

Toward Equity, Opportunity, and Well-Being:

How the Community Development Industry Can Approach Safety and Policing

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Recent attention to the violent murders of Black individuals at the hands of law enforcement is causing a national reckoning with systemic racism and violent policing patterns. It should also accelerate the community development sector's reckoning with racial equity. LIIF is among many community development organizations grappling with the reality that we can no longer assume we are doing enough to dismantle racial injustice simply by nature of the investments we make in affordable housing and community infrastructure, and the people of color they serve.¹

Re-centering racial equity in our work must focus urgently and explicitly on another issue too often neglected in the industry's conversations – safety. **The community development sector has an important role to play in addressing community safety, and specifically the safety of Black lives.**

LIIF has committed to being bolder in our allyship as an organization and as a leader in the community development industry to understand and elevate racially equitable policies.² We have already begun this work in our affordable housing, child care, education, and other community facility financing efforts. We recognize the importance of also centering community safety in our work. LIIF is early in our journey on this issue, so as a first step to educate ourselves and encourage our partners to take on similar efforts, we are highlighting the history that directly connects housing segregation with a built environment that exacerbates racist policing practices, and we are sharing resources and recommendations for other community development stakeholders to consider in their work moving forward.

History of Housing Segregation

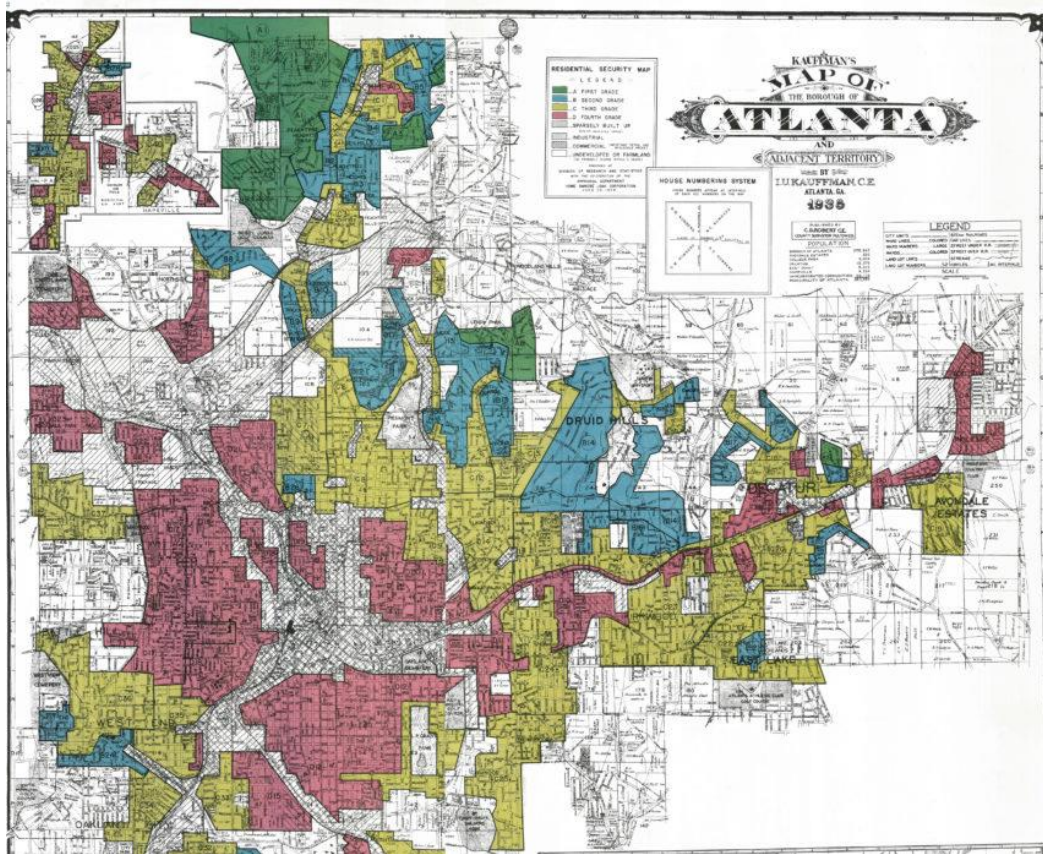
Much of the community development work we do today addresses the legacy of redlining and the racial segregation it entrenched in communities nationwide. Although this piece uses redlining and government-sponsored housing segregation as a springboard for analyzing modern policing practices, it is important to actively acknowledge that redlining and segregation are themselves rooted in this country's history of both physical and economic enslavement of Black people. Housing is just one example in a long line of tools used to control Black people and reinforce the longstanding narrative that Black lives are inferior to white lives. And while Black Americans have long experienced these injustices, similar trends plague other non-white populations, and particularly Latinos and immigrants in recent years as the federal administration has intensified attacks on the rights of these communities.

