

### **RESEARCH REPORT**

# Building a Housing Justice Framework

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The nonprofit Urban Institute is a leading research organization dedicated to developing evidence-based insights that improve people's lives and strengthen communities. For 50 years, Urban has been the trusted source for rigorous analysis of complex social and economic issues; strategic advice to policymakers, philanthropists, and practitioners; and new, promising ideas that expand opportunities for all. Our work inspires effective decisions that advance fairness and enhance the well-being of people and places.

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# Building a Housing Justice Framework

"Justice in housing is everyone realizing the fundamental truth—housing is a human right."

—US Department of Housing and Urban Development Secretary Marcia L. Fudge at the March 22, 2022, National Low Income Housing Coalition policy forum

## Background

Having a safe, affordable, and quality place to call home is fundamental to individual, family, and community life. Across the US, however, people and communities experience high rates of housing insecurity, a reality fueled by historical and ongoing discriminatory practices and racist housing policies. These challenges are particularly stark for Black, Indigenous, and Latinx people, who experience higher levels of housing instability and lower levels of wealth (Yixia Cai, Fremstad, and Kalkat 2021; Massey and Rugh 2018). To remedy these and other inequities, a growing number of advocates, organizers, policymakers, and researchers are calling for a structural overhaul of the country's housing system. They aim to dismantle the factors that contribute to housing instability, so that everyone—regardless of their race, income, gender identity, disability, and/or sexuality—can live in a safe, affordable home.

The concept of "housing justice" as a framework for advancing this structural approach to housing insecurity has become more prevalent in recent years due to several factors, each of which we examine in more detail below: (1) pervasiveness of housing insecurity, (2) racial injustice and oppression, (3) the shift from a "reform" mindset toward one of lasting structural change, and (4) fragmented housing policy and approaches (see figure 1).

FIGURE 1
Why Housing Justice?



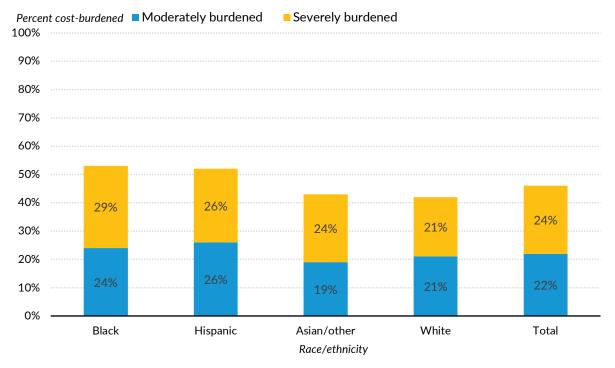
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Source: Illustration by GRAPHEK for the Urban Institute.

## **Pervasiveness of Housing Insecurity**

Housing has long been tied to the so-called American Dream,<sup>2</sup> but in recent years, housing challenges have risen to become a top concern of community residents across the country. A national poll from August 2021 revealed that 2 out of 3 residents are "extremely/very concerned" about homelessness and the high cost of housing, while 1 out of 4 residents are "somewhat concerned." A key factor contributing to these concerns is that new housing supply has not kept up with demand, leading to a nationwide gap of nearly 4 million homes—up from 2.5 million in 2018, according to Freddie Mac.<sup>4</sup> For renters, finding an affordable place to live is particularly challenging. About 46 percent of renters spend more than a third of their income on housing and 22 percent of renters spend more than half of their income on housing (see figure 2).<sup>5</sup> The National Low Income Housing Coalition estimates that there is a shortage of 7 million rental units for extremely low-income renters (NLIHC 2022). After declining from 2010 to 2016, the number of people experiencing homelessness across the US on a single night rose from 2016 to 2020, driven by increases in unsheltered homelessness.<sup>6</sup>

FIGURE 2
Renters in the US Who Are Cost-Burdened by Race/Ethnicity



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Source: Harvard Joint Center for Housing Studies, 2020.

