

How NeighborWorks Organizations Have Responded to the Racially Disparate Impact of COVID-19 in Black Communities

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Abstract

Black American communities have faced many disparate negative impacts of the COVID-19 pandemic, including higher rates of infection and pandemic-induced job loss. Given the history of community development organizations in responding to spatial and economic racial inequities, the role of these organizations in responding to the pandemic, and the greater attention given to anti-Black racism in the wake of the murder of George Floyd in May 2020, this paper seeks to document and examine how organizations within the NeighborWorks® America network are responding to the disparate racial impacts of the pandemic. To do so, it poses two central questions: How are community development organizations that are based in predominantly Black communities pursuing racial equity in their response to the COVID-19 pandemic? And how has the confluence of national conversations around racism and police brutality along with the pandemic allowed organizations to advocate for a more racially equitable recovery moving forward?

To answer these questions, I conducted twenty-six interviews with staff at NeighborWorks® America, the National NeighborWorks® Association, and four NeighborWorks® America network organizations that served as my case studies: Neighborhood Housing Solutions of Los Angeles County, in Los Angeles County, CA; Beyond Housing, in the Normandy School Collaborative, MO; Urban Edge, in Boston, MA; and Hope Enterprise Corporation, working in five states of the deep South. I find that these organizations have indeed played a key role in responding to the pandemic's disparate racial impacts. To do so, they have conducted pointed outreach to learn the needs of Black communities, filled the gaps left by race-neutral federal aid policies, leveraged partnerships when they themselves are unable to completely fill the gap, and learned from the disparate impacts of past crises like the 2008 financial crisis in order to shape their responses. For many organizations, addressing racial equity concerns has also meant continuing work they were already doing, such as homebuyer education classes that reach large proportions of Black homeowners, many of whom are now more concerned about making mortgage payments. Following the murder of George Floyd, however, many organizations have also found that the confluence of the pandemic with protests against police brutality have allowed them to be more vocal about the racial implications of their work and to advocate for more resources.

Introduction

The year 2020 was, to put it lightly, a monumental year. Since the first case of COVID-19 was documented in the United States on January 20, we have seen cases skyrocket into the many millions and deaths climb into the hundreds of thousands. With government shutdown orders in mid-March 2020 came a general sense of fear, accompanied by widespread unemployment that has had devastating impacts on our local and national economies. By early April, reports were also showing how the pandemic was disproportionately impacting low-income communities, and specifically how Black and Brown communities were taking the brunt of this impact. For many community development organizations, this was no surprise: these communities had always had fewer resources to deal with major economic crises, and now that dynamic was playing out in higher rates of infection, death, and financial hardship from the pandemic.

In the midst of this already incomprehensible crisis, we then witnessed the murder of George Floyd in Minneapolis on May 25, 2020, at the hands of a Minneapolis police officer, captured on camera for the nation to see. Floyd's death sparked national protests and reignited conversations around racism and police brutality that Black organizers have been leading for years. The visible confluence of these crises brings to mind Ruth Wilson Gilmore's definition of racism as "the state-sanctioned or extralegal production and exploitation of group-differentiated vulnerability to premature death," in which she draws attention not only to the consequences of racism, but also to the underlying economic and social disparities that have produced this vulnerability to death.²

This paper represents an attempt to document how NeighborWorks organizations working in predominantly Black neighborhoods have sought to respond to the COVID-19 pandemic's disparate racial impacts while also working within a context in which American racism has received broader attention following the murder of George Floyd. To do so, it seeks to answer two questions: How are community development organizations that are based in predominantly Black communities pursuing racial equity in their response to the COVID-19 pandemic? And how has the confluence of the pandemic and national conversations around racism and police brutality allowed organizations to advocate for a more racially equitable recovery moving forward?

To answer these questions, I conducted interviews and researched exemplary responses from four NeighborWorks affiliate organizations working in predominantly Black neighborhoods, each in a

² Ruth Wilson Gilmore, *Golden Gulag: Prisons, Surplus, Crisis, and Opposition in Globalizing California*, American Crossroads (Berkeley, Los Angeles, and London: University of California Press, 2007), 28.

different region of the country: Neighborhood Housing Solutions of Los Angeles County, in Los Angeles County, CA; Beyond Housing, in the Normandy School Collaborative, MO; Urban Edge, in Boston, MA; and Hope Enterprise Corporation, working in five states of the deep South. Through these four cases, I find that these organizations are indeed playing a key role in responding to the pandemic's disparate racial impacts, through a continuation of existing work as well as several new initiatives that seek to gain community insight from Black communities, fill the gaps of "race-neutral" government aid initiatives, and make use of new and existing partnerships. I also find that the pandemic and Black Lives Matter protests together have created a window for organizations to link the two crises in order to advocate for greater federal support of local organizations proven to empower Black communities, using more explicit language around racial equity in their advocacy. This paper will outline these responses, as well as consider implications of these trends for policymakers.

Following this introduction, I set the context in which my case study organizations have been working, looking first at the history of race within the community development field and then focusing specifically on the COVID-19 pandemic's disparate racial impact and the Black Lives Matter protests during the summer of 2020. I then review the interview methods that guided my research, and define the term "racial equity" to provide parameters for the initiatives I will review. Next, I introduce the four aforementioned case study organizations: Neighborhood Housing Services of Los Angeles County, Beyond Housing, Urban Edge, and Hope Enterprise Corporation. I include relevant background information and an overview of their individual responses to the pandemic. Finally, I turn to key findings across these four organizations, before ending with potential ways forward.

Community Development, COVID-19, and Black Communities: Setting the Context

Race and Community Development

Black communities have faced significant barriers to community and economic development throughout United States history that have produced spatial patterns of concentrated poverty and segregation. Because of these barriers, Black households tend to live in neighborhoods with significantly lower incomes than white households, have higher rates of unemployment, face greater health disparities, and on average have a net worth only one tenth that of white households.³ McKittrick notes that

³ Gregory D Squires and Charis E. Kubrin, "Privileged Places: Race, Opportunity, and Uneven Development in Urban America," in *The Community Development Reader*, ed. James DeFilippis and Susan Saegert, Second Edition (New York and London: Routledge, 2012), 347–52.

“Blackness in the Americas is deeply connected to sites of environmental, social, and infrastructural decay and geographic surveillance;”⁴ Black neighborhoods often lack significant social and health services like clinics or infrastructural amenities like parks or public art, and are unevenly targeted by police, leading to higher rates of incarceration for Black individuals as well as higher rates of police brutality.

