacy, credit repair and life counseling* to create competitive rental applicants and successful tenants. The program can take up to two years to get participants "voucher ready," which includes raising credit scores and saving money for a security deposit.
- *Housing search assistance and outreach to both "mom and pop" landlords and apartment management companies*, stressing the timely voucher payments, ongoing counseling, and other positive and unique aspects of the program which make it a good business proposition for property owners.
- *Monitored placements with data and maps* to avoid over-concentration in any one neighborhood or building,

and thus to preserve residential diversity, stability of housing and neighborhood receptiveness.

- *Two-plus years of post-move counseling* to help families adjust to and attach to their new communities and sustain successful tenancy.
- *Second-move counseling* to encourage residential and school stability and minimize unwanted moves out of opportunity neighborhoods due to market barriers.
- *Security deposit assistance for eligible families*.
- *Employment and transportation assistance* to help families access the rich employment resources of suburban areas despite the sometimes weaker public transit systems of those areas.

Toward a National Housing Mobility Policy

The lessons of the Baltimore Housing Mobility Program come at an important time. While the housing mobility programs created in the 1990s to remedy systemic, government-sponsored concentration of poor black families in failing neighborhoods were ended after 2000 or have largely wound down, the experience gained through these programs has generated greater consensus around the elements of success. Building on that knowledge base, the Baltimore Housing Mobility Pro-

High Classroom Turnover

We have extra copies available of "Student Mobility: How Some Children Get Left Behind," the Winter 2003 special issue of the *Journal of Negro Education*, co-edited by PRRAC's Dir. of Research Chester Hartman, as well as extra copies of *Fragmented: Improving Education for Mobile Students*, PRRAC's action handbook based on the JNE issue. Materials therein cover research results—for stable as well as mobile students, for teachers and the school system—on the deleterious impacts of most high classroom turnover, the specific impacts on homeless, immigrant, farmworker, foster care children and other subgroups, as well as effective programs to deal with the problem. Clearly delineated is the principal cause of school instability: housing instability, especially as it impacts low-income and minority households.

For a free copy of either or both publications, provide Chester with a mailing address (chartman@prrac.org, 202/906-8025).

gram has overcome some of the issues that undermined programs such as the federally-sponsored Moving to Opportunity (MTO) program, whose well-publicized shortcomings overshadowed its successes in the public eye.

MTO, which focused solely on moves to low-poverty areas, did provide families with significant improvements in neighborhood safety and mental and physical health (no small matter for the families involved). But most MTO families never left their original urban school district, did not move very far from their old neighborhood, and never had access to higher-performing suburban school districts. Among other things, MTO's failure to move families to racially integrated neighborhoods contributed to the false assumption that poor Black families can't or won't move to more affluent, white communities and that if they do they will soon "give up" and flock back to their old neighborhoods. Another stereotypical idea cited in arguments against mobility is that suburban communities will reject the families. These arguments are not supported by the Baltimore Housing Mobility Program administrative data or ACLU surveys. Rather, the program's use of both poverty- and race-based criteria is getting families and children into higher-opportunity communities and higher-performing school districts, where they by and large remain.

The Baltimore Program design is similar to a proposal for a new national "Opportunity Voucher" program that was recommended last year by the National Commission on Fair Housing and Equal Opportunity and that has been pursued in one form or another by fair housing and civil rights advocates for years, notably by Alex Polikoff, who developed the approach in Chicago's *Gautreaux* litigation in the 1970s.

The "Opportunity Voucher" program concept, as currently framed by PRRAC and other advocates, would set aside a minimum of 50,000 vouchers annually to help low-income families in high-poverty, segregated neighborhoods in the 30 most segregated metropolitan areas move to communities

with low poverty and high-performing schools. These vouchers would be administered by regional agencies authorized to provide exception rents up to at least 120% of the HUD Fair Market Rent. The vouchers would come

Monitored placements preserve residential diversity and neighborhood receptiveness.

with a full complement of mobility counseling services similar to those offered by mobility programs in Baltimore, Chicago and Dallas. Oppor-

tunity vouchers would be targeted for use in communities with schools that have low rates of student poverty and a percentage of minority residents that falls below the regional average. The program would be voluntary and would give families an alternative to the geographically constrained choices available in other housing programs.