The Federal Housing Administration (FHA) was created in 1934 and became an invaluable tool in expanding homeownership opportunities in the newly created suburbs for middle-class and lower-middle-class white families. However, Black households were explicitly denied access to government-insured mortgages. The Home Owners' Loan Corporation (HOLC), a government-sponsored corporation, determined the creditworthiness of certain neighborhoods by grading the community based on the demographics of its residents.

¹ Nancy O. Andrews and Daniel. A. Nissenbaum, "Confronting Racial and Gender Inequity: Q&A with Nancy O. Andrews & Daniel Nissenbaum," March 24, 2020, Just Good Capital. <https://www.liifund.org/justgoodcapital/2020/03/24/equity-andrews-nissenbaum/>

² Low Income Investment Fund, "Black Lives Matter," June 4, 2020, <https://www.liifund.org/news/post/black-lives-matter/>

It is worth noting the rhetoric HOLC used to justify literal ‘red lines’ on its maps to signal that the government would not offer loans in neighborhoods with Black residents. According to HOLC underwriting manuals, the presence of Black and Brown families made a neighborhood “hazardous” and therefore a poor investment.



Partial 1938 HOLC “Residential Security Map” of Atlanta, via atlantastudies.org

Recently, renewed interest in redlining and other forms of housing segregation has focused on the intergenerational effects of denying an entire population the benefits of safe, stable, and affordable housing, and especially the wealth building power of homeownership. But describing Black people as “hazardous” is a form of racism that extends well beyond a person’s ability to pay back a loan and is directly linked to the physical reality of being Black. In addition to denying mortgages to Black Americans, the government also used highways and six-foot-high concrete walls as a physical tool to separate Black and white communities.³ This fundamentally altered the built environment in which Black communities were forced to live and cut Black Americans off from critical resources and opportunities.

Government housing policy initiated a cycle of disinvestment that imprisoned Black Americans in a downward economic cycle. Black families were denied federal mortgages and access to the suburbs and were instead relegated to communities – often urban areas – that saw a swift decline in property values, jobs, and other economic opportunities as white households and their corresponding financial power moved out. As local revenue declined, services were cut, schools went without adequate funding, water systems were poisoned, public transit separated urban and suburban areas, and more deleterious impacts left segregated Black communities without the tools to support a healthy, safe environment.

³ Kyle Kozlowski, “Wall built to separate whites, blacks in Detroit ‘an important story to tell’,” July 9, 2019, The Detroit News, <https://www.detroitnews.com/story/news/local/detroit-city/2019/07/10/wall-built-separate-whites-blacks-detroit-an-important-story/1551503001/>

The government's investment in public housing over the last century exemplifies these inequities. As the FHA began offering attractive mortgages to white households in the suburbs, many white families formerly living in public housing evacuated the cities in favor of homeownership opportunities. Public housing that was originally intended for working-class white households suddenly became available to Black households. As *The Color of Law* author Richard Rothstein explained in an interview with NPR, "it was the Federal Housing Administration that depopulated public housing of white families, while the public housing authorities were charged with the responsibility of housing African-Americans who were increasingly too poor to pay the full cost of their rent."⁴

This inequitable system perpetuated itself over several decades. A recent PBS documentary, "East Lake Meadows," tells the story of a 650-unit public housing development that opened in 1969 near Atlanta.⁵ Interviews with former residents suggested they were initially pleased with the development, but subpar construction quickly resulted in significant maintenance needs, including flooded apartments and collapsed pipes that presented serious health and safety issues.⁶ However, the city did not have the resources available to address the quickly deteriorating quality of life in the housing complex; white households were increasingly moving out of the area, resulting in a declining tax base and the city cutting critical services, like sanitation and maintenance, which disproportionately affected the primarily Black residents at East Lake Meadows. Without resources to support a healthy, safe environment, the public housing development quickly fell into disrepair and violence became prevalent.