These spatial patterns have been encouraged by both private actors and United States government policy. While the common narrative of segregation tends to focus on private or individual discrimination in the American South (which has indeed occurred), Rothstein notes that segregation was a “national project,” taken up as much by the federal government as by individual landlords and homeowners.⁵ As Black Americans migrated out of the South to other parts of the country in greater numbers in the late 1800s and 1900s, Northern cities adopted strict methods of keeping Black residents in certain neighborhoods. These residential patterns are still in place over a century later, even as many explicitly racist policies have been removed.⁶ The federal government also subsidized national highway construction and shifted industry to the suburbs while preventing Black people from following, even as it simultaneously leveled many Black neighborhoods and other neighborhoods home predominantly to communities of color under the guise of “urban renewal” or disinvested from those that remained. More recently, much attention has been given to the racist predatory practices of many private US financial institutions, which in the 1990s and early 2000s targeted low-income Black and Hispanic households with subprime mortgages with seemingly no government oversight. When families were unable to keep up with these mortgages, many lost their homes, leading to yet another significant loss of wealth in Black communities across the country.⁷

Given issues like these, it is no surprise that community development as a field emerged partially to address the issues of Black communities in segregated urban neighborhoods. Many community development initiatives and organizations formed directly to respond to the struggles of communities of color in the 1960s, particularly Black communities in America’s inner cities fighting for

⁴ Katherine McKittrick, “On Plantations, Prisons, and a Black Sense of Place,” *Social & Cultural Geography* 12, no. 8 (2011): 947–63.

⁵ Richard Rothstein, *The Color of Law: A Forgotten History of How Our Government Segregated America* (New York and London: Liveright, 2017).

⁶ Thomas J. Sugrue, *The Origins of the Urban Crisis: Race and Inequality in Postwar Detroit* (Princeton University Press, 1996).

⁷ James H. Carr, Katrin B. Anacker, and Michelle L. Mulcahy, “The Foreclosure Crisis and Its Impact on Communities of Color: Research and Solutions” (National Community Reinvestment Coalition, September 2011), https://schar.gmu.edu/sites/default/files/faculty-staff/cv/ncrc_foreclosurewhitepaper_2011.pdf.

economic self-determination because of the lack of employment or investment available to them.⁸ NeighborWorks America (NWA) itself traces its origins to the work of Black organizer Dorothy Mae Richardson, whose work in Pittsburgh focused on neighborhood investment rather than the destruction of existing structures – a model that the organization then exported to other cities. Today, many community development organizations and corporations (CDCs) remain deeply rooted in Black communities and neighborhoods, and in the struggles of Black people, with many seeing their work as a direct extension of the Civil Rights Movement. Particularly if a CDC is based in an historically Black neighborhood with a history of racist disinvestment practices, it will almost always end up providing housing and other services to a higher proportion of Black residents than live in the city or county overall.

However, even though the roots of the community development field are deeply entwined with struggles for Black empowerment, and many of these organizations work in predominantly-Black neighborhoods, many of them do not address race explicitly and instead use the language of economic inequality, even when the communities they affect are disproportionately communities of color. Where intentional, this omission often stems from pragmatism: that a universal approach is necessary for building coalitions to secure political will for change. This also stems from the fact that most community development organizations define their “community” by geography, and even if some communities may be home predominantly to Black residents, they are virtually never entirely Black, raising concerns around whether using racially-focused language could exclude non-Black residents. Todd Shaw notes that there can also be tensions between organizations working in predominantly white versus predominantly Black communities, with some organizations in white communities arguing against broader race-focused grant criteria on the basis that it could lead to a loss of funding for their organizations.⁹ He also notes that the leaders of community development organizations are primarily

⁸ See, for instance, Alice O'Connor, “Swimming against the Tide: A Brief History of Federal Policy in Poor Communities,” in *The Community Development Reader*, ed. James DeFilippis and Susan Saegert, Second Edition (New York and London: Routledge, 2012), 11–29; James DeFilippis, *Unmaking Goliath: Community Control in the Face of Global Capital* (Routledge, 2004); Kimberley Johnson, “Community Development Corporations, Participation, and Accountability: The Harlem Urban Development Corporation and Bedford-Stuyvesant Restoration Corporation,” *The Annals of the American Academy of Political and Social Science* 594, no. 1 (2004): 187–89; David Micah Greenberg, “How Does Community Matter for Community Organizing,” in *The Community Development Reader*, ed. James DeFilippis and Susan Saegert, Second Edition (New York and London: Routledge, 2012), 228–336; Benjamin Marquez, “Mexican-American Community Development Corporations and the Limits of Directed Capitalism,” *Economic Development Quarterly* 7, no. 3 (1993): 287–95.

⁹ Todd C. Shaw, “Race and Representation in Detroit’s Community Development Coalitions,” *The Annals of the American Academy of Political Science* 594, no. 1 (2004): 189–92.

white even when they work in communities of color, and thus may be less comfortable framing an organization's work in terms of race.¹⁰

This focus on economic language might also stem from what James DeFilippis describes as the widespread professionalization of community development organizations since the 1980s, which may make organizations wary of alarming national funders from whom they receive operational funding, and who have historically focused more on economic disparities than racial ones.¹¹ No matter the reason, many organizations are still determining if and how to engage in race-conscious work, while many who already do this work are still determining what language to use to best describe it. This has led Alice O'Connor to comment that the field and its related policies continue to be "confounded by the problem of race."¹²

COVID-19 and Black Communities

The historic racial disparities described in the previous section have played out in the recent COVID-19 pandemic. As cities and states began releasing COVID-19 data by race in early April, it quickly became apparent that Black people were facing higher rates of infection of COVID-19 and subsequent higher rates of death once infected. These higher rates were tied to underlying disparities that were themselves largely a result of the inequities described in the previous section. Black Americans are already approximately thirty percent more likely to have underlying health conditions such as asthma, diabetes, and cardiovascular disease that can further increase the likelihood of catching and dying from COVID-19.¹³ Studies have also shown that once in hospitals, Black patients may receive a lower quality of care and are less likely to be believed by medical personnel than white patients with the same health issues, begging the question of whether Black patients receive the same level of care for COVID-19 when there is a shortage of medical resources.¹⁴

Underlying health factors are worsened by the fact that Black Americans are more likely to live in neighborhoods that lack significant health or social services (including clinics and hospitals), are less likely to be insured, and are more likely to live in housing where they are exposed to health hazards like

¹⁰ Ibid.

¹¹ DeFilippis, *Unmaking Goliath: Community Control in the Face of Global Capital*.

¹² O'Connor, "Swimming against the Tide: A Brief History of Federal Policy in Poor Communities," 11.

¹³ Earl Fitzhugh et al., "COVID-19: Investing in Black Lives and Livelihoods" (McKinsey & Co., April 2020).