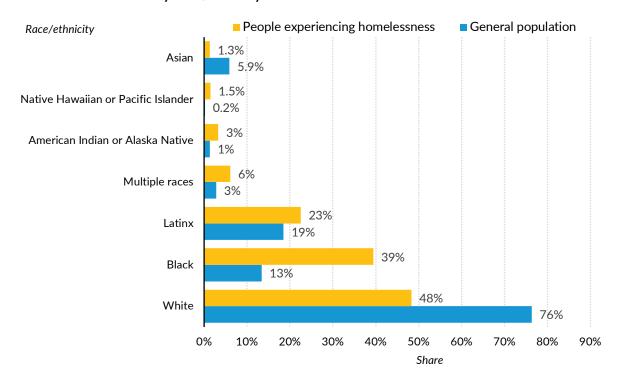
**Notes:** Moderately burdened = spending more than one-third of total income on housing; Severely burdened = spending more than one-half of total income on housing.

## **Racial Injustice and Oppression**

There is a long history of housing discrimination in the US, going back to land theft from Indigenous and Black people to what Ta-Nehisi Coates has called the "Quiet Plunder," when federal policies crafted during the New Deal created backed credit for white homeowners but "Blacks were herded into the sights of unscrupulous lenders who took them for money and for sport." This discrimination has occurred through systemic racist policies such as redlining, restrictive covenants, and public housing policies that created residential segregation (Rothstein 2018), as well as organically in the housing market, through such practices as landlord and real estate agent discrimination (Tighe, Hatch, and Mead 2017; Langowski et al. 2020), predatory lending (Immergluck 2015), and discriminatory appraisal practices (Korver-Glenn 2018). All of these forms of discrimination affect Black, Indigenous, and Latinx residents particularly hard (see figures 2 and 3). Racism in other systems and markets also contributes to racial inequities in housing (Korver-Glenn 2018). For example, racism in the criminal

legal system and in mass incarceration policies creates a cycle of housing insecurity and the jail system.<sup>8</sup> Discrimination in the educational system and in employment practices leads to disparate outcomes for educational attainment and income, which contributes to higher housing instability for Black, Indigenous, and Latinx residents (Winkler 1993). These historical disparities have been exacerbated by the COVID-19 pandemic and will continue to grow unless there is concerted action to eliminate them.<sup>9</sup>

FIGURE 3
Homelessness in the US by Race/Ethnicity



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Sources: 2020 Point-in-Time Count Estimates from US Department of Housing and Urban Development; 2019 American Community Survey from US Census Bureau

## The Shift from a "Reform" Mindset toward One of Lasting Structural Change

In recent years, the growing recognition and acknowledgement of persistent racial injustice—led in many cases by the Movement for Black Lives and amplified by demonstrations across the country and the globe in the wake of 2020 police brutality—have brought a renewed focus on the need for structural change rather than a "reform" of policing and policies that do not sufficiently address racial inequities (Dunivin et al. 2022). Recent research shows that although the majority of people in the US

favor "individualism" (the view that individuals' circumstances result primarily from their own choices) over "systemic thinking" (the view that a person's circumstances result primarily from how our society and economy are organized), the understanding of the role of structural forces has risen and persisted since mid-2020 (FrameWorks Institute 2022). This growing understanding has been leveraged to bolster support and investment in equity interventions. <sup>10</sup> There has also been growing interest in implementing place-based efforts such as special purpose credit programs that seek to rectify the effects of generations of economic exclusion. <sup>11</sup> For some housing experts, policy should take a "restorative" approach, identifying and healing the harms created by discriminatory practices. <sup>12</sup>

## **Fragmented Housing Policy and Program Approaches**

A challenge in adequately addressing the need for stable and affordable housing is that program and policy approaches tend to be fragmented across various sectors of housing interests. One sector, which includes both nonprofit and for-profit entities, works to increase housing supply through new development and housing finance. In another sector, some advocates focus on preserving current housing and protecting tenants from evictions and displacement, while others work explicitly on fair housing to address discrimination in housing. A third sector focuses on the homelessness response system, which provides services, shelter, and housing to people experiencing homelessness. All three of these areas of the housing field are important aspects of ensuring that people have a safe, stable place to live, but too often they are approached separately in "silos." As shown in figure 4, these various sectors are usually independent of one another, but can also overlap (e.g., there are housing developers who provide housing for people who are homeless).

FIGURE 4
The Fragmented State of Housing Policy Advocacy



Source: Framework developed by authors.

Housing justice provides a comprehensive framework that sits at the intersection of three sectors of housing-policy advocacy: tenant rights and fair housing, homelessness, and housing supply (see figure 4). This framework addresses the historical and systemic factors that have created housing insecurity while also advancing a forward-looking mindset of community-led and policy-centered change in addressing housing needs.