If the Obama Administration is looking for a proven model to link families and children to higher-performing schools, and to lessen segregation in our metropolitan areas, the Baltimore Housing Mobility Program would be a good place to begin. □

Resources

Lora Engdahl, *New Homes, New Neighborhoods, New Schools: A Progress Report on the Baltimore Housing Mobility Program*, published by PRRAC and the Baltimore Regional Housing Campaign (October 2009), available at www.prrac.org/projects/baltimore.php

Stefanie DeLuca and Peter Rosenblatt, "Walking Away From The Wire: Residential Mobility and Opportunity in Baltimore" (paper presented at the American Sociological Association, San Francisco 2009), available at <http://www.soc.jhu.edu/people/DeLuca/>

Keeping the Promise: Preserving and Enhancing Housing Mobility in the Section 8 Housing Choice Voucher Program, PRRAC 2005, available at www.prrac.org/pdf/KeepingPromise.pdf

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Stefanie DeLuca and Peter Rosenblatt, "Does Moving to Better Neighborhoods Lead to Better Schooling Opportunities? Parental School Choice in an Experimental Voucher Program," *Teachers College Record* (forthcoming 2010)

"Connecting Families to Opportunity: a Resource Guide for Housing Choice Voucher Program Administrators," PRRAC, July 2009, www.prrac.org/pdf/connectingfamilies.pdf

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Alexander Polikoff, "Racial Inequality and the Black Ghetto," *Poverty & Race*, November/December 2004 (available at www.prrac.org/newsletters/novdec2004.pdf)

No Home in Indian Country

by Janeen Comenote

American Indians and Alaska Natives: An Overview

The United States is an immigrant nation to all but one population, American Indians and Alaska Natives. There are essentially two populations to examine. We have an on-reservation population (governed by tribal governments) and the off-reservation population of Native peoples. However, an added complexity to keep in mind is the notion of citizenship. Native people often hold triplicate citizenship, that of: a) the “home tribe” and “homeland”; b) a citizen of the United States; and c) for off-reservation populations, the city or town in which they reside.

While we can fairly assess that both populations suffer disproportionately from economic stress and lack of access to fair credit and housing, we need to realize that tribal governments operate under a dramatically different set of regulations, rules of law and constituent responsibilities. A simple way of thinking about tribal populations in the United States is to consider that both tribal nations and the U.S. Congress observe a sovereign government-to-government relationship between tribes and the United States government formalized in American law in the 1832 case *Worcester v. Georgia*. Simply put, when the U.S. was form-

ing, legally binding treaties were made to the tribes who relinquished millions of acres of lands and numerous age-old freedoms. In exchange, the federal government is legally bound to the provision of service, including the provision of housing, to Native people in perpetuity.

The Trust Responsibilities of Congress and the Executive Branch

The federal trust responsibility to Indian nations can be divided into three components:

1. The protection of Indian trust lands and Indian rights to use those lands;
2. The protection of tribal sovereignty and rights of self-governance;
3. The provision of basic social, medical and educational services for tribal members.

The U.S. is an immigrant nation to all but American Indians and Alaska Natives.

Often considered an “invisible minority,” American Indians and Alaska Natives are often left out or relegated into the category of “other” within the racial equity framework in the United States. The racial equity framework must be adapted and explicitly expanded to include an indigenous lens. American Indian communities often adopt a stance of “measured separatism” that legal writer R.A. Williams describes as “much different from the types of minority rights that were and remain at the center of the continuing struggle for racial equality.” J.E. Nielsen, citing T. Biolsi, notes: “It may be appropriate for Native communities to adopt a racial equity perspective in some situations/geopolitical spaces—other circumstances/spaces

require that we operate from a stance of sovereignty and self-determination—an *indigenous* lens. Opportunity is specialized and may look different in tribal space than in non-tribal space.”

Geography and Demographics: In Census 2000, 4.3 million people, or 1.5% of the total U.S. population, reported that they were American Indian or Alaska Native, representing over 500 individual tribal nations. This number included 2.4 million people, or 1% of the U.S. total, who reported AI/AN as their only race.