¹⁴ Project on Race & Gender in Science & Medicine, *Epidemics and Health Disparities in African American Communities* (Youtube, 2020), <https://www.youtube.com/watch?v=vC1FTLGS0Zw>.

lead-based paint and pollution that contribute to respiratory illnesses.¹⁵ Black neighborhoods also have notoriously higher rates of food insecurity, which affects residents' ability to easily access nutritious, affordable food to support overall health.¹⁶

The disparate racial impact has also shown up in ways other than higher rates of infection. When schooling went virtual, Black children had less access to online resources than many of their white and Asian counterparts, affecting their ability to learn.¹⁷ Using Pulse Survey data from the US Census Bureau, the Joint Center for Housing Studies reported in December 2020 that 53.2 percent of Black households had experienced a decline in employment income since mid-March of that year compared to only 40.5 percent for non-Hispanic white households and 40.9 percent of Asian households, though Hispanic households experienced the highest average rate of employment loss at 58.8 percent.¹⁸ This is partially because Black and Hispanic workers are overrepresented in jobs unable to shift to virtual work when government shutdown orders went into effect (for instance, twenty percent of Black workers were able to shift their work virtual compared to thirty percent of white workers), so more lost their jobs or had to continue working in environments that put them at higher risk of exposure.¹⁹ The Center also reported that Black households were more likely to be behind on rent and mortgage payments, with 26.3 percent of Black households behind on payments compared to 21.6 percent of Hispanic households, 17.1 percent of Asian households, and only 9.1 percent of non-Hispanic white households.²⁰

These disparities are compounded by the fact that Black families have on average only one tenth the wealth of white families, making them less able to weather an economic shock like job loss.²¹ Given this fact, it is unsurprising that the Center's research found seventeen percent of Black homeowners were late on their mortgage payments in the month prior, whereas only five percent of white homeowners were late on payments.²² These circumstances can present families with difficult

¹⁵ Fitzhugh et al., "Investing in Black Lives"; Barbara Sard and Phillip Tegeler, "Children and Housing Vouchers," *NYU Furman Center: The Dream Revisited* (blog), October 2014, <https://furmancenter.org/research/iri/essay/children-and-housing-vouchers>.

¹⁶ Megan Horst, Nathan McClintock, and Lesli Hoey, "The Intersection of Planning, Urban Agriculture, and Food Justice: A Review of the Literature," *Journal of the American Planning Association* 83, no. 3 (2017): 277–95.

¹⁷ Natalie Spievack, "For Students of Color, Remote Learning Environments Pose Multiple Challenges," *Urban Wire* (blog), June 23, 2020, <https://www.urban.org/urban-wire/students-color-remote-learning-environments-pose-multiple-challenges>.

¹⁸ Joint Center for Housing Studies, "The Unequal Financial Impacts of the Pandemic," December 2020, <https://www.jchs.harvard.edu/son-2020-pandemic-impact>.

¹⁹ Fitzhugh et al., "Investing in Black Lives."

²⁰ Joint Center for Housing Studies, "The Unequal Financial Impacts of the Pandemic."

²¹ Squires and Kubrin, "Privileged Places: Race, Opportunity, and Uneven Development in Urban America."

²² Sharon Cornelissen and Alexander Hermann, "A Triple Pandemic? The Economic Impacts of COVID-19 Disproportionately Affect Black and Hispanic Households," *Housing Perspectives* (blog), July 7, 2020,

decisions about whether to pay for their mortgage or whether to spend money on medical treatment. Black renters have also lost a portion of their income at a higher rate than white renters (57 percent versus 47 percent);²³ as eviction moratoria come to an end, this further fuels concern that, given the disproportionate share of Black individuals who rent, Black people will be disproportionately impacted by the waves of evictions that many still fear are coming.

Black-owned businesses were also majorly affected by the pandemic's economic shocks. Knowles reported that the number of Black business owners in the US fell more than forty percent in response to government shutdowns.²⁴ This was partially because Black-owned businesses are overrepresented in sectors like leisure, hospitality, transportation, and retail that were closed during the shutdown and unable to go remote, and are also more likely to operate in neighborhoods hit particularly hard by the virus (i.e. neighborhoods where many Black people live).²⁵ However, although the CARES Act made federal Payment Protection Funding available for small businesses, it usually required those businesses to apply through their existing financial institution, even though communities of color disproportionately do not have strong existing relationships with large financial institutions and these institutions have not done enough to remedy this disparity.²⁶ A significant portion of Black-owned businesses are also solo entrepreneurs or microbusinesses, which tend to have smaller reserves and which tended to receive less Paycheck Protection Program (PPP) funding than larger businesses.²⁷

Altogether, these issues illustrate how the pandemic has disproportionately impacted communities of color due to pre-existing social and economic inequities. It is these conditions which many community development organizations have found themselves needing to fight against as the pandemic has raged on.

<https://www.jchs.harvard.edu/blog/a-triple-pandemic-the-economic-impacts-of-covid-19-disproportionately-affect-black-and-hispanic-households>.

²³ Ibid.

²⁴ Hannah Knowles, "Number of Working Black Business Owners Falls 40 Percent, Far More than Other Groups amid Coronavirus," *The Washington Post*, May 2020.

²⁵ Fitzhugh et al., "Investing in Black Lives"; Knowles, "Number of Working Black Business Owners Falls 40 Percent, Far More than Other Groups amid Coronavirus."

²⁶ Joe Neri, "Let's Interrupt History: Racial Equity in a Time of Crisis," *Shelterforce*, April 30, 2020, <https://shelterforce.org/2020/04/30/lets-interrupt-history-racial-equity-in-a-time-of-crisis/>.

²⁷ Pamela D. Lewis, "Supporting Microbusinesses in Underserved Communities during the COVID-19 Recovery," *Brookings Institute* (blog), July 23, 2020, <https://www.brookings.edu/research/supporting-microbusinesses-in-underserved-communities-during-the-covid-19-recovery/>.

Black Lives Matter Protests and the Opening of a “Policy Window”

As if these disparities did not do enough to illuminate the state of racial inequalities in the United States, the murder of George Floyd in late May by Minneapolis police officer Derek Chauvin while three other officers ignored Floyd’s cries for help sparked renewed outrage over police brutality against Black communities. Floyd’s cries of “I can’t breathe” rang particularly poignant as a respiratory virus pandemic ravaged the world. In response, protesters organized and demonstrated in cities across the country for several months, drawing attention to how underlying systems of economic disinvestment made Black communities more vulnerable to both the pandemic and mistreatment from police.

In the policy realm, the confluence of the pandemic and the Black Lives Matter protests in response to George Floyd’s murder present what Kingdon would call a “policy window,” which he defines as “an opportunity for advocates of proposals to... push attention to their special problems.”²⁸ These windows rarely open but have been responsible for much of the significant political change in the United States over the past century. For instance, much of the resulting legislation from the Civil Rights Movement was passed during the national furor over the assassinations of President John F. Kennedy and Dr. Martin Luther King Jr.²⁹

In this case, there are several concurrent factors pushing open this window. While it may seem that the pandemic and George Floyd’s murder would inspire categorically distinct policy responses, much of the pandemic-related discourse has focused on the underlying factors that put Black communities at greater risks of both COVID-19 and police violence, framing racism as a public health issue. This creates what Kingdon calls a “spillover” to describe when “the appearance of a window for one subject... increases the probability that a window will open for another similar subject.”³⁰ Therefore, in addition to documenting how organizations are supporting Black communities disproportionately impacted by the pandemic, this paper examines whether the confluence of the COVID-19 pandemic and the response to George Floyd’s murder have created a window in which organizations are shifting to incorporate more targeted racial equity goals into their work. Considering the above discussion of race in the field of community development, it will do so with special attention to O’Connor’s suggestion that we acknowledge “not only how race has contributed to the problems in poor communities, but to explore how it may be part of the solution.”³¹

²⁸ John W. Kingdon, *Agendas, Alternatives, and Public Policies* (Little, Brown & Company, 1984).