Although the specifics differ from place to place, the story of East Lake Meadows unfortunately reflects a common experience for Black Americans in the decades following the FHA's efforts to segregate the country. As additional investment in segregated Black neighborhoods became more important than ever, the government instead disinvested from critical forms of community infrastructure like affordable housing, education, health care, and more. And without government support, private investment is quick to follow – factories and other job opportunities leave the community, banks close, and economic opportunity erodes even further.

According to researchers at the Urban Institute – and cited in Ibram X. Kendi's *How to be an Antiracist* – "communities with a higher share of long-term unemployed workers also tend to have higher rates of crime and violence," demonstrating the connection between a lack of economic opportunity and crime.⁷ To the white majority, though, the presence of crime in Black communities simply reinforced a centuries-old message that Black people were a dangerous threat and thus subject to extreme measures to contain them.

In a sense, the HOLC maps became self-fulfilling prophecies; redlined neighborhoods deemed "hazardous" based on the presence of Black people were then denied government support and economic activity, resulting in deeply impoverished communities with few resources or opportunities for mobility.⁸ Government-sponsored segregation created the desolate socioeconomic conditions necessary for unsafe communities to emerge.

⁴ Terry Gross, "A 'Forgotten History' Of How The U.S. Government Segregated America," May 3, 2017, NPR, <https://www.npr.org/2017/05/03/526655831/a-forgotten-history-of-how-the-u-s-government-segregated-america>

⁵ Sarah Burns and David McMahon, "East Lake Meadows: A Public Housing Story," 2020, PBS, <https://www.pbs.org/kenburns/east-lake-meadows/>

⁶ Jake Bittle, "A new documentary shows how opinions on public housing are changing," May 24, 2020, Curbed, <https://www.curbed.com/2020/3/24/21191415/atlanta-public-housing-documentary-burns-pbs>

⁷ Austin Nichols, Josh Mitchel, and Stephen Lindner, "Consequences of Long-Term Unemployment," July 2013, The Urban Institute, <https://www.urban.org/sites/default/files/publication/23921/412887-Consequences-of-Long-Term-Unemployment.PDF>

⁸ Tracy Jan, "Redlining was banned 50 years ago. It's still hurting minorities today," March 28, 2018, The Washington Post, <https://www.washingtonpost.com/news/work/wp/2018/03/28/redlining-was-banned-50-years-ago-its-still-hurting-minorities-today/>

Segregation and Policing

This history of housing segregation, its influence on the built environment of Black communities, and its lasting implications on perceptions of danger and criminality is foundational to understanding modern policing practices targeted at Black people and places.

Segregation created a dangerous feedback loop in which the perception of Black communities as “hazardous” led to disinvestment in social services and increased investment in policing, which in turn decreased property values and private investment due to the stigmatization of a large police presence.⁹ This only exacerbated the neighborhood’s socioeconomic challenges as job opportunities, education, health, and mobility become further out of reach, while policing became a constant expectation.

The physical space itself became criminalized, or as Jeffrey A. Fagan wrote in *Policing and Segregation*, “when police actions produce legal and economic consequences for those already in disadvantaged social positions, those consequences effectively lock them in already disadvantaged places.”¹⁰ Segregated housing became its own type of imprisonment where the perceived dangers of Black communities could be isolated from white suburbs.

Just as redlining and housing segregation cannot be separated from the country’s history of physical and economic enslavement of Black people, neither can policing. The notion that preserving public safety was in some way connected to controlling Black lives has been preserved over many centuries, even if the specific circumstances have shifted.