The geography of the AI/AN population is widely distributed in the United States, with a majority of Native people residing off-reservation. Slightly over 64% live outside tribal areas; 33.5% live in American Indian Areas (which includes federal reservations and/or off-reservation trust lands, Oklahoma tribal statistical areas, tribal-designated statistical areas, state reservations, and state-designated American Indian statistical areas); and slightly over 2% live in Alaska Native Villages.

Poverty: Regardless of geographic location, poverty remains the singularly most challenging aspect of contemporary AI/AN experience. There is considerable indicative information that Native Americans are disproportionately affected by monetary or economic poverty. The following examples point out some of these disparities:

- 25.3% is the 2007 poverty rate of people who reported they were AI/AN and no other race. However, this does not reflect the poverty rate of those individuals reporting AI/AN alone or in combination with another race.
- Residents of reservations experience deep poverty, meaning they live at less than 75% of the poverty level, and do so at twice the rate of the total U.S. population (26% for American Indians versus 12% nationally).

Janeen Comenote (jcomenote@unitedindians.org), an enrolled member of the Quinault Indian Nation in Washington State, works as a Development Officer at the United Indians of All Tribes Foundation and as Director of the National Urban Indian Family Foundation, both in Seattle. The extensive citations and references in the original version of this article, prepared for the Kirwan Inst. for the Study of Race and Ethnicity, are available from the author.

- Unemployment in some reservations can be several times the national average.
- Off-reservation and urban AI/AN people also experience disproportionate levels of poverty, three times that of whites.

Housing

- 14.7% of homes are overcrowded, compared to 5.7% of homes of the general U.S. population.
- Indian Country has a denial rate for conventional home purchase loans of 23%—twice that of Caucasians.
- The percentage of Indian Country without adequate plumbing facilities is 10 times the general U.S. population.
- 11% of Indian Country lacks kitchen facilities, compared to 1% of the U.S.
- In an 8-state (MN, IA, ND, SD, MT, ID, WA, OR) study of housing needs in 30 Metropolitan Statistical Areas, the 2000 U.S. Census reports that 46% of Indian renters pay more than 30% of their total income for rent. The Census also reveals that 2% of renters are forced to pay at least a half of their monthly income for rent.

In looking at the disparities within the poverty and housing indicators cited above, it becomes clear that there is an interdependence between accessibility to fair credit and housing for AI/AN people regardless of their geographic location on or off the reservation. As such, coordinated national strategies are needed to address these barriers.

Fair Housing: The U.S. Department of Housing and Urban Development (HUD) defines housing affordability by asserting that no more than 30% of a household's income should be dedicated to housing (rent and utilities). The lack of affordable housing is a significant hardship for low-income households, preventing them from meeting their other basic needs such as nutrition and health care, or saving for their future and that of

Airports & Civil Rights

The official name of the Baltimore/Washington International Airport several years ago was changed to the Thurgood Marshall BWI—honoring the Baltimorean who was the nation's first African-American Supreme Court Justice (and providing some political balance to the DC area's 3 airports, the others officially Reagan and Dulles). The Jackson, MS airport is now officially the Medgar Evers Jackson International Airport, and Birmingham's airport now is officially named after Fred Shuttlesworth. It's good to bring this to people's attention (doing so to the Amtrak President got them finally to update the airport station sign and get train and station announcers to call out the airport's full proper name).

their families. While this holds true for all disadvantaged communities in the United States, it has significant differences when examined from AI/AN perspectives, with a key point being that the federal government has a legal and trust responsibility to provide adequate housing for Native people.

On-Reservation Populations: HUD

Native people often hold triplicate citizenship.

is charged with housing construction and maintenance on Native American trust lands and reservations. Under the Native American Housing Assistance and Self-Determination Act (NAHASDA) of 1996, the federal government makes block grants to tribes and tribally-designated housing entities. While the block grant program has led to greater local control, its success has been undercut by lack of funding. At its current level, NAHASDA funding will only meet 5% of the total need for housing in Native communities.

NAHASDA separated Native-American housing from general public housing, both administratively and financially. The Act, recognizing tribal rights to self-governance and self-determination, was designed to permit tribal recipients to manage and monitor housing assistance programs. It is structured to provide flexibility in tribal planning, implementation and administration of housing programs. Given the unique housing challenges

Native Americans face—including impoverished economic conditions, restrictions on individual land rights, lack of homeownership, and substandard housing—greater and immediate federal financial support is imperative.