²⁹ J. Anthony Lukas, *Common Ground: A Turbulent Decade in the Lives of Three American Families* (New York: Vintage Books, 1985).

³⁰ Kingdon, *Agendas, Alternatives, and Public Policies*.

³¹ O’Connor, “Swimming against the Tide: A Brief History of Federal Policy in Poor Communities,” 26.

Methodology

Research for this report came from several sources. The primary source of data was twenty-six interviews that I conducted with NWA staff, including Relationship Managers, Senior Directors of the four NWA regions (Northeast, Midwest, Southern, and Western), those involved in organizational data collection, and a representative from the Race, Equity, Diversity, and Inclusion (REDI) initiative; organizational staff, consultants, and board members at four case study organizations; and a representative from the National NeighborWorks Association, which is a nonprofit organization that advocates for the interests of NeighborWorks organizations. To gain insight into which organizations were doing significant work around racial equity and COVID-19, I first interviewed NWA's four regional Senior Directors of the regions, the head of NWA's REDI initiative, and several relationship managers who work with organizations that have an extensive presence in Black communities. Based on insights from these interviews, I chose four organizations as case studies, selecting one case study from each of the four regions to gain a sense for the work being done nationally. For each case study, I then interviewed two to three representatives of the organization's senior staff and/or board to better understand their work and the organization's views on race in relation to the impact of the pandemic. These interviews included three executive directors, one board member, and six staff members (including both other executives and general staff) from the four organizations. Interviews were supplemented with background research on the work that each organization was doing and the neighborhoods where they operate. This background came from the relationship managers I spoke with, the organizations' websites, the American Community Survey, and news articles on their efforts. The results of this work are detailed in the case studies section later in the paper.

To classify what I would consider as organizations' racial equity efforts, I drew from NWA's own definition of *racial equity*. Though many network members have taken a race-conscious approach to community development since their inception, NWA has aimed to formalize this approach in recent years through its REDI initiative, which was initiated in 2015 after the death of Freddie Gray at the hands of the Baltimore Police. Drawing from the Aspen Institute, the organization now defines *racial equity* in the following way:

“Racial equity refers to what a genuinely non-racist society would look like. In a racially equitable society, the distribution of society's benefits and burdens would not be skewed by race. In other words, racial equity would be a reality in which a person is no more or less likely to experience society's benefits or burdens just because of the color of their skin. This contrasts with the current in which a person of color is more likely to live in poverty, be imprisoned, drop out of high school, be unemployed and experience poor health outcomes like diabetes, heart disease, depression and other potentially fatal diseases. Racial equity holds society to a higher

standard. It demands that we pay attention not just to individual-level discrimination, but to overall social outcomes.”³²

This is the definition I use for the purposes of this paper, considering racial equity efforts as those initiatives that work towards this vision and address disparities in benefits and burdens based on race. Given that not all NWA organizations use the language of racial equity when describing their work (mirroring aforementioned trends in the broader community development field), I look both for initiatives that explicitly use this language as well as those that do not but still encourage a vision of racial equity as described above.

Case Studies

This section will review background information on each of the four case study organizations selected for this research. Each description reviews a short history of the organization and their current main lines of work, relevant statistics on racial demographics and the prevalence of COVID-19 in these areas, and the organization’s main responses to the COVID-19 pandemic. The following section will summarize trends across these four organizations to give a broader sense for how NWA network organizations are responding to pandemic’s disparate racial impacts.

Neighborhood Housing Services of Los Angeles County

Neighborhood Housing Services of Los Angeles County (NHSLA) is a nonprofit affordable homeownership provider operating in Los Angeles County, which has been a member of the NWA network since 1984. At the time that this research was being conducted in August 2020, the organization employed 31 full-time staff providing services such as financial education and counseling, affordable mortgage lending, construction management services, mission-driven real estate services, and neighborhood revitalization and advocacy. Although the organization works throughout the county, it was founded through a merger of several organizations working in target cities and neighborhoods and have retained close ties to those places, including Compton and surrounding cities in Southeast Los Angeles County, San Pedro/Wilmington in the South Bay, Pacoima and Sylmar in the East San Fernando Valley, Pasadena in the San Gabriel Valley, and several neighborhoods in Metropolitan Los Angeles.

³² NeighborWorks America, “NeighborWorks America Equity Statement,” April 2020. This definition originally came from the Aspen Institute, and was retrieved for use by NeighborWorks America on April 5, 2017.

The organization is headed by its CEO, Lori Gay, who has been with the organization for almost thirty years and is one of the most vocal network organization leaders on matters of racial equity, given the organization's strong base in Black and Brown communities. Eighty-nine percent of the communities they work with are non-white, with about 44 percent identifying as Black. This is the largest for any racial group they work with, and is due in large part to targeted efforts over the past several years to engage Black communities in homeownership after they witnessed devastating losses of Black homeownership during the 2008 foreclosure crisis.

In August 2020 when this research was being conducted, Los Angeles County had confirmed 267,000 total cases of COVID-19 and 6,504 deaths (for a rate of 2,436 per 100,000 residents), each of which were the highest counts in California and helped to drive the state's emergence as an early hot spot.³³ When looking at the breakdown, LA County's Department of Public Health reported that Black residents had been three times as likely to die from COVID-19 when compared to white residents, Latinx residents had been six times as likely to die as white residents, and residents in communities with high levels of poverty were three times as likely to die of COVID-19 as residents in communities with the highest income levels.³⁴

In response to the COVID-19 pandemic, NHSLA, like all other organizations on this list, largely moved their operations remote. They began offering food and other basic services to renting families within their housing development, and also continued to offer their homeownership education virtually, seeing higher enrollment rates than ever before. On May 7, 2020, Gay also signed the organization's name to the "Black People's Letter," a letter that was organized and co-signed by several Black-led organizations in Los Angeles County and sent to three of the county's Congresswomen: Maxine Waters, Karen Bass, and Nanette Barragan.³⁵ (Co-signers included the Crenshaw Subway Coalition, the Black Community Clergy and Labor Alliance, Black Social Workers' Greater Los Angeles Chapter, amongst

³³ County of Los Angeles Public Health Department, "LA County Daily COVID-19 Data," n.d., <http://publichealth.lacounty.gov/media/coronavirus/data/index.htm>. Note that in August 2020 there was not a thorough, centralized public repository of COVID-19 data, and that data collection methods in different states are not perfectly standardized, nor can they be consistently broken down by relevant geographies or demographic characteristics. Race data, for instance, is available for some cities and states but not others, which made tracing the impact of the virus on Black populations difficult. I have aimed to get the most detailed COVID-19 information available for each organization, drawing data primarily from municipal- and county-level reports, as well as one clinic-specific report.