Khalil Muhammad, author of *The Condemnation of Blackness: Race, Crime, and the Making of Modern Urban America*, suggests that there has been a vicious cycle “wherein black people were arrested to prevent them from exercising their rights, then deemed dangerous because of their high arrest rates, which deprived them of their rights even further.”¹¹ This perception that equates Blackness with danger has been pervasive for many centuries. It began as a justification for the enslavement of Black people and has continued to manifest itself in policies like redlining, which reproduce a system of segregated communities with limited opportunities and high rates of imprisonment for minor offenses.

Today, Black communities experience a juxtaposition in which they are both overpoliced and underpoliced: overpoliced in the sense that Black people are more likely to be racially profiled and targeted for petty offenses; and underpoliced in the sense that violent crimes in Black communities are more likely to go without arrests.¹²

The complexity and nuance of this dynamic was illustrated by initial findings from the Moving To Opportunity Initiative, which offered thousands of families the opportunity to move away from five American cities that had some of the nation’s highest-crime neighborhoods.¹³ These families, who were overwhelmingly Black and Brown, placed an extraordinary premium on physical safety in making their moves. On average, the relocation to whiter neighborhoods

⁹ Grace Roberts, Dylan Horwitz, Evan Horowitz, and Cameron Tomaiko, “The American System: How the Police Enforce Segregation,” December 20, 2019, <https://storymaps.arcgis.com/stories/ac3d72c7b1c54305937e40d2ad43d774>

¹⁰ Jeffrey A. Fagan, “*Policing and Segregation*,” July 2017, NYU Furman Center, <https://furmancenter.org/research/iri/essay/policing-and-segregation>

¹¹ Ann North, “How racist policing took over American cities, explained by a historian,” June 6, 2020, Vox, <https://www.vox.com/2020/6/6/21280643/police-brutality-violence-protests-racism-khalil-muhammad>

¹² Jenée Desmond-Harris, “Are black communities overpoliced or underpoliced? Both,” April 14, 2015, Vox, <https://www.vox.com/2015/4/14/8411733/black-community-policing-crime>

¹³ “Moving to Opportunity for Fair Housing,” (n.d.), HUD.gov, <https://www.hud.gov/programdescription/mto#:~:text=Summary%3A,areas%20to%20low%2Dpoverty%20neighborhoods.>

with one-quarter of the violent crime rate led to remarkable improvements in health and mental health, particularly for young girls.¹⁴

But these moves came at a price, especially for boys, whom researchers noted were at elevated risk to come into conflict with police.¹⁵ Monica Bell expanded on this experience in *The Dynamics of Policing and Segregation by Race and Class*, noting that the high visibility of minorities in whiter and wealthier areas “can intensify surveillance for people of color who dare venture beyond ethnic enclaves. Sometimes, when minorities are perceived to be out of place in predominantly white neighborhoods, police can be especially harsh, sometimes even using the threat of arrest to expel Black and Brown people from predominantly white areas.”¹⁶

Because of the nation’s history with segregation and violence towards Black Americans, racism and police brutality have become deeply connected to physical spaces, many of which were intentionally cut off from basic resources and opportunities. This naturally creates an intense mistrust between Black communities and law enforcement. Just as systems of redlining and segregation will perpetuate inequitable outcomes unless consciously undone, so too will systems of law enforcement that disproportionately impact Black people and communities of color.¹⁷ The community development sector cannot successfully break this cycle of disinvestment without explicitly confronting issues of racism and police brutality that harm the communities we serve.

Implications for Community Development

The understanding that everyone wants to be safe lies at the core of all community development work. Safe in their home, safe in their community, and ultimately safe in their body. LIIF seeks to achieve this vision by extending the reach of capital to support the social determinants of health – including affordable housing, community gathering spaces, health care centers, fresh grocery options, and high-quality child care and education opportunities. All of these investments are in pursuit of creating and supporting communities of equity, opportunity, and well-being.