Off-Reservation Populations: In an 8-state community-based research project, over 1,200 urban-dwelling Native people were interviewed in 4 major metropolitan areas regarding a number of poverty indicators, including access to housing. Respondents cited the following barriers to getting into housing: credit checks, low income, lack of affordable housing stock, background checks, and deposits/downpayment requirements. It is likely that these outcomes do not vary significantly nationwide.

Nearly every city represented in the National Urban Indian Family Coalition reports a disproportionate number of Natives in shelter care but very few transitional housing projects serving the Native community. This points to the need for capacity in the Native non-profit sector and for the will and ability of tribal governments to develop collaborative national strategies to impact this on a policy and practice level. It is important to note that this remains merely anecdotal information until a research agenda is developed to quantify this experience.

Recommendations

Provide Opportunities and Resources, both on and off the reservation
(Please turn to page 10)

tion, for Native people to become more financially literate in order to improve both their credit scores and access to homeownership:

- Fund and support the continued development of Native community development financial institutions (CDFIs). There are presently 48 U.S. Treasury-certified Native CDFIs, with another 50+ in various stages of emergence, up from just 6 such at the end of 2000. These locally-based, Native institutions have become economic engines for communities, providing homebuyer education, financial education, entrepreneurship, individual development account (IDA) matched savings programs, credit counseling, anti-predatory lending, mortgages and small business loans.
- Explore policies regarding requiring predatory lending institutions and banks to contribute to a general fund designated specifically for financial literacy education. Within this, specify that a percentage of the fund go to tribal governments and Native non-profit organizations to provide financial literacy and relevant economic enhancement services in their communities.

New on PRRAC's website!

Lora Engdahl, *New Homes, New Neighborhoods, New Schools: A Progress Report on the Baltimore Housing Mobility Program*, published by PRRAC and the Baltimore Regional Housing Campaign (October 2009)

A comprehensive look at how families are doing in one of the nation's most ambitious residential integration programs; this new report pulls together administrative data, feedback from family surveys, and interviews with program staff and participants.

Available at: www.prrac.org/projects/baltimore.php

- Fund an Indian community development block grant through HUD or the Administration for Native Americans for tribal governments and Native non-profits to build economic capacity and literacy in their communities. Specific language must be included for off-reservation populations.

Establish a Research Agenda: AI/AN communities need more research to fully understand the conditions our people are experiencing in tribal and urban settings. We are not interested in merely being the "subjects" of re-

A sovereign government-to-government relationship exists between tribes and the U.S. government.

search, however; what we need is the resources that will enable us to build our own capacity to define research questions, gather data, and draw our own conclusions based on those data. Specifically, the National Congress of American Indians Policy Research Center, the Harvard Project on American Indian Economic Development, or other culturally relevant scholars and research institutions should be engaged to conduct the needed research:

- *Access to Fair Housing:* While there exists some research and analysis on housing as it relates to on-reservation housing and access to housing, there exists a clear need to examine this from the standpoint of off-reservation Native populations who now comprise a majority of the AI/AN people in the United States. A comprehensive examination of the current housing crisis for this population needs exploration, with a focus on the equitable distribution of resources compared to the disproportionate local representation in their homeless populations.
- *Access to Fair Credit:* There is very little current information on best practices and strategies for increasing access to credit by AI/AN populations either on- or off-reservation. We need to develop a research

agenda to explore this aspect of the AI/AN experience. The 2000 Native American Lending Study was an important first step and led to the creation of the present Expanding Native Opportunity Initiatives of the U.S. Treasury CDFI Fund. More detailed and current information is now required.

Collaborate with the Native Financial Education Coalition (NFEC) to enact policy recommendations: NFEC is a group of local, regional and national organizations and government agencies that have joined together for one purpose: to promote financial education in Native communities.

Each year, the NFEC develops a comprehensive set of policy recommendations relating to Financial Education in Native communities:

Support the development and growth of the newly formed Native CDFI Network: Help to create a policy platform that addresses the broader issues of asset-building and community development in Native communities.

Expand Tribal Housing Authority: Expand the capacity of tribal governments and/or Tribal Designated Housing Entities (TDHE) to develop fair market housing with Indian preference in off-reservation locations. This policy recommendation needs to be crafted in conjunction with appropriate tribal governmental bodies, advocacy and off-reservation organizations.

