Creating a Socially Just Housing Policy and Analysis

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http://hdl.handle.net/2027.42/102584
Creating a Socially Just Housing Policy and Analysis: H. R. 3221

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Abstract
The Neighborhood Stabilization Program (NSP 1) is an initiative headed by the Department of Housing and Urban Development (HUD) which allocates funds to areas largely impacted by economic downturn with a high rate of foreclosure, abandoned and vacant housing structures. Southwest Housing Solutions (SWHS) is one such organization in Michigan that was awarded funds for the demolition and rehabilitation of vacant and abandoned homes due to the foreclosure crisis (Sect 2301). This plan originated from Title III, or the emergency assistance for the redevelopment of abandoned and foreclosed homes, found under Division B (Foreclosure Prevention) and as outlined by the Housing and Economic Recovery Act (HERA, H.R. 3221). This paper will address the current implementation of NSP1 and identify ways in which NSP1 can increase the participation of Springwells residents of Southwest Detroit in programming and service decision-making. There will also be discussion involving viable alternatives that would ensure a more socially just policy for the community it is intended to benefit.

Literature Review
H.R. 3221 attempts to provide resources for areas that suffer immensely from foreclosure and the subsequent effects on the community. However, the Housing and Economic Recovery Act and the NSP1 programs do not address community participation and its importance in planning. In a study conducted by Temple and Steele (2003) housing needs within ethnic minority communities in the United Kingdom are assessed. Researchers subjectively define the constructs involving need, community representation and the level of community participation, which minimizes the empowerment and the overall benefit of the program to the community and its residents (Temple & Steele, 2003). Lack of community participation has been shown to produce unfavorable results within low-income housing projects.

Resident participation is essential to the redevelopment of a community and is often difficult to achieve (Sheng, 1990). The formulation of a leadership committee representing the residents is necessary to actively
involve the whole community in the decision-making process. This is typically achieved through a community organization initiative (Sheng, 1990). Those in charge of community development projects typically show apprehension in regards to the decision of how much involvement, if any, the community and its residents should be permitted. Organized community participation typically requires a level of commitment from stakeholders and community residents that both groups are most often unwilling to provide (Sheng, 1990).

In the process of cultivating community well-being, community participation groups (neighborhood organizations, professional associations, self-help groups, churches, political parties, advocacy groups and unions) are essential to the change process (Chavis, 1990). The perceived sense of community can serve as a catalyst to encourage community involvement and development in urban communities (1990). A longitudinal analysis was conducted to study four domains; (1) perception of the environment, (2) social relations, (3) control and empowerment and (4) participation in the neighborhood. All were shown to have a positive impact on the level and types of change (Chavis, 1990).

Social capital is another integral component in the process of change in the community. Social capital is the combination of perceived or realized resources available to an individual and the level of trust in the relationships to the entity(s) that provide those resources (Bourdieu, 1985). Brisson and Usher (2005) attribute the bonding of social capital to three community characteristics: participation, homeownership, and neighborhood stability. The community’s involvement helps to empower the citizens and ensure that the program’s outcomes are both attainable and sustainable (Brisson & Usher, 2005).

NSP1, Community Participation & Well-being

In a low-income, urban neighborhood such as Springwells in Southwest Detroit, it is essential to add citizen participation in the current NSP1 implementation at Southwest Housing Solutions (SWHS). Several aspects must be included to ensure successful program practice. The Springwells community in Southwest Detroit is a multi-ethnic community mostly comprised of Hispanic and African American cultures. In this type of community setting, empowerment and increasing the level of citizen participation would be favorable in implementing actions of the neighborhood revitalization (Chavis, 1990). When SWHS began surveying
the neighborhood about current housing conditions, residents showed apprehension and suspicion to questioning. SWHS had not informed the community about the NSP1 funds or how resident participation was paramount to proper implementation for change. Dan Loacano, Program Manager of Housing and Development, stated that there was not enough time or resources (funds and staff) to inform the whole community of the project. Limited time and resources is often noted by those responsible for the project finances or the organization of community residents. However, community participation in the planning stages of program implementation is shown to help ensure cost recovery (Sheng, 1990). There is no provision in the current policy stating that community participation is required for the NSP1 process and as a result SWHS does not feel obligated to do so. Despite the lack of community participation, the strategic planning of NSP1 ($500,000 for demolition)\(^1\) will provide improved overall community well-being.

Foreclosure negatively impacts the community in several ways including deterioration and value decrease of the home, decrease in home value in the immediate vicinity, destabilization of the economy as well as social condition of the community, and increased cost coupled with decreased revenues in local and state government (Mallach, 2008). With the above considerations, NSP1 can be considered a channel for increased Springwells community well-being as they are catalyst for:
- removal of abandoned homes
- increased property value
- decreased criminal activity
- opportunity for community projects

As a part of NSP1 planning by SWHS, abandoned homes will be the first issue addressed, as it is a definite concern of the community. Homeowners’ property values will increase as the blighted structures are demolished or rehabilitated. Community redevelopment will focus on warding off criminal activity leading to a decrease in drug crimes, gang activity, sexual misconduct and abandonment of vicious animals in the structures. Some of the demolition efforts will create the opportunity for community parks and gardens. The physical appearance of a community is shown to correlate to the overall satisfaction of its residents (Chavis, 1990).