With rising interest in housing justice, the Urban Institute launched the Housing Justice Hub<sup>13</sup> to better understand and advance this growing field. This report provides an overview of what we have learned so far and explains the housing justice framework that guides our work and that will continue to ground us moving forward.

## Why the Concept of "Housing Justice" Matters

Advocates argue that providing more attention to—and funding for—housing in an inequitable system does not necessarily lead to better housing-stability outcomes, particularly for people of color. As witnessed in the federal programs that prevented foreclosures during the Great Recession and that supported businesses during the COVID-19 pandemic, funding can reinforce, rather than remedy, structural inequities. <sup>14</sup> <sup>15</sup> In order to meet the needs of all residents, policymakers and stakeholders must address the historical and systemic factors that have created housing insecurity and that continue to drive inflow into homelessness. A housing justice approach addresses the structural barriers and the intersectional issues that lead to inequitable housing outcomes.

Existing scholarship and policy analyses offer many examples of housing justice in action. Urban Institute's Housing Justice Library is one entry-point into the ongoing conversation around why housing justice matters, how it is being practiced, and how a history of state-led discrimination continues to threaten it. Through the library, Urban is cataloging a growing body of research and resources related to housing justice. This catalog brings together diverse voices and media around the concept of housing justice and its policy intersections: education, criminal justice, climate, labor, and other policy areas. The resources in the library showcase different perspectives and tools, all united by a race-conscious, structural lens through which to view housing insecurity and the possible solutions for addressing it.

Altogether, this collection of resources highlights the multidimensional nature of housing *injustice* as a social problem that interacts with all systems and that is rooted in both historical and present day racism. These resources ultimately helped shape Urban's definition of housing justice. Collectively, they communicate why housing justice matters in theory, policy, and practice.

Below is a summary of selected resources from the Housing Justice Resource Library that have helped advance our understanding of housing justice, spanning three themes: (1) histories of policy-driven exclusion, (2) predatory inclusion, and (3) housing justice practices.

## **Histories of Policy-Driven Exclusion**

Summarizing key points from Richard Rothstein's *The Color of Law* (2018), the animated short film "Segregated by Design" charts out the racist policies and state-sanctioned discrimination that fueled housing segregation and the economic exclusion of black households in the twentieth century, including redlining, racial steering, and exclusionary zoning laws.<sup>17</sup> The video engages a wide audience through its visual storytelling, and links government-led racism to the inequities we see today in housing, wealth, jobs, and educational opportunity. In this way, the short highlights a key tenet of the housing justice framework: that housing inequality is rooted in longstanding policy and requires an equally holistic and institutionally grounded approach to remedy it.

## **Predatory Inclusion**

Building on that historical analysis, Keeanga-Yamahtta Taylor's *Race for Profit: How Banks and the Real Estate Industry Undermined Black Homeownership* (2019) examines how federal policy not only has trafficked in displacement, exclusion, and neglect but also has actively exploited black households through what Taylor calls "predatory inclusion." With the legal end to redlining in the mid-twentieth century, federal homeownership programs continued to sap black wealth by enabling private market actors to peddle risky, low-interest loans to African American households, making them vulnerable to economic insecurity and eventual foreclosure. Here, Taylor foregrounds the broad overlap between discrimination and private-market interests in creating and reproducing housing insecurity across generations. This commodification of housing as a private good—not an inherent right—remains a key barrier to achieving housing justice at a structural level.

## **Housing Justice Practices**

Against this historical backdrop, we also see living examples of advocacy and policy groups who are calling for and practicing housing justice in their own communities. Using a housing justice lens, United Way of Massachusetts Bay and Merrimack Valley (United Way Mass Bay) has grounded its vision for housing equity during the COVID-19 pandemic across three key policy areas: (1) creating deeply affordable housing and expanding supportive services, (2) ensuring equitable representation across sectors, and (3) grounding policy solutions in lived experience. The organization's agenda aims to break down institutional silos in the housing/homelessness sector while centering lived experience in policy design and implementation—strategies that align with Urban's housing justice framework. Recognizing housing justice as a collective movement is key to achieving meaningful impact. The United Way Mass

Bay campaign "shares decision-making power with the community, bringing together players from across different sectors to streamline efforts and create change that lasts." <sup>18</sup>