Explore and enact policy recommendations as laid out in the U.S. Civil Rights Commission report, "A Quiet Crisis in Indian Country": The report focused on the adequacy of federal funding for programs and services targeting American Indians, Federally Recognized Indian Tribal Governments and Native American Organizations. Attention was directed at *unmet needs*, the portion of *basic needs* among Native Americans that the government is supposed to supply but does not. For the purposes of this overview, we are concentrating on the segments of the report focusing on

housing.

The report details 11 recommendations with regard to the distribution of federal resources in Indian Country—while each recommendation made by the U.S. Civil Rights Commission deserves and requires additional attention by the federal government, two come to the forefront that might bear fruit when applied towards issues of fair housing and fair credit:

- **Recommendation 2:** All agencies that distribute funds for Native American programs should be required to regularly assess unmet needs for both urban and rural Native individuals. Such an assessment would compare community needs with available resources and identify gaps in service delivery. Agencies should establish benchmarks for the elevation of Native American living conditions to those of other Americans, and in doing so create attainable resource-driven goals.

In addition, each federal agency that administers Native American programs should specifically and accurately document Native American participation in its programs and account for all projects and initiatives. This inventory will provide tribal governments and Native individuals with up-to-date information on the services and programs available and will enable agencies to identify and reduce program redundancies.

- **Recommendation 8:** Federal appropriations must account for costs that are unique to Indian tribes, such as those required to build necessary infrastructure, those associated with geographic remoteness, and those required for training and technical assistance. Overall, more money is needed to support independent enterprise, such as through guaranteed loans that facilitate home and business ownership, and to provide incentives for lending institutions, builders, educators and health management companies to conduct business on Indian lands. The federal government should develop widespread incentives to facilitate edu-

cation and to promote the return of services to Indian communities. In doing so, it will promote economic development in Indian Country, which will eventually reduce reliance on government services.

In addition, the unique needs of non-reservation and urban Native Americans must be assessed, and adequate funding must be provided for programs to serve these individuals. Native Americans are increasingly leaving reservations and their way of life, not always by choice but due to economic hardships. Yet funding for health, education, housing, job training and other critical needs of urban Native Americans is a low priority.

Other Considerations

Tribal Sovereignty

The United States government has a unique legal relationship with Native American tribal governments, as set forth in the Constitution of the United States, treaties, statutes and court decisions. As executive departments and agencies undertake activities affecting Native American tribal rights or trust resources, such activities should be implemented in a knowledgeable, sensitive manner respectful of tribal sovereignty. As such, when examining policy and research within the context of Indian Country, this political aspect must be taken into consideration, and any actionable policy recommendations need to be developed in consultation with tribal governments.

Programs that are funded in Indian Country must be enacted under tribal sovereignty and self-determination. Julie Nielsen noted: "There is ample evidence that in Native nations, the best outcomes of federally funded programs emerge when tribal governments are able to exercise their inherent sovereignty and to exercise self-determination. In fact, according to Stephen Cornell and Jonathan Taylor, over 12 years of research and evaluation from both the Harvard Project on Ameri-

Thanks for your contributions to PRRAC!

Susan Davidoff Dennis Parker
Craig Flournoy Emmett Schaefer

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can Indian Economic Development and the Udall Center for Public Policy at the University of Arizona indicate that the *only* successful public development strategies in Indian country are those that have been enacted under tribal control. They also suggest that state goals, as well, have been advanced through successful tribal control over publicly funded development."

Consultation

Indian Country has developed infrastructure and experts in the field of housing and credit. The following institutions should be included in future policy development:

Financial Empowerment: First Nations Development Institute, Oweesta, Native Financial Education Coalition

Housing: National American Indian Housing Council, National Congress of American Indians, National Urban Indian Family Coalition □

Update

+ We are pleased to welcome back to the PRRAC Board **Ted Shaw**, one of PRRAC's original Board members, and former President and Director-Counsel of the NAACP Legal Defense Fund. Ted is now Professor of Professional Practice at Columbia Law School.

+ Also pleased that **Jason Small**, our former Law & Policy Fellow, has just begun his new job as Director of Policy for the National Law Center on Homelessness and Poverty.