\(^1\) Grant funds awarded to SWHS. Money allocated through HR. 3221 to HUD who provided funds to MSHDA. Organizations across Michigan then applied for competitive grants through NSP1.
Community parks and gardens create more aesthetically pleasing neighborhoods and therefore exhibit happier and more involved residents.

**Criterion Alternatives Matrix (CAM) NSP1**

The criteria used to determine what is needed in NSP1 implementation that would provide the greatest level of community well-being are (1) minimal cost, (2) timeliness of demolition and revitalization, (3) increased property value, (4) opportunity for community projects and (5) decrease in criminal activity associated with the blighted structures. Importance was weighed on the respective criterion based on its importance to the community and its ability to provide an opportunity for community involvement in future NSP1 implementation.

**Alternative 1:** This is NSP1 under its current guidelines. Based on the five previously listed criteria, NSP1 in its original state is the second best alternative for providing a more socially-just policy for the community’s residents. This option minimizes additional cost (funds needed in excess of original $500,000 grant amount) but does not allow for community participation.

**Alternative 2:** This alternative adds a regulatory body to the current policy which would be employed to closely monitor community organizations awarded with NSP1 funds. The regulatory body would be responsible for ensuring timely demolition of structures with the expectation that this will lead to a quick decrease in criminal activity. Negatively, Alternative 2 would increase grant dollars needed to staff such a regulatory body.

**Alternative 3:** Alternative 3 provides more potential for empowering community residents by allowing them to be involved in the decision-making process. A slight increase in cost is necessary to fund the efforts of garnering community support, although minimal cost will be accrued if residents volunteer time to assist in the redevelopment of their community. This alternative allows for the most opportunity for community parks and gardens, which helps to improve aesthetic appeal and more community involvement in beautifying the neighborhood. The process of demolishing houses will take more time but this can be offset as residents can themselves identify the housing structures posing the highest risk to the community.
Figure 1: CAM for NSP1

<table>
<thead>
<tr>
<th>Criteria</th>
<th>Weight&lt;sup&gt;2&lt;/sup&gt;</th>
<th>Alternative 1 NSP1- (current model)</th>
<th>Alternative 2 NSP1- (increased regulation)</th>
<th>Alternative 3 NSP1- (revision to include community participation)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Rating</td>
<td>Score</td>
<td>Rating</td>
<td>Score</td>
</tr>
<tr>
<td>Cost&lt;sup&gt;3&lt;/sup&gt;</td>
<td>.10</td>
<td>3</td>
<td>(.20)</td>
<td>1</td>
</tr>
<tr>
<td>Timeliness of housing demolition and revitalization&lt;sup&gt;4&lt;/sup&gt;</td>
<td>.25</td>
<td>2</td>
<td>(.50)</td>
<td>3</td>
</tr>
<tr>
<td>Increased property value&lt;sup&gt;5&lt;/sup&gt;</td>
<td>.15</td>
<td>1</td>
<td>(.15)</td>
<td>1</td>
</tr>
<tr>
<td>Provide opportunity for projects (parks, gardens, murals, etc.)&lt;sup&gt;6&lt;/sup&gt;</td>
<td>.25</td>
<td>1</td>
<td>(.25)</td>
<td>1</td>
</tr>
<tr>
<td>Decrease in criminal activity associated with abandoned homes&lt;sup&gt;7&lt;/sup&gt;</td>
<td>.25</td>
<td>1</td>
<td>(.25)</td>
<td>1</td>
</tr>
<tr>
<td>Total&lt;sup&gt;8&lt;/sup&gt;:</td>
<td>1</td>
<td>8(1.35)=10.8</td>
<td>7(1.5)=10.5</td>
<td>7(1.6)=11.2</td>
</tr>
</tbody>
</table>

<sup>2</sup> Weights were valued based on criteria that would provide an increased likelihood of community well-being than what the current policy provides.

<sup>3</sup> Cost based on a scale that includes original cost and possible increases with added features to the existing policy. (1=moderate increase 2=slight increase, 3=original cost)

<sup>4</sup> Rates based on the time taken to demolish and revitalize when added features are factored in the process. (1=slowest, moderate=2, 3=fastest)

<sup>5</sup> Yes=1, No=0

<sup>6</sup> Based on amount of opportunity this policy would provide for community beautification (1=low, 2=some, 3=High)