³⁴ Los Angeles County Department of Public Health, "News Release: Public Health Reports 33 New Deaths and 510 New Positive Cases of COVID-19 in Los Angeles County," n.d., <http://publichealth.lacounty.gov/phcommon/public/media/mediapubhpdetail.cfm?prid=2765>.

³⁵ "The Need for COVID-19 Recovery Legislation to Stabilize Renters, Homeowners, Good Mom-and-Pop Landlords, and Faith Institutions (the Black People's Letter)," May 7, 2020.

many others.) The letter acknowledged the historic disinvestment in Black communities in Los Angeles County and how it has left Black communities more susceptible to real estate speculation after COVID-19. Gay noted that, by sending the letter, they aimed to bring the Congresswomen's attention to relevant race, housing, and economic data in their districts.

The organization has also sought to reinvigorate a program called the Legacy Project, which was formed after the foreclosure crisis to encourage Black homeownership. The program consists of two strategies. The first is to facilitate and showcase intergenerational conversations about Black neighborhood legacy and wealth building, with an understanding that many Black residents have been taught that they simply should never buy a home. For the second piece, the organization had initially hoped to include a land acquisition initiative in which cheap land (including foreclosed properties after the foreclosure crisis) could be purchased and then used for developing affordable housing within predominantly Black neighborhoods, aiming to slow the forces of gentrification within these neighborhoods. Up until this point, however, the second portion has been difficult to fund. Now, NHSLA is working to reinvigorate the project and in particular this second strategy in response to COVID-19, as it anticipates a potential wave of foreclosures and evictions that are likely to disproportionately impact Black households.

Lastly, during the summer, the organization also created a new center called the Center for Economic Recovery. (At the time of interviewing, this center was just being announced, and specific details of its organization are still being determined.) The Center will be a core base that serves as a "funding and production entity ...[and] policy, research, and community data intelligence team to serve families with racial justice, equity, and reparative economic reform," providing support to help the organization's existing initiatives work more efficiently. These initiatives include its:

- 1) Foreclosure Solutions Group, which oversees its foreclosure mitigation work including the Legacy Project (mentioned above);
- 2) Lending Solutions Collaborative;
- 3) Centers for Sustainable Communities, which encourage local placemaking and access to healthy foods; and
- 4) its Economic Recovery Collective, which includes small business and faith institution support.

When new initiatives are created, they can then be placed within one of these four groups and build on existing research and support networks within the organization.

Beyond Housing

Founded in 1975, Beyond Housing (originally called Ecumenical Housing Production Corporation) is a community development organization that works in the Normandy Schools Collaborative, a school district located in North St. Louis County, Missouri. At the time that this research was being conducted, the organization was employing 85 full-time staff and has been engaged in almost all of NWA's lines of business (including financial advising, real estate development, and economic development), but are particularly well known for their scatter-site housing and community building and engagement using the philosophy "Ask, Align, Act" to gather community feedback that guides programming. While the organization originally worked mostly in the town of Pagedale, MO, as education became a larger organizational focus they shifted to working throughout the school district where Pagedale is located, made up of twenty-four towns. This led to the creation of the "24:1" framework which now shapes most of their work. The Normandy School Collaborative has an extremely high percentage of Black residents, who make up about 82.65 percent of the population. The median income of \$33,118 is also much lower than the rest of the county, while the renter rate of 52 percent is much higher than the county average.

Shortly after lockdowns went into effect in early March, 2020, staff at Beyond Housing realized that there were currently no COVID-19 testing sites in the Normandy School Collaborative where they work. Several years earlier, the organization had already noted that the area was a physician desert, and worked to correct this by building a new site in Pagedale where they were able to lease a space to Affinia Health Clinic, which now provides health services to local residents. As they saw the disproportionate impact of the virus in communities of color like those they worked with, they pushed for the clinic to begin offering COVID-19 testing, especially since many area residents lack access to transportation services to reach testing sites in other districts. Through a \$25,000 grant, the clinic was able to begin offering testing two days per week during the summer of 2020, and reported an 8.8 percent positive rate compared to a 5.7 percent rate in the state of Missouri overall at that time.³⁶ The organization's President and CEO, Chris Krehmeyer, also reflected that economic and health conditions in the district were already difficult prior to the pandemic; the addition of the global pandemic and subsequent economic dislocation was therefore bound to cause "great pain and suffering."

In response to the pandemic, Beyond Housing also moved its operations remote, but continued to rely on its "Ask, Align, Act" framework to gauge the needs of the communities it serves. In the first few months of the pandemic, the organization provided cash resources to several hundred families

³⁶ Beyond Housing, "A Report on Beyond Housing's Response to COVID-19," n.d., http://www.beyondhousing.org/uploads/files/BeyondHousing_CORONA_SOTC_Report.pdf.

living in their rental properties and entered into over one hundred rental forbearance agreements with tenants. The organization has also been monitoring social isolation, has set up food distribution sites, and has offered assistance for people who have not been able to access their stimulus checks. To streamline these efforts, Beyond Housing created an online hub where all of these services are listed, making it easy for its community members to find what they need most.

By engaging with its community, Beyond Housing has also assessed the needs of businesses within its “24:1 Small Business Network.” This network, created in 2019, was itself the result of community feedback, as community members expressed they needed help marketing their businesses and becoming certified as minority-owned businesses to obtain public sector contracts with the city. Although the pandemic cut short most of the Network’s planned programming, by the time the government shutdown went into effect, Beyond Housing had already established close relationships with several local Black-owned businesses, including a seafood restaurant, a vegan restaurant, and a women’s clothing boutique. It is now providing these businesses with small grants to help ensure they can survive until government shutdowns are lifted.

Urban Edge

Urban Edge is a primarily housing-focused community development organization that works along the border of the Roxbury and Jamaica Plain neighborhoods of Boston, Massachusetts, particularly in the Egleston Square and Jackson Square areas. The organization was founded in 1974 by the Ecumenical Social Action Committee to expand the committee’s local homeownership counseling and rehabilitation work, and has added to this model over time. Today, its 25-person staff offers services including the management of several affordable rental properties, development of affordable housing and commercial spaces, home improvement and repairs, and first-time homebuyer and credit counseling education to increase local homeownership knowledge.