Resources

Most Resources are available directly from the issuing organization, either on their website (if given) or via other contact information listed. Materials published by PRRAC are available through our website: www.prrac.org. Prices include the shipping/handling (s/h) charge when this information is provided to PRRAC. "No price listed" items often are free.

When ordering items from PRRAC: SASE = self-addressed stamped envelope (44¢ unless otherwise indicated). Orders may not be placed by telephone or fax. Please indicate from which issue of P&R you are ordering.

Race/Racism

- **"Restraining the Heartless: Racist Speech and Minority Rights,"** by Jeannine Bell, appeared in the Summer 2009 (Vol. 84, No. 2) *Indiana Law Journal*. The 17-page article is available from Prof. Bell at jeannine@princeton.edu [11701]
- **"A Blight on the Nation: Savery in Today's America,"** by Ron Soodalter (co-author with Kevin Bales of *The Slave Next Door: Human Trafficking and Slavery in America*), an excellent 4300-word paper, is available from the author at Ron@RonSoodalter.com [11703]
- **Bloody Lowndes: Civil Rights and Black Power in Alabama's Black Belt**, by Hasan Kwame Jeffries (348 pp., 2009, \$39), has been published by NYU Press,

www.bloodylowndes.com [11743]

Poverty/Welfare

- **"The 13th Annual Welfare Research & Evaluation Conf."** will be held **June 2-4, 2010** in Wash., DC. A Call for Proposals has been issued, with a Nov. 20 deadline. Bendan.Kelly@acf.hhs.gov [11697]

Criminal Justice

- **"The Hangman's Noose and the Lynch Mob: Hate Speech and the Jena Six,"** by Jeannine Bell, appeared in the Summer 2009 issue of *Harvard Civil Rights-Civil Liberties Law Review* (Vol. 44, No. 2). Copies of the 31-page article are available from Prof. Bell, jeannine@princeton.edu [11740]

Economic/Community Development

- **The Gentrification Reader**, eds. Loretta Lees, Tom Slater & Elvin Wyly (624 pp. April 2010 pub. date), will be available from Routledge. \$53.95, but 20% off with code TGR09. www.routledge.com/9780415548403 [11694]

Education

- **The Journal of Negro Education** is soliciting proposals for a special issue, to be published in Sept. 2010. Deadline for

P&R Assistance

As Editor of P&R, I rely heavily on regular and valuable help with each issue, from Angela Parker and Michelle Vinson, Program Assistants at the Center for Law & Social Policy who spend part of their time working with us. (CLASP, a Legal Services back-up center and social welfare policy think tank, is our suitemate in DC—and is headed by former PRRAC Board member and co-founder Alan Houseman); from PRRAC staff Kami Kruckenberg, Lauren Hill and Catherine Vel; computer first-aiders Michael Fields, Mary Grogan and Darlene Haddock; and most especially from Teri Grimwood, whose layout work is simply first-rate — CH

submissions as Guest Editor is Dec. 1. Submission guidelines from Prof. Ivory Toldson, Journal Editor-in-Chief, 202/806-8120, [11723]

- **"Turnaround Schools That Work: Moving Beyond Separate But Equal,"** by Richard D. Kahlenberg, 31 pp., n.d. [2009], is available (possibly free) from The Century Foundation, 1333 H St. NW, 10th flr., Wash., DC 20005, 202/387-0400, info@tcf.org, www.tcf.org [11728]

- **Teaching What Really Happened**, by James W. Loewen (264 pp., Oct. 2009, \$21.95), has been published by Teachers College Press. It offers a wealth of intriguing, often hidden facts about America's past. Among its topics: How the \$24 myth denigrates Native Americans; Why we must teach accurate history about slavery and why the Confederacy seceded; How the Nadir of race relations, 1890-1940, distorts history and hurts race relations today; Why it's important to

race relations today to help students discover why Europeans "won." www.tcpress.com [11733]

- **"An Overlooked Model: Magnet schools can successfully promote diversity as well as choice for parents and students,"** by Erica Frankenberg & Genevieve Siegel-Hawley, appeared in the Nov. 2009 issue of *American School Board Journal*. Reprints of the article are available from frankenber@gseis.ucla.edu [11744]