Although resident safety is broadly implied in this mission, it is striking that community development professionals often treat safety as a by-product of our investments rather than a concerted goal. This is an oversight, particularly given the history of government-sponsored segregation and the ensuing policing tactics that disproportionately impact Black people in the communities often served by the community development industry.

Billions of dollars in community development investments have been poured into communities over the last several decades, both in pursuit of drawing resources in to improve places as well as creating pathways to opportunities in other communities. But the physical boundaries to accomplishing this work have been enormous, and declining investments in the social determinants of health only increase barriers to scalable change. Further, HUD’s recent termination of its 2015 Affirmatively Furthering Fair Housing (AFFH) rule in favor of a substantially weaker Preserving Community and Neighborhood Choice rule is a stark illustration of continued government disinvestment and abandonment of people of color.¹⁸ In the absence of federal standards, guidance, or concerted evaluation of local fair housing and desegregation efforts, it is incumbent on community development practitioners and advocates to continue advancing equity, justice, and safety in work with communities and local governments.

¹⁴ U.S. Department of Housing and Urban Development, Office of Policy Development & Research, “Moving to Opportunity for Fair Housing Demonstration Program: Final Impacts Evaluation,” November 2011, https://www.huduser.gov/publications/pdf/MTOFHD_fullreport_v2.pdf

¹⁵ U.S. Department of Housing and Urban Development, November 2011.

¹⁶ Monica Bell, “The Dynamics of Policing and Segregation by Race and Class,” July 2017, NYU Furman Center, <https://furmancenter.org/research/iri/essay/the-dynamics-of-policing-and-segregation-by-race-and-class>

¹⁷ “American Police,” June 4, 2020, NPR, <https://www.npr.org/transcripts/869046127>

¹⁸ “Affordable Housing Organizations Oppose HUD’s Weakening of Nation’s Fair Housing Responsibilities,” July 24, 2020, Low Income Investment Fund, <https://www.liifund.org/wp-content/uploads/2020/07/Joint-AFFH-statement-7.24.20-FINAL.pdf>

Our review of existing literature suggests three areas in which the community development sector can be more intentional about centering community safety. This is not an exhaustive list but is intended advance broader discussions about the role of policing and safety in the community development sector.

1. *Community-led Planning*

The Strong, Prosperous and Resilient Communities Challenge (SPARCC), an initiative that LIIF founded together with the Federal Reserve Bank of San Francisco, Enterprise Community Partners, and the Natural Resources Defense Council, elevates community voices in the decision-making process around major new investments in the places people live, work and play.¹⁹ SPARCC takes a multidisciplinary approach that centers community residents, particularly people of color and low-income communities, in identifying solutions to local and regional issues.

SPARCC's locally driven and community-powered approach has valuable lessons for communities to consider as they seek to make police more effective community partners. In many cases, this may mean a more limited role for police officers themselves.

For example, partners at SPARCC's Los Angeles table have been deeply engaged in local efforts around transformative justice. This work has been ongoing for years and is made even more urgent since the majority of LA residents are people of color and are therefore disproportionately affected by inequitable policing practices. Local voices must be engaged in the decisions that directly impact them, but government decision-making processes are not always accessible or inclusive, and this limits the community perspectives and priorities that are ultimately emphasized in local budgets.

As a result, the People's Budget LA Coalition recently undertook a participatory budgeting process to gauge residents' funding priorities for the city budget. Through a survey sent out by over 50 organizations in neighborhoods throughout Los Angeles, the Coalition received more than 24,000 responses from local residents that inform a series of top priorities for investment: housing, public health and healthcare, child and youth development, food security, public transportation and environmental justice.²⁰ The survey also indicated that parking enforcement, police and policing, and the City Attorney's Office were the top priorities for divestment.²¹

A similar effort was undertaken in February 2019 when the Los Angeles County Board of Supervisors passed a motion to create the Alternatives to Incarceration (ATI) Work Group, bringing together a diverse group of stakeholders to "develop a roadmap for diverting people from jail into care."²² In March 2020, just as the coronavirus pandemic shuttered the county, the ATI Work Group released its final report with 114 recommendations for creating a cohesive, holistic vision of community health and safety. Common across the recommendations is the importance of investing in affordable and accessible housing, mental health services, substance use disorder services, and employment programs.²³

In the absence of robust public investment in these critical services, police have been forced to deal with chronic issues like homelessness, addiction, domestic violence and other issues that would be better addressed by professionals other than law enforcement.