At the time that this research was conducted in August 2020, Boston had reported 14,751 confirmed COVID-19 cases (or 2,097 per 100,000 residents, which was similar to Los Angeles at this time) and 741 deaths. Black people were accounting for 36 percent of positive cases in the city and 35 percent of deaths, even though they only make up 25 percent of the city’s population.³⁷ The positive

³⁷ Boston Public Health Commission, “Reopening in the City of Boston,” accessed August 14, 2020, <https://www.bphc.org/whatwedo/infectious-diseases/Infectious-Diseases-A-to-Z/covid-19/Pages/default.aspx>.

rate for Black Bostonians was as high as 42 percent during the early months of the pandemic, suggesting that the virus may also have spread more quickly in Black communities.³⁸

Given that most of the organization's services are renter-focused, it has provided many additional services to renters within its properties since the start of the pandemic, including help with childcare and education, internet services and devices, cash resources for rental assistance, food supplies, outreach to ensure residents are not left isolated, and support in domestic violence cases. The organization also supported the Massachusetts state-wide eviction moratorium, which was one of the first in the country and was largely supported by affordable housing advocates.

In response to feedback that people needed access to liquid assets, the organization created the Urban Edge Resiliency Fund, which as of August 2020 had grown to an approximately \$470,000 fund made up of contributions from both Urban Edge itself as well as several local corporate and philanthropic partners, designed to respond to community needs during the pandemic. In the first phase of utilizing this fund, the organization made \$150 Visa gift cards available to families that live within the neighborhoods they serve, regardless of whether or not they live in an Urban Edge-owned property. To receive a gift card, a family would apply through an online form, and could use the funds for any pressing needs they were facing. As of late July 2020, the organization had distributed 900 of these cards, which would total about \$135,000. Considering additional benefits of this initiative, they also plan to use the list of recipients for future outreach. At the time of research, the organization was still determining how best to use the remaining funds given the uncertainty that still lies ahead. Contrasting the current moment to Hurricane Katrina, the organization's CEO Emilio Dorcely said, "It would have been hard to start rebuilding in the middle of the storm." However, some ideas that have been considered include setting up internet hot spots within the neighborhood as students return to school, as well as finding forms of employment for local residents who lost their jobs, given the disparities around internet access and employment Urban Edge has observed in their communities.

Hope Enterprise Corporation

While the other three case study organizations focus extensively on housing, Hope Enterprise Corporation (HOPE) is unique in this list as the only community development financial institution (CDFI). Founded in 1994, the organization works to bring financial services and economic resources to underserved areas of the Deep South, working across the five states of Alabama, Arkansas, Louisiana,

³⁸ Ibid.

Mississippi, and Tennessee. While referred to here as one entity, HOPE (which is technically the NeighborWorks affiliate) works closely with Hope Credit Union when offering financial services, and also encompasses the Hope Policy Institute for research and policy work. The organization's 219-person staff offer services including personal and business banking, as well as community development initiatives including financing for community facilities (like schools and clinics), commercial facilities, health food networks, and affordable housing. The organization also manages what are called "transformational deposits," which are influxes of capital into areas of persistent poverty. The organization currently manages over \$100 million of lending capital per year.

HOPE's staff is very aware of the racial dynamics of its work, and communicates this explicitly. The organization is led primarily by people of color (60 percent of management are people of color, compared with a 21 percent industry average), and it explicitly includes mitigating the impact of race on an individual's ability to prosper as part of its mission. In 2018, seventy percent of the borrowers that HOPE staff helped get a mortgage were people of color. It also understands the dynamics of race in the states where it works. All five states are in the top twelve for proportions of Black residents, with Mississippi and Louisiana having the highest concentrations (38 percent and 32 percent, respectively). All five states also used to have legal slavery, and together are now home to one third of the country's persistent poverty counties, which often overlap with counties that had the greatest concentration of enslaved people before the Civil War. Many of its members therefore see their work as an extension of the US Civil Rights Movement, with a specific focus on economic justice.

In addition to being five of the states with the highest concentrations of Black residents, these states had some of the worst early outbreaks of COVID-19. At the time when this research was being conducted, all five were amongst the eleven states with the highest rates of COVID-19 according to Harvard's COVID-19 tracker, with Louisiana, Mississippi, and Alabama having the overall highest rates at that time.³⁹ Several predominantly Black counties in Mississippi at this time also had some of the highest individual rates in the country.⁴⁰ HOPE also noted that in each of the five states, more than 65 percent of Black households are liquid asset poor while only 42 percent of white households fall into this category, making Black households overall less equipped to deal with the financial shock of the pandemic.⁴¹

³⁹ Harvard Global Health Institute, "COVID-19 Risk Level Dashboard," August 2020.

⁴⁰ Ibid.

⁴¹ Diane Standaert, "We Are Grieving, and Ready for Our Continued Pursuit of Justice," *Hope Policy Institute* (blog), June 3, 2020, <http://hopepolicy.org/blog/we-are-grieving-and-ready-for-our-continued-pursuit-of-justice/>.

HOPE has been very active in terms of its COVID-19 response efforts. Early on, the organization saw an increase in demand for counseling in both financial capability budgeting and foreclosure mitigation, so it expanded these services. They also expedited the process for securing loans with low- to no-interest rates for many of their lenders to address emergency cash needs as businesses had to stop operating due to shutdown orders, and gave special attention to women- and minority-owned businesses that they knew were likely to be hardest hit. HOPE's leadership was particularly vocal in its outreach to its partners and supporters, identifying early on how vulnerable communities were going to be devastated by the pandemic and showing how their organization was stepping up to fight this devastation. The organization has also partnered with several state-level organizations to help predominantly Black areas of persistent poverty in Alabama's Black Belt to access funds to pay for COVID-19 response measures, given that Alabama's current funding system has made it difficult for lower-income towns to access funds.

Outside of their financing work, HOPE has also been vocally engaged in advocacy at the federal level, pushing for greater funding to CDFIs and what the US treasury calls minority depository institutions (MDIs) – financial institutions with a majority of voting stock owned by minority individuals, or with the majority of both their board of directors and the community they serve identifying as members of a minority group. Both CDFIs and MDIs have been shown to provide financial services to higher proportions of people of color, including Black people, with HOPE itself classified under both categories.

Trends in Racially Equitable Organizational Responses to the COVID-19 Pandemic

This section will review key findings across the four case study organizations in relation to the study's two guiding research questions: How are community development organizations that are based in predominantly Black communities pursuing racial equity goals in response to the COVID-19 pandemic? And how has the confluence of the pandemic and national conversations around racism and police brutality allowed organizations to advocate for more racially equitable recoveries from both crises?

My research finds, first and foremost, that organizations are deepening the racial equity work they were already pursuing prior to the pandemic, even when it is not framed under the language of racial equity. However, I also find that organizations are finding new ways to respond by conducting community outreach to Black communities, filling in gaps left by "race-neutral" federal aid policies, leveraging nonprofit and corporate partnerships, and learning from the disparate racial impacts of past

crises, especially the 2008 financial crisis. Additionally, the confluence of the pandemic and Black Lives Matter protests has created a window in which organizations are advocating for a more racially just distribution of resources in planning for recovery.