- **"How are Black and Latino Males faring in NYC's Schools?,"** sponsored by the NYU Metropolitan Center for Urban Education, will take place **Nov. 24, 9-11am** at NYU's Kimmel Center, 60 Wash. Sq. S. Pedro Noguera is speaker/moderator. 212/998-5253, eaf7@nyu.edu, steinhardt.nyu.edu/metrocenter/arepc/resources [11742]

Environment

- “A Framework for Examining Social Stress and Susceptibility to Air Pollution Respiratory Health” appeared in the September 2009 issue of *Environmental Health Perspectives*. Available at www.ehponline.org/members/2009/09006120900612.html [11706]

Families/ Women/ Children

- “The National Commission on Children and Disasters” has issued its Interim Report. Available (free) from Vinicia Mascarenhas, the Commission’s Communications Director, 202/401-9392, www.childrenanddisasters.acf/hhs.gov [11721]

Food/ Nutrition/ Hunger

- “School Meals: Building Blocks for Healthy Children” (341 pp., Oct. 2009), from the Institute of Medicine’s Food and Nutrition Board, is available (free if read online) at www.iom.edu/Reports/2009/School-Meals/Building-Blocks-for-Healthy-Children.aspx [11731]

Health

- “A Profile of American Indians and Alaska Natives and Their Health Coverage,” by Cara James, Karyn Schwartz & Julia Berndt, a Sept. 2009

Issue Brief from the Kaiser Family Foundation, is available at www.kff.org/minorityhealth/upload/7977.pdf [11700]

Homelessness

- “Without Housing: Decades of Federal Housing Cutbacks, Massive Homelessness, and Policy Failures” (65 pp., n.d. [2009?]) is available (no price listed) from the Western Regional Advocacy Project, 2940 16th St., #200-2, San Francisco, CA 94103, wrap@wraphome.org, www.wraphome.org [11708]

Housing

- “Family Mobility and Neighborhood Change: New Evidence and Implications for Community Initiatives,” by Claudia Coulton, Brett Theodos & Margery Austin Turner (45 pp., Nov. 2009), is available (possibly free) from The Urban Institute, 2100 M St. NW, Wash., DC 20007, 202/833-7200, www.urban.org [11725]

Immigration

- *Growing Up Hispanic: Health and Development of Children of Immigrants*, eds. Nancy Landsdale, Susan McHale & Alan Booth (368 pp., Dec. 2009 availability, \$32.50), will be available from Urban Institute Press, www.urban.org/books/growinguphispanic/ [11729]

International Human Rights and U.S. Civil Rights Policy

- “Talking Human Rights in the United States: A Communications Toolkit” (2009) is available from The Opportunity Agenda, 568 Broadway, #302, NYC, NY 10012, 212/334-5977, contact@opportunityagenda.org [11746]
- “The 2008 Center for Constitutional Rights Annual Report” is available from them (likely free): 666 Broadway, 7th flr., NYC, NY 10012, info@CCRjustice.org, www.CCRjustice.org [11717]

- “Campaign4ICESCR” is an Action Packet for getting the U.S. to ratify the International Covenant on Economic, Social and Cultural Rights. Copies available from Allison Garren, Campaign Coordinator for the National Alliance of HUD Tenants, allison@saveourhomes.org [11719]

- *Wherever There’s A Fight: How Runaway Slaves, Suffragists, Immigrants, Strikers and Poets Shaped Civil Liberties in California*, by Elaine Elinson & Stan Yogi (512 pp., 2009, \$24.95), has been published by Heydey Books, PO Box 9145, Berkeley, CA 94709, 510/549-3564. [11738]

Miscellaneous

- *Towards Land, Work & Power: Charting a Path of Resistance to U.S.-led Imperialism*, by Jaron Browne, Marisa Franco, Jason Negron-Gonzales &

Steve Williams (158 pp., 2005), was published by Unite to Fight Press; \$10 from POWER, 335 S. Van Ness Ave., 2nd flr., SF, CA 94103, 415/864-8372, jaron@peopleorganized.org, www.peopleorganized.org [11699]

Job Opportunities/ Fellowships/ Grants

- The National Priorities Project is hiring a **Development Director**. Ltr./resume to kris@nationalpriorities.org or mail to the Project, 243 King St., #239, Northampton, MA 01060. Review begins Oct. 19 but will stay open til filled. [11692]