¹⁹ "Strong Prosperous and Resilient Communities Challenge," 2020, <http://www.sparcchub.org/>

²⁰ "The People's Budget: Los Angeles 2020-2021," June 15, 2020, People's Budget LA Coalition, https://peoplesbudgetla.files.wordpress.com/2020/06/peoplesbudgetreport_june15.pdf

²¹ "The People's Budget: Los Angeles 2020-2021," June 15, 2020.

²² "Care First, Jails Last: Health and Racial Justice Strategies for Safer Communities," March 2020, Los Angeles County Alternatives to Incarceration Work Group Final Report, https://lcalternatives.org/wp-content/uploads/2020/03/ATI_Full_Report_single_pages.pdf

²³ "Care First, Jails Last: Health and Racial Justice Strategies for Safer Communities," March 2020.

Both the People’s Budget LA and the ATI Work Group reflect community-led approaches that purposefully restructure the way local decisions and priorities are set. As currently structured, our nation’s law enforcement system will continue to recreate inequitable outcomes that disproportionately hurt people of color unless specific steps are taken to break the cycle. SPARCC partners have shown that intentionally setting more accessible, inclusive planning processes is an important way to both understand and elevate local priorities, and ultimately shift the way resources are allocated. Anything less will only continue to perpetuate mistrust, violence, and injustice.

2. Place-Centric Revitalization

Through segregated housing and localized disinvestment in Black communities, the built environment – including the quality of the housing stock, schools, parks, and other aspects of the local infrastructure – has become closely linked to the presence of crime. Rather than an increased police presence, place-oriented investments that support a stable, diverse, functioning community are a holistic and sustainable way to reduce crime.²⁴ Physical renewal is therefore one of the main tools that can be used to alter the conditions that make neighborhoods unsafe, and the community development industry has a central role to play in channeling resources and expertise to finance these revitalization efforts.

Purpose Built Communities (Purpose Built) is a successful place-based community development initiative. The Purpose Built model works by identifying a defined neighborhood and working with local leaders to create a non-profit “Community Quarterback” to lead revitalization efforts in partnership with community members and partners across the public, private, and philanthropic sectors. This work is highly place-centric and emphasizes the importance of mixed-income housing, cradle-to-college education, and community wellness as vital components of creating a strong community ecosystem.



Charles R. Drew Junior & Senior Academy in the East Lake neighborhood of Atlanta.

²⁴ David Edwards and Shirley Franklin, “Opinion: We’re over-policed, and under-invested in communities,” June 27, 2020, The Atlanta Journal-Constitution, <https://www.ajc.com/news/opinion/opinion-over-policed-and-underinvested-communities/QXi89B1gOP94YIQ6np9k9H/>

The revitalization of East Lake Meadows from a dilapidated public housing development to a flourishing mixed-income community serves as the founding blueprint of the Purpose Built model.²⁵ After decades of disinvestment and violent crime at East Lake Meadows, the East Lake Foundation was created in 1995 to help neighborhood residents and stakeholders redevelop the public housing project into a mixed-income community with high-quality early childhood education, a charter school, and health and wellness programs.²⁶ Today, the Villages of East Lake host more than 600 mixed-income apartments, and violent crime has dropped 97 percent since before the redevelopment.²⁷

The Local Initiatives Support Corporation (LISC) is another organization deeply engaged in this work. LISC is a national CDFI that has built out a Safety & Justice initiative that centers safety as a pillar of a strong community ecosystem. LISC identifies its work as place-centric due to the considerable variation between and within communities.²⁸ Their crime reduction efforts bring together local partners to focus on high-crime places – entire neighborhoods, streets, or even a particular intersection – with initiatives to both support young people on a path to opportunity and support returning citizens in a healthy and prosperous community ecosystem.²⁹

The revitalization of East Lake Meadows is undoubtedly a story of success, yet there are also lessons to consider as the community development sector considers safety and equity in place-centric redevelopment. In total, roughly one-quarter of the original East Lake residents returned to the community. Several residents found new housing through HUD’s Section 8 voucher program and others moved of their own accord. However, due to federal policies that bar persons with a criminal background from accessing housing support, residents with a felony record could not return to the Villages of East Lake.