Trend #1: Continuing with the work they have already been doing

I begin this section by reiterating one of the most common responses I received when asking how organizations were responding to the racially disparate impact of the pandemic, which was that they were continuing the work they were already doing, given that many felt their work was already addressing racial inequities. For some organizations, this meant maintaining existing programming at its current level, while for others it meant intensifying existing programs to amplify their impact.

For instance, three of the four organizations I spoke with (NHSLA, Beyond Housing, and Urban Edge) offer classes for recent first-time homeowners that are heavily attended by Black homeowners. The organizations noted that, as the pandemic hit, they simply offered more of this education in a virtual setting. While not aimed explicitly at Black homeowners, the organizations understood that Black homeowners are major attendees, as well as the fact that Black homeowners are on average less likely to be able to withstand the economic shock of the pandemic, and thus are more likely to foreclose on their mortgage. The organizations therefore continued offering this education because they felt it was already working, did not want to see widespread foreclosures within their community, and already had expertise within this area on which to build.

NHSLA also noted that, while they already felt that their work addressed racial inequities, the severity of the pandemic had pushed them to re-examine their own internal structures to gauge how they might be more efficient in this work. This led the organization to create a new Center for Economic Recovery by regrouping several business functions and providing streamlined support across programs. While this Center was just being announced at the time of research and its precise structure will take time to finalize, in its very creation NHSLA is acknowledging that they already had many of the pieces in place to achieve racially equitable outcomes through current business function, but that restructuring and introducing new supports could help thread together and expand this impact. Many other organizations can learn from this model to examine how they might restructure their existing programs and introduce new racial equity goals without having to create a completely new organizational area or hire significant additional staff for which there may not be a budget.

Trend #2: Identifying the needs of local Black communities through community engagement, and building on long-established networks

Beyond continuing their existing programming, each of the organizations I spoke with understood that low-income Black communities and other low-income communities of color were going to be hit hardest by the pandemic, and conducted outreach to learn the needs of residents and business owners that could then be used to guide programming. For instance, Urban Edge conducted a survey of its local community, made up predominantly of Black and Brown residents, and learned that the biggest need of most families was cash. In response, they created the Urban Edge Resiliency Fund described above that provided \$150 Visa gift cards to local families, and structured the program in such a way that it would inform future efforts by creating a database of families within the neighborhood who had completed gift card applications. Additionally, when Beyond Housing reached out to its business network, it heard that local Black-owned businesses were also desperately in need of cash assistance. The organization had already identified several of these businesses to open physical locations within a new two-story, 20,000-square-foot commercial building they are constructing in Pagedale, where all of the retail bays and food hall spaces have been leased to Black-owned businesses. Hearing that these businesses needed funds, at the time of research Beyond Housing was raising and disbursing approximately \$17,000 each month to six business owners, in amounts ranging from \$1,500 to \$3,500. With this funding, the organization hoped to see these businesses survive to be able to grow and flourish within a physical location, allowing them to both build wealth and provide long-needed amenities to the district.

These and several of the other initiatives studied build upon years of network- and relationship-building that these organizations have undertaken in Black communities. NHSLA and Beyond Housing, for instance, both spoke about undertaking significant work to ensure their messaging reaches Black residents specifically, making use of existing Black social networks by advertising on Black radio, reaching out to Black churches, and identifying other trusted leaders within their local Black communities. Because of this, Beyond Housing noted that ads for their food pickup sites were more widely shared and better frequented at the start of the pandemic than most others in the area, simply because news of their existence was reaching more local residents. The success of these initiatives and the speed with which these organizations were able to act also suggest that, when a crisis hits, the most effective response is one that is based in long-established community trust. This is particularly true given how Black communities have often been overlooked by past aid and investment from both private and public sector actors, and may be reluctant to trust current aid efforts or may not be reached by government communications. Because this trust takes time to build, the success of these initiatives also

suggests that other government and aid groups can benefit from partnering with organizations that already have extensive networks in Black communities when a crisis hits, given the speed with which resources usually need to be distributed.

Trend #3: Filling the racial gaps left by purportedly “race-neutral” federal aid policies

The third and potentially most significant trend observed was that community organizations are very actively filling the racial gaps left by federal aid policies that have purported to be “race-neutral,” but which have not adequately aided Black communities.

HOPE provides a prime example. The federal government distributed all local government CARES Act funds to state governments, which then further distributed the funds to towns and counties within the state. However, while most states immediately dispersed these funds to localities, some states like Alabama allocated these funds through a reimbursable program that required cities and counties to first spend the money on a COVID-19 response measure and then apply afterwards for reimbursement from the state. While this system has allowed for state oversight of local spending, an issue has arisen when a city or county has not had the money to fund their efforts up front, as was true for many of the very poor and predominantly Black towns in Alabama’s Black Belt. Given their position as a major community financial institution in Alabama, HOPE was contacted by two Alabamian state senators who were working with the Black Belt Community Foundation (BBCF) and who had created a task force to determine how they could provide initial funds to these towns. HOPE at first considered making loans available directly to cities and counties in the area, but realized that this would have required approval from the state and would thus have taken more time. Instead, they made a loan to BBCF, which then administered the funds to towns and counties as recoverable grants. When these towns and counties are reimbursed by the state, they can then return these funds to BBCF, who will use them to repay the loan to HOPE. At the time of researching, after having established this model in Alabama, they were considering replicating it in Mississippi, where another nonprofit would play the intermediary role played by BBCF in Alabama.

Without HOPE’s work to raise loan funds from local businesses and their quick thinking to provide the loan to BBCF rather than directly to towns and counties, the local governments that received these funds would likely not have had enough money to pay for measures meant to slow the spread of the virus and keep residents safe. In this way, the organization filled the gap left by a policy that claimed to be race-neutral even though the way in which it was implemented introduced racial disparities.

HOPE also anticipated the failure of PPP funds to reach Black businesses early on and shifted their resources to be ready to intervene. For instance, the organization worked with small business incubators in New Orleans that work predominantly in communities of color to help their businesses navigate the PPP application process. In the City of Birmingham, they also paid for navigators to help make the process easier to access for those without existing financial relationships. Within its existing network, the organization also focused its financial services on helping minority- and women-owned businesses access this PPP funding, given that they knew larger banks were unlikely to offer the technical assistance or feedback on applications necessary to help them obtain a loan. While they normally processed forty to fifty business loans in a year, HOPE was able to process 2,400 in only the first four months of the pandemic. By mid-summer, it had helped businesses obtain a total of 957 PPP loans, totaling \$61.2 million.

Both this loan assistance from HOPE and the earlier-mentioned grants that Beyond Housing made to Black-owned businesses show that what has mattered most in mitigating the racially disparate economic impacts of COVID-19 has been ensuring that these businesses could survive until renewed economic activity allows them to once again operate without assistance. Both initiatives provide important lessons in implementation for federal policymakers, who might look to the racial gaps that this work highlights.