- The American Youth Policy Forum is hiring a **Website Coordinator** (\$18-22/hr.) and an Administrative Assistant, cveney@aypf.org. Put position you are applying for in Subject line. [11722]

- The Surdna Foundation is seeking a **Program Officer**. It works in three broad areas: Sustainable Environments; Strong Local Economies; Thriving Cultures. Resume/ltr. through www.GrantRequest.com/SID365?SA=SNA&FID=35064 [11734]

- Fair Share Housing Center (Cherry Hill, NJ) is hiring an **Outreach Coordinator** and a **Paralegal/Office Administrator**. For either, ltr./ resume with refs./writing sample to jobs@fairsharehousing.org [11735]

Poverty & Race Index, Vol. 18 (2009)

This Index includes the major articles in the six 2009 issues of Poverty & Race (Vol. 18). The categories used frequently overlap, so a careful look at the entire Index is recommended. Each issue also contains an extensive Resources Section, not in the Index below, but available in database form for all 18 volumes. We can send an Index for any or all of the first 17 volumes of P&R (1992-2008); please provide a self-addressed, stamped envelope. Articles are on our website, www.prrac.org.

Race/Racism

- 557. "Bayard Rustin and the Civil Rights Movement," by Daniel Levine, Jan./Feb.
- 558. "Apologies/Reparations," Jan./Feb.
- 559. "Economic Recovery for Everyone: Racial Equity and Prosperity," by The Center for Social Inclusion, March/April
- 560. "Why Advocates for Economic and Racial Justice Need The Employee Free Choice Act," by Peter Dreier and Gary Flowers, March/April
- 561. "Memphis Since King: Race and Labor in the City," by Michael Honey and David Ciscel, March/April
- 562. "More Than Just Race: Being Black and Poor in the Inner City," by William Julius Wilson, May/June
- 563. "Race and Real Estate," by Beryl Satter, July/Aug.
- 564. "How Seattle and King County Are Tackling Institutional Inequities," by Julie Nelson, Glenn Harris, Matias Valenzuela and Sandy Ciske, Sept./Oct.
- 565. "No Home in Indian Country," by Janeen Comenote, Nov./Dec.

Poverty/Welfare

- 566. "A Freedom Budget for All Americans," by Chester Hartman, Jan. /Feb.

Community Organizing

- 567. "The Technology of Mobilization: Computer Mediated Communication and Youth Organizing in the Bronx," by John M. Beam, May/June

Housing

- 568. "'The Goal of Inclusive, Diverse Communities': Introduction to the Final Report of the National Commission on Fair Housing and Equal Opportunity," Jan./Feb.
- 569. "Land Use Regulations and Housing Segregation," by Aviva Rothman-Shore and Kara E. Hubbard, May/June

- 570. "Annual Surveys of Housing Discrimination and Affordability," May/June
- 571. "Victory for Farmworkers in California Mobile Home Park," May/June
- 572. "HUD-Assisted Low-Income Housing: Is It Working and for Whom?," by Elizabeth Julian and Michael M. Daniel, July/Aug.
- 573. "A Modern Fair Lending Case in Baltimore," July/Aug.
- 574. "Putting CDBG Recipients 'On Notice'," by Rob Breymaier and Justin Massa, Sept./Oct.
- 575. "Baltimore/Wells Fargo Update," by Glenn Schlactus, Sept./Oct.
- 576. "Regional Housing Mobility: A Report from Baltimore," by Lora Engdahl and Philip Tegeler, Nov./Dec.
- 577. "Now What? Some Key Trends Coming Out of the Mortgage Crisis and Implications for Policy," by Dan Immergluck, Nov./Dec.

Miscellaneous

- 578. "The Opportunity Impact Statement," by The Opportunity Agenda, March/April
- 579. "The Importance of Targeted Universalism," by John Powell, Stephen Menendian and Jason Reece, March/April
- 580. "The Consumer Financial Protection Agency: Key to Safe, Sound and Equitable Access to Credit," by Gregory D. Squires, Sept./Oct.
- 581. "Right to the City: Social Movement and Theory," by Jackie Leavitt, Tony Roshan Samara and Marnie Brady, Sept./Oct.

PRRAC Activities & News

- 582. "New PRRAC Grants," May/June
- 583. "New Witt Interns," Nov./Dec.

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