Supporting Partnerships for Anti-Racist Communities (SPARC) is a research initiative launched by the Center for Social Innovation. In 2016, SPARC led an ambitious, multi-method study across eight cities in the U.S. to better understand the intersections between racism and homelessness and their implications for policy and racial equity (Olivet et al. 2018). Through quantitative analysis of Homeless Management Information System (HMIS) data across these communities, the authors found that people of color are overrepresented in the homelessness response system and remain at the greatest risk of exiting back into homelessness, relative to their white counterparts. The study also aimed to better understand the web of life experiences and perceptions around homelessness. To that end, the team conducted a series of interviews and focus groups with people of color who had experienced or were currently experiencing homelessness. These conversations identified a wide slate of barriers to housing stability, such as low-paying jobs, interpersonal and institutional discrimination, and a general lack of dialogue and service integration between the homelessness sector and related fields (e.g., behavioral health and criminal legal systems).

## What is Housing Justice?

Our working definition of housing justice and related principles were developed in conversation with Urban colleagues through the Office of Race and Equity Research and Equity Scholars Program. To further pressure-test the framework, we also consulted with external working groups of advocates, scholars, and practitioners, all with deep roots in the housing and equity landscape. These conversations were rigorous and informative, helping us refine and strengthen the housing justice framework. Even so, our definition of housing justice is not fixed, as we hope ongoing conversations with stakeholders and people with lived experience will continue to inform, shape, and guide what housing justice means at the Urban Institute.

Urban Institute's working definition of housing justice is: "Increasing access to safe, affordable housing and promoting wealth-building by confronting historical and ongoing harms and disparities caused by structural racism" (figure 5).

FIGURE 5
What Is Housing Justice?



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Source: Illustration by GRAPHEK for the Urban Institute.

The term "housing justice" is used by several advocacy organizations and has recently shown up in academic literature. Key groups advancing housing justice as a framework for research and action include the National Coalition for Housing Justice, Alliance for Housing Justice, and UCLA Luskin Institute on Inequality and Democracy.<sup>20</sup>

"Increasing access to safe, affordable housing and promoting wealth-building by confronting historical and ongoing harms and disparities caused by structural racism."

-Urban Institute's working definition of housing justice

Based on a review of the literature and existing evidence, the key *principles* that guide work around housing justice include the following (see figure 5):

- Housing as a human right: More than a commodity, housing is a basic need that should be guaranteed for individuals and families.
- Primacy of lived experience: People closest to the problem of housing insecurity have expertise central to identifying and implementing solutions.

- Anti-racism and racial equity: We must create reparative policies that account for the ongoing
  harm caused by past racist policies, including those related to land use, housing, and the
  criminal legal system.
- Social and economic equity and justice: No one should be poor due to their housing status, and housing stability should create economic opportunity.
- Accessibility and inclusion: Housing needs to be available and accessible for all people, especially those who have experienced discrimination in the housing market for far too long, including people of color, people with incarceration histories, single mothers with young children, and those with physical or other disabilities.
- Wealth-building and ownership: All people should have opportunity to create wealth as part of having access to stable housing.
- Choice and agency: Residents should be empowered to choose where and how they live and exercise power and autonomy.
- Community and well-being: A stable, quality home is vital for health and well-being, provides a
  sense of belonging, and helps connect people to opportunities to learn and earn.

## Moving toward Housing Justice

The housing justice framework is comprehensive, encompassing a range of policy and programmatic areas, as outlined in table 1. In some cases, these policy aims have been only weakly enforced or are aspirational in nature. In other instances, the designs of policies and programs have reproduced housing inequality.

TABLE 1
Policy and Program Areas in the Housing Justice Framework

Housing justice domains	Increase housing supply	End and prevent homelessness	Household and community protections	Power- building	Opportunity and wealth
Policy and program areas	<ul> <li>Housing development</li> <li>Land-use reform (e.g., upzoning)</li> <li>Rental subsidies/vouchers</li> <li>Public/social housing</li> </ul>	<ul> <li>Outreach and housing placement (e.g., Coordinated Entry System)</li> <li>Supportive services</li> <li>Housing retention and rapid re-housing</li> <li>Reentry housing and diversion from incarceration</li> </ul>	housing Eviction prevention/	<ul> <li>Community         organizing         and         advocacy</li> <li>Community         ownership         (e.g., land         trusts)</li> </ul>	<ul> <li>Access to opportunity (antisegregation), jobs, transportation, health, education</li> <li>Assetbuilding</li> <li>Homeownership</li> <li>Reparations</li> </ul>

Source: Framework developed by the authors.