<sup>7</sup> Yes=1, No=0

<sup>8</sup> Total = weight * score
**Figure 2: Risk Analysis**

<table>
<thead>
<tr>
<th>Risk</th>
<th>Risk category</th>
<th>Probability of Occurrence</th>
<th>Level of Severity</th>
<th>Plan of Action</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(I.e. Money, well-being, etc.)</td>
<td></td>
<td>(Low, Med., High)</td>
<td></td>
</tr>
<tr>
<td>Alternative 1</td>
<td>Loss of grant dollars for failure to meet deadline</td>
<td>Money</td>
<td>30%</td>
<td>High</td>
</tr>
<tr>
<td></td>
<td>No community participation</td>
<td>Well-being</td>
<td>100%</td>
<td>Med</td>
</tr>
<tr>
<td>Alternative 2</td>
<td>Increased cost for staff for regulation enforcement</td>
<td>Money</td>
<td>100%</td>
<td>Med</td>
</tr>
<tr>
<td></td>
<td>No community participation</td>
<td>Well-being</td>
<td>75%</td>
<td>Med</td>
</tr>
</tbody>
</table>

9 This risk analysis examines the risk of increased costs/or loss of funds and no community participation (two factors that would make the policy implementation the least socially just). The probability of occurrence was rated higher in situations in which, under current conditions, had no chance of change. Alternative 3 seems to have least amount of risk if plan of action is successfully executed.

10 Defined based on the perceived threats to implementation of the policy and overall community well-being

11 Defines areas of impact of the identified risks

12 Estimated percentage of likeliness of the threat actually occurring

13 The estimated level of severity that each risk would pose on each policy alternative

14 Plan of action that can help prevent the risk from occurring and/or what can be done after the presence of risk in policy implementation.
Loss of grant dollars for failure to meet deadline | Money | 50% | High | Get qualified staff to aid in community organizing effort; develop and implement action plan

No community participation | Well-being | 50% | High | Educate and recruit early on and show importance of community participation to residents; implement residents in decision-making process

**Recommendations for NSP1 at the National Level**

NSP1 is a great policy for communities suffering from foreclosure and the subsequent increase of abandoned structures in their neighborhood. Yet, it is lacking a key element that is proven paramount in these types of policy initiatives. The revised policy goal of NSP1, based on the results of the criterion alternatives matrix (CAM) and risk analysis, is to simply add avenues for community participation that would help to promote overall community well-being. In the literature previously discussed, there was a common theme that community involvement is linked to sustainable and positive outcomes. It was also found that in multi-ethnic communities (Temple & Steele, 2004), housing projects (Sheng, 1990) and in urban neighborhoods (Chavis, 1990), a sense of community and social capital was linked to community participation. The Springwells community is comprised mostly of Hispanic and African American cultures within an urban neighborhood. Based on these factors alone community participation is not only recommended but essential to community revitalization project success.

It is necessary to employ a community organizer who solicits resident support in the NSP1 project. Residents need to be educated and surveyed for their opinion on which blighted structures need to be demolished first. Once the demolition occurs, committees of residents must be formed to address the uses of the available land. This gives the community the opportunity for community gardens, parks and art
CREATING A SOCIALLY JUST HOUSING POLICY

displays. If a committee is responsible for their respective area there is the increased likelihood that project action and sustainability will occur. It is important to assign a board that is responsible for the oversight of these projects as well as maintaining the cleaning and upkeep of the neighborhood which also includes holding homeowners responsible for the maintenance and upkeep of their properties. Implementing these necessary policy revisions would empower the community, which is in contrast to ignoring their need to be involved in the redevelopment of their community (Arnstein, 1969).

Recommendations for Springwells Community

Based on the literature review and evaluation of data, the following plan seeks to revise NSP1 policy based on the criterion determined in Alternative 3 and as applied to the Springwells community.

1. The first step is to supply the revised NSP1 policy and implementation procedures to the community. As noted, this policy would follow the guidelines of the original NSP1. In addition, it would also include a community board as well as committees responsible for decision-making and implementation of community projects as well as the oversight of sustainable outcomes.

2. Next, step one methods need to be analyzed to ensure that the most efficient ways to achieve the policy goals are followed.

3. A detailed description of participants and types of participation must be outlined. For example, once a board and program committee is established, there needs to be a collection of participants and their respective responsibilities.

4. There needs to be data collection and analysis of how the policy’s implementation has affected the residents. Surveys, interviews, and focus groups need to be utilized to get the community’s perspective of the Neighborhood Stabilization Program.

5. Any changes to the policy’s implementation need to be observed. This includes listing outcomes deemed unachievable by the committees. (Ex. Failure to gather community support and inclusion in community projects).

6. Lastly, the strengths and weaknesses of policy outcomes need to be assessed. This can be achieved via community stakeholder interviews. The strengths and weaknesses can be outlined by conducting surveys, interviews, and focus groups of the community.
(board members, committee members, and other residents). Also included in the assessment of NSP1 implementation at South West Housing Solution and its policy outcomes are staff (in this case Dan Loacano and Vista volunteers) to ensure future implementation improvement.

References


About the Author

My name is Airika Crawford, a graduate Social Work student at the University of Michigan studying Community Organizing in Communities and Social Systems. My future career goals and aspirations involve pursuing another Master's degree in Restorative Practices and also a Doctorate degree in Psychology and/or Social work. I intend to focus my research and practice on examining the intra-personal relationships of minority youth as it relates to violence, conflict, and dysfunction and using restorative practices as a method of change on the micro, mezzo, and macro levels in the community.