Black Americans living in segregated, disinvested communities – like the former East Lake Meadows – are disproportionately likely to have encounters with the criminal justice system. To then deny these individuals access to housing and opportunity based on their interactions with an inequitable system only works to uphold these same structures of discrimination. To be successful, place-based revitalization must go beyond the physical infrastructure of inequality and also work to dismantle systems of inequality within broader policies and programs – even those intended to support the most vulnerable populations.

3. Policy Advocacy

As professionals committed to helping communities become healthier and prosperous places of mobility and opportunity, community development stakeholders have an implicit interest in promoting and ensuring resident safety, as well as an ability to influence local conversations and actions around policing and safety. This includes engaging in policy advocacy to ensure our nation’s policing and community development systems are equitable.

First and foremost, community development stakeholders should be allies in the pursuit of police reform efforts that seek to rein in violence and brutality that disproportionately impacts the communities we serve. This could include banning the use of chokeholds, creating a National Police Misconduct Registry to track police misconduct, limiting the

²⁵ “Atlanta/East Lake,” 2020, Purpose Built Communities, <https://purposebuiltcommunities.org/our-network/atlanta-east-lake/>

²⁶ “An Extraordinary Evolution,” 2020, East Lake Foundation, <https://www.eastlakefoundation.org/our-impact/history/>

²⁷ “Atlanta/East Lake,” 2020.

²⁸ Christopher Walker and Francisco Winston, “Place, People, Police: The Effects of Place-Centric Crime Reduction Efforts in Three Neighborhoods,” February 2017, Local Initiatives Support Corporation, https://www.lisc.org/media/filer_public/c1/a4/c1a4621b-c18a-4170-84f3-6eb84c868f34/030117_resource_place_people_police.pdf

²⁹ “Safety & Justice,” 2020, Local Initiatives Support Corporation, <https://www.lisc.org/our-initiatives/safety-justice/>

transfer of military-grade weapons to state and local law enforcement agencies, and making lynching a federal crime, among other reforms intended to protect individuals, and specifically Black Americans, from police violence.³⁰

Second, community development stakeholders should be vocal advocates for federal, state, and local budgets that invest in community services and a supportive social infrastructure rather than increased funding for policing. Research has consistently proven that investing upfront in the social determinants of health – like permanent supportive housing – is a more efficient use of resources than punitive or remedial actions, like the criminal justice system.³¹ If done correctly, community-led, place-centric revitalization should actually decrease the emphasis on police officers themselves and increase the emphasis on social workers, mental health services, domestic violence support, school counselors, community development initiatives, and other professionals focused on the underlying problems that may manifest in crime.

Third, advocates must ensure an equity lens is applied to community development policies. For example, there are numerous policies within affordable housing and other safety-net programs that exclude or deny access to persons with a criminal background. Black communities are overpoliced, particularly for minor offenses, which results in Black people having a disproportionate number of interactions with law enforcement; to then deny these individuals access to fundamental human rights – like affordable housing and even the right to vote – only perpetuates the desolate socioeconomic conditions that created this feedback loop.

Similarly, as evidenced by the story of East Lake Meadows, the physical quality of our nation’s public housing stock should be a top priority for community development and justice-oriented advocates. The National Low Income Housing Coalition estimates that the nation’s public housing properties have approximately \$70 billion in unmet maintenance and repair needs.³² Ensuring resources are swiftly allocated to address these physical infrastructure needs – with an emphasis on mixed income housing to help desegregate communities and improve economic mobility – is an important component of supporting healthy, safe, prosperous communities.