Housing Justice is achieved when housing policies and programs at the federal, state, and local (city/county) levels are designed and implemented to incorporate the relevant principles outlined above. To illustrate this, below are four examples of how a housing justice approach could play out in a policy area by incorporating select housing justice principles. In the first three examples (land use and zoning, rental subsidies/vouchers, and fair tenant screening practices), the policy areas have the potential to contribute to housing justice but instead often are implemented in ways that contribute to or reinforce disparities. Applying the housing justice principles could bring these examples closer to housing justice. The final example (reparations) represents a newer policy area that, if implemented broadly, could be transformative in achieving housing justice.

### Land Use and Zoning

Local governments in the US have substantial control over housing and other development through land use and building regulations such as zoning.<sup>21</sup> There is a long history of localities using polices such as height limits and minimum lot size requirements to prioritize certain types of development—primarily single-family housing and commercial properties—at the exclusion of others, such as multifamily and affordable housing (Metcalf et al. 2021). The vast majority of land in many areas of the US is zoned to allow only single-family homes to be constructed.<sup>22</sup> "Exclusionary zoning" continues to

perpetuate residential segregation along racial lines and reduces affordability by restricting available housing stock. In recent years, there have been growing calls to end single family zoning (Manville, Monkkonen, and Lens 2020). There have been efforts in Louisville, Boston, Seattle, and other cities to remedy past exclusionary zoning policies by creating land-use policies that promote racial equity and equitable development.<sup>23</sup>

#### APPLYING THE HOUSING JUSTICE PRINCIPLES TO LAND USE AND ZONING

- Housing as a human right: Land-use policies have long been designed to limit the development of sufficient housing and create residential segregation. Reforming land-use policies to promote equitable development of housing and prevent displacement would be consistent with treating housing as a human right rather than a privilege.<sup>24</sup>
- Anti-racism and racial equity: To correct the legacy of racist land-use policies, cities can implement assessments and reviews of current policies and add equity and fair housing goals to their zoning codes and practices.<sup>25</sup>
- Social and economic equity and justice: Land-use reforms that remove barriers to allow for increased density can increase housing supply,<sup>26</sup> but localities should include policies to address risks of increased development costs and/or displacement of current residents.<sup>27</sup>
- Choice and agency: Increasing density through land-use tools such as "upzoning" can create more residential choices for residents, especially if coupled with policies to support local residents and prevent displacement, such as rent stabilization and community benefit agreements.<sup>28</sup>
- Community and well-being: Land-use reforms such as eliminating parking requirements and increasing density near public transit can create more walkable, environmentally sustainable neighborhoods and create opportunities for recreation and community connection to support health equity (Fedorowicz et al. 2020).<sup>29</sup>

## **Rental Subsidies/Vouchers**

Rental subsidies provide support to low-income tenants for paying rent. The Housing Choice Voucher program is probably the best-known federal subsidy program, and there are many other programs at the federal and local levels. About 2 million households across the US receive Housing Choice Vouchers, although over 8 million more are eligible but do not receive vouchers due to underfunding.<sup>30</sup> Expanding access to Housing Choice Vouchers and other rental subsidies for all

people who need them would greatly expand the supply of affordable housing and address housing instability.

#### APPLYING THE HOUSING JUSTICE PRINCIPLES TO RENTAL SUBSIDIES/VOUCHERS

- Housing as a human right: Universal vouchers—providing subsidies for all who need them—would ensure that all people who need help paying rent receive assistance.
- Primacy of lived experience: Because there are often challenges with using vouchers, administrators should engage with residents to understand the barriers and solutions to overcoming them.
- Anti-racism and racial equity: Research shows that universal housing vouchers would lower poverty for people of color and reduce racial disparities in housing cost burden.<sup>31</sup>
- Social and economic equity and justice: Subsides and vouchers can provide financial stability for individuals and families, and stable housing provides a foundation for employment. Improving the ability of voucher holders to move to "high opportunity" neighborhoods has demonstrated strong positive effects on future earnings for young children (Chetty, Hendren, and Katz 2016).
- Accessibility and inclusion: To prevent discrimination against voucher holders, an increasing number of states and localities have enacted income protection laws, which have improved the programs' effectiveness (Bell, Sard, and Koepnick 2018).
- Choice and agency: In theory, tenant-based vouchers allow renters to live where they choose. Unfortunately, many voucher holders are unable to find landlords who will take their voucher, and vouchers tend to be concentrated in high-poverty, "minority-concentrated" neighborhoods. Changes to federal programs could allow more voucher holders to live in "high opportunity" neighborhoods (Sard et al. 2018).

## **Fair Tenant Screening Practices**

The Fair Housing Act (FHA) of 1968 outlaws housing discrimination on the basis of certain protected characteristics, including race, color, religion, national origin, sex, disability, and familial status.<sup>32</sup> For renters specifically, the FHA prohibits the denial of a rental unit to any member of a protected class through unjust screening criteria or landlord discrimination. Beyond protecting the privately held right to housing, the FHA also charges cities and counties with a proactive duty to affirmatively further fair housing in their communities, which has major implications for access to fair and affordable rental

units at the local level (Steil et al. 2021).<sup>33</sup> Despite this federal mandate, private and institutional discrimination continues to impede equitable access to housing (Massey 2015). For example, individuals with criminal backgrounds—particularly people of color—are often screened out of the rental application process because of required reporting around prior histories of incarceration (Schneider 2018). This increases the risk of housing instability and recidivism for these individuals (Jacobs and Gottleib 2020). Strengthening fair housing guidance and its enforcement and reducing the screening criteria for safe and affordable housing are key components of the housing justice movement.

#### APPLYING THE HOUSING JUSTICE PRINCIPLES TO FAIR TENANT SCREENING PRACTICES

- Housing as a human right: Fair housing law is rooted in the basic belief that everyone should have equal and unobstructed access to housing, regardless of identity. That belief will only be meaningfully realized for renters when fair housing regulations are rigorously enforced and the power imbalance that favors landlord discretion in tenant selection is corrected.
- Primacy of lived experience: Local assessments to affirmatively further fair housing have a community engagement component that allows local residents, particularly those "historically excluded because of characteristics protected by the Fair Housing Act," to give input on fair housing issues and goals.<sup>34</sup> Strengthening oversight around the criteria for and consistency of community engagement at every step of the planning process is key to properly giving voice to lived experience (Allen 2018).
- Anti-racism and racial equity: Racial stereotypes regularly influence landlord decision-making during the tenant screening process. These judgments include overt acts of prejudice against applicants of color as well as "race-blind" screening algorithms that weight eviction history, credit scores, and criminal legal system involvement—factors that are all highly correlated with race and disproportionately affect Black people.<sup>35</sup> Housing justice demands an expansive understanding of discrimination in order to advance racial equity, moving beyond intentional acts of discrimination to include disparate impact as well (Bhatia 2020).
- Accessibility and inclusion: Expanding fair housing protections to include other historically marginalized groups, such as LGBTQ+ populations and people with criminal backgrounds, will broaden the pathway to meaningful inclusion. Several communities across the country have implemented "Ban the Box" measures to prevent landlords from screening out applicants with criminal records (Poulos 2020). Continuing to expand these protections nationally will help promote the proactive inclusion and reintegration of justice-involved populations.

Community and well-being: Fair housing protections are just one piece of a broader, community-based toolkit to promote tenant rights, which can include building more subsidized housing and conducting landlord outreach and education on fair housing obligations through local planning under the FHA's affirmatively furthering fair housing mandate (Bostic and Acolin 2018).

## Reparations

A reparation is the making of amends for a wrongdoing by paying money to or helping those who have been wronged. In the context of this framework, housing justice can play a role in the practical implementation of reparations for American chattel slavery. Black Americans are disproportionately impacted by housing inequities, many of which have their roots in post-WWII redlining policies. But prior to redlining, the ownership and exploitation of Black Americans under slavery and subsequent Jim Crow laws prevented Black Americans from entering and remaining in the housing market and experiencing housing justice. In recent years there has been growing momentum to make reparations, including the return of land and cash endowments.<sup>36</sup>

The City of Evanston has developed and implemented a local reparations program focused on achieving the following aims: (1) Revitalize, preserve, and stabilize Black owner-occupied homes in Evanston; (2) increase homeownership and build the wealth of Black residents; (3) build intergenerational equity among Black residents; and (4) improve the retention rate of Black homeowners in the City of Evanston.<sup>37</sup>