Finally, in designing interventions to increase neighborhood and economic mobility, policymakers and practitioners must acknowledge the troubling fact that neighborhood mobility does not necessarily ensure safety, particularly for Black and Brown people moving to whiter neighborhoods. The community development industry has found great interest in the research findings of Raj Chetty and his collaborators, which demonstrate the dramatic long-term, intergenerational impact of the Moving to Opportunity Initiative on lifetime earnings of the children in assisted families that moved to ‘high opportunity’ neighborhoods.³³ However, as Monica Bell writes in *The Dynamics of Policing and Segregation by Race and Class*, “Black and Latino families... factor the possibility of facing police bias and violence into their assessments of neighborhood livability,” and there are often violent consequences “when minorities are perceived to be out of place in predominantly white neighborhoods.”³⁴

³⁰ “Congress Moves to Make Lynching a Federal Crime After 120 Years of Failure,” February 26, 2020, The New York Times, <https://www.nytimes.com/2020/02/26/us/politics/anti-lynching-bill.html>

³¹ “Permanent Supportive Housing: Evaluating the Evidence for Improving Health Outcomes Among People Experiencing Chronic Homelessness,” July 11, 2018, National Academies of Sciences, Engineering, and Medicine; Health and Medicine Division; Board on Population Health and Public Health Practice; Policy and Global Affairs; Science and Technology for Sustainability Program; Committee on an Evaluation of Permanent Supportive Housing Programs for Homeless Individuals, <https://www.ncbi.nlm.nih.gov/books/NBK519594/>

³² “Public Housing: Where Do We Stand?” October 17, 2019, National Low Income Housing Coalition, <https://nlihc.org/resource/public-housing-where-do-we-stand>

³³ Raj Chetty, Nathaniel Hendren, and Lawrence Katz, “The Effects of Exposure to Better Neighborhoods on Children: New Evidence from the Moving to Opportunity Experiment,” May 2015, American Economic Review, <https://opportunityinsights.org/paper/newmto/>

³⁴ Monica Bell, “The Dynamics of Policing and Segregation by Race and Class,” July 2017.

As policymakers and practitioners consider future community development efforts – both place-based revitalization *and* efforts to advance household mobility – it is critical that all programs are designed to ensure resident safety, not just from desolate neighborhood conditions, but also specifically from police violence.

Conclusion

Redlining, housing segregation, and inequities in law enforcement are modern examples of discriminatory policies that perpetuate centuries of injustice targeted at communities of color, and Black communities in particular. For decades, the community development industry has sought to break this cycle of disinvestment and support the creation of healthy, vibrant communities where all residents have access to opportunity. The community development sector has the experience and expertise to help restructure systems and reallocate resources directly to communities of color, with residents engaged as key decision-makers in their own communities. Too often, though, the importance of community safety is considered a side-effect of this work rather than a fundamental human right that should be actively pursued. Community safety should include not just safety from structural disinvestment and crime, but also safety at the hands of law enforcement.

Shifting funding priorities to align with resident priorities is an important first step. This requires localities to intentionally set inclusive, accessible processes to collect resident feedback and understand directly from the community what they need to feel safe and supported. Breaking the cycle of disinvestment will also require unprecedented investments in key forms of community infrastructure – affordable housing, high-quality child care and schools, healthy food, jobs that pay a living wage, reliable transportation, and other investments that have too long been insufficiently supplied in communities of color. And in designing these interventions, policymakers must apply an equity lens to ensure systems of inequity are actively dismantled and not passively upheld.

LIIF is committed to continued learning in this important aspect of community development and will elevate additional resources and recommendations as our understanding evolves.

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About the Low Income Investment Fund

The Low Income Investment Fund (LIIF) is a national nonprofit community development financial institution with \$900 million in assets under management. LIIF's mission is to mobilize capital and partners to achieve equity, well-being and opportunity for people and communities. Since 1984, LIIF has served more than two million people in communities across the country from its five offices. LIIF, an S&P-rated organization, innovates financial solutions that create more equitable outcomes for all by building affordable homes, quality educational opportunities from early childhood through higher education, health clinics, healthy food retail and community facilities. Learn more at www.liifund.org.

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