#### APPLYING THE HOUSING JUSTICE PRINCIPLES TO REPARATIONS

- Housing as a human right: Reversing centuries-long practices that dehumanized Black Americans and excluded them from civil rights and human rights is at the heart of applying reparations policy in the context of housing justice.
- Wealth-building and ownership: The wealth gap between Black Americans and their white counterparts began during enslavement, was perpetuated during Jim Crow, intensified during the post-WWII era of redlining, and further intensified during the early 2000's window of predatory lending and the subsequent housing bubble burst (Weller and Roberts 2021). Offering reparations with the aim of housing justice provides an opportunity to narrow the wealth gap between Black Americans and their white counterparts.

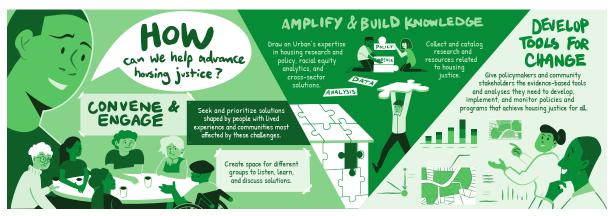
- Choice and agency: During enslavement and Jim Crow, and prior to the passage of the Fair Housing Act, Black Americans experienced little choice and agency about what kind of housing they could access, where they could live, and how they could secure housing. This resulted in significant residential segregation across the country, a reality that exists to this day.<sup>38</sup> Programs incorporating a reparations approach should ensure that a central tenant is the ability of recipients to self-determine. This may create challenges in the context of place-based investments that focus on historically redlined communities.<sup>39</sup> But it should be considered nonetheless.
- Community and well-being: Because of the intersecting and perpetuating nature of racial inequities, reparations can be a tool to increase community and well-being, especially when grounded in an analysis of the barriers to housing justice that fall outside of lending and supply, which are most commonly emphasized. This can include investing in interventions that increase access to mental health services; that remediate the health impacts of poor air quality from proximity to environmental hazards (Millas Kaiman 2016); or that support equitable K-12 education funding (Harris et al. 2021), guaranteed basic income, 40 free college, 41 and universal childcare. 42

The examples outlined above provide an overview of how the housing justice framework can be applied to existing policies and programs. By working to align these policies with housing justice principles, policy makers and advocates can increase access to safe, affordable housing and promote wealth-building by confronting historical and ongoing harms and disparities caused by structural racism. As the Housing Justice project moves forward, Urban will explore additional policy areas and approaches and analyze their fit within the housing justice principles and framework.

## Urban's Role in Housing Justice

Through the Housing Justice Hub, Urban Institute is working to develop an evidence-informed approach to thinking about and achieving housing justice in three primary ways (figure 6).

FIGURE 6
How Can We Help Advance Housing Justice?



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Source: Illustration by GRAPHEK for the Urban Institute.

First, we will convene and engage stakeholders to empower, equip, and support advocacy groups and policy leaders who have long been on the frontlines of the housing justice movement. Urban plans to provide a space for ongoing peer learning—by engaging governmental, nonprofit, community-based, and advocacy partners in a shared conversation around housing justice and the tools available to advance it. A key dimension of this conversation is to elevate lived experience through community-engaged research methods and the recruitment of a community advisory board to help steward the project.

Second, Urban will amplify and build knowledge in the growing field of housing justice by drawing on its deep expertise in housing research and policy, racial equity analytics, and strategic advising on cross-sector housing solutions. Data and research play a critical role in the housing justice movement. For example, data on the disproportional number of Black and Indigenous residents among people experiencing homelessness and housing insecurity has clarified how structural racism affects how and where people live. Going forward, data and tools that track whether policies lead to equitable outcomes will be vital in realizing housing justice.

Finally, we will work to advance housing justice by creating and sharing data tools and analyses to inspire research, policy solutions, and advocacy. Beyond simply documenting disparities, our work

aims to address the "how" and "why" of housing inequality by examining how the structural factors contributing to racial inequity are related to housing outcomes. Through data analysis, our tools will be able to forecast the impact of housing policies on target populations to better understand, for instance, how housing instability is affected by housing supply. Equipped with these evidence-informed insights, policymakers and community partners can strengthen how they design, implement, and monitor policies and programs to achieve housing justice for all.

## **Notes**

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