Trend #4: Leveraging partnerships with public health organizations, other nonprofits, and corporate partners

Where organizations have been unable to fill these gaps in federal or state response, they have noted their limitations and are leveraging new and existing partnerships to bring needed services to their communities. This has ranged from relationships with health institutions and other nonprofits to corporate partners and philanthropic donors.

For instance, when Beyond Housing noted the lack of testing in their service area but knew they did not have the capacity to set up a testing site themselves, they donated \$25,000 to their partnering clinic and facilitated donations from several other corporate and nonprofit partners. With this funding, the clinic was able to offer COVID-19 testing two days per week where there was previously none, and discovered the 8.8 percent positive rate reported earlier. Without the efforts of Beyond Housing and their partners, not only would many residents in the district not have known they had the virus, but we would also not have this data to show that this predominantly Black district had a 54 percent higher

positive rate than the rest of the state. Information like this has ultimately helped the organization to make these racial disparities visible when advocating for greater health initiatives within the district.

Two of the organizations I spoke with also mentioned that corporate and philanthropic partners seemed more willing than ever to support initiatives that focused more explicitly on ensuring a racially equitable response to the pandemic due to national conversations around racism and police brutality. It was this confluence, for instance, that spurred Netflix to make a \$10 million donation to HOPE to invest in predominantly Black areas of persistent poverty, as part of a larger initiative to encourage economic development within Black American communities. In making this donation, Netflix explicitly acknowledged HOPE's track record in this area, and in doing so acknowledged the role that CDFIs can play as intermediaries to local low-income communities. A representative from HOPE also noted that when raising the funds to secure the organization's loan to the BBCF mentioned in the section above, partners seemed particularly aware of the need for private companies to take a stand. While the organization only set out to raise \$500,000, they ended up raising \$1.1 million, the majority of which came from companies based in the state's largest city, Birmingham, who saw that their resources were needed in rural areas of the Black Belt. In their work reinvigorating the Legacy Project, NHSLA similarly expressed interest in finding this type of corporate or philanthropic support to create a fund to buy foreclosed properties in the event of a foreclosure wave.

Trend #5: Learning from past crises – particularly the 2008 financial crash

Several organizations noted that, to inform their response to the COVID-19 pandemic, they were learning from the racially disparate impact of previous economic shocks and disasters – particularly the 2008 financial market crash. A representative from HOPE mentioned that the organization was partially able to anticipate the failures of the PPP funding system to reach Black business owners because the organization had seen how major financial institutions had previously failed to reach Black business- and homeowners, as happened during the 2008 crash. This sense of history could be found in HOPE's messaging. Diane Saegert, the organization's Senior Vice President of Policy and Advocacy, commented that,

“as a whole, PPP, due to its structural design, really bypassed communities of color in a really troubling way. It feels to be on the same scale when post-WWII white people were provided subsidized access to homeownership, and Black and Latino people were not. You're seeing

hundreds of billions of dollars flowing to white businesses that Black businesses could not access.”⁴²

Given that we are *still* uncovering the present-day impacts of the post-WWII inequities that Saegert references here, work like HOPE’s learns from this long sense of history and positions Black businesses to be able to more quickly access funds from future aid packages, to keep this gap from growing as large as comparable historical events might suggest.

Since Beyond Housing, Urban Edge, and NHSLA each provide homebuyer education, they also knew that the 2008 crash had disproportionately left Black and Brown homeowners unable to pay their mortgages, causing them to lose much of the wealth that these communities had gained through homeownership. NHSLA remembered many properties entering the market after the 2008 crash, most of which the organization did not have the funds to purchase and which therefore were bought by real estate speculators who tended not to keep them affordable by community standards. It was this previous experience that helped shape the organization’s requests in the Black People’s Letter, which, as described earlier, was pushing the county’s congressional representatives to consider underlying racial inequities when allocating funding. The requests in the letter included:

- “Rent payment suspension for the duration of the pandemic;
- Mortgage payment suspension for homeowners and faith institutions;
- Prohibitions to discourage flippers, institutional investors, and foreign buyers from engaging in harmful real estate speculation such as the massive acquisition of distressed homes and apartment buildings, **like what happened after 2008**; and
- A buyout fund, first right-to-purchase, and federally-backed loan guarantee for mission-driven affordable housing operators to keep homes permanently affordable, amongst other requests.”⁴³

These final two requests in particular show how the organization is looking to ensure that, if high levels of Black homeowners default on their mortgages as they did following the 2008 financial crisis, organizations like NHSLA will be able to purchase the homes and keep them affordable, thus stabilizing these communities. This strategy of buying up newly available land is one that I heard several Black affordable housing developers and advocates express, though governments in most cities have yet to meaningfully embrace it.

⁴² Diane Standaert, personal interview (August 11, 2020). See Appendix 1.

⁴³ “The Need for COVID-19 Recovery Legislation to Stabilize Renters, Homeowners, Good Mom-and-Pop Landlords, and Faith Institutions (the Black People’s Letter),” May 7, 2020.

Trend #6: Finding new opportunities for more racially-explicit advocacy

In response to my second research question about how the confluence of the pandemic and national conversations around racism and police brutality have created an opportunity for new forms of advocacy, I found that several organizations are linking these two crises together and seizing the moment to advocate for more racially equitable responses from the federal government. Each of these crises alone creates what Kingdon might describe as a “policy window,” which is a time following a significant event or events during which advocates can push through proposals related to a particular issue.⁴⁴ In this case, the issue is the vulnerability of Black communities to violence from both the pandemic and police brutality. Though the pandemic was already making disparities clear and pushing policy advocates to action, the addition of the Black Lives Matter protests created a “spillover” in which focus on one issue has also allowed for increased attention on the other, synergistically helping policymakers construct solutions to both issues.⁴⁵

This window has produced several shifts in organizational advocacy. One shift has been a greater push to allocate future aid directly to Black communities, as well as to community organizations and financial institutions with a proven track record of serving Black communities. For instance, as soon as it became clear that accessing financial aid from the CARES Act would require pre-existing banking relationships, HOPE began advocating for Congress to allocate more funds to CDFIs and MDIs so that these organizations could better administer government funds, focusing on their proven track record in Black communities – which HOPE has proved throughout the pandemic by specifically helping communities of color access PPP funding. While HOPE had been advocating for more CDFI funding for several years, the two crises lent greater weight to their argument that this need was even more urgent in light of the pandemic’s disparate economic impact in Black towns and neighborhoods. HOPE’s CEO, Bill Bynum, requested a \$1 billion allocation for CDFIs through the US Treasury CDFI Fund, which was the largest request ever made by a CDFI up to that point and helped set a new baseline. Though Congress failed to provide this allocation during the first several rounds of PPP funding, they subsequently set aside \$10 billion during the third round to be administered specifically through CDFIs, and have shown a greater willingness to involve CDFIs in future aid packages.

This window has given organizations an opportunity to double down on the racial focus of their work, or to be more explicit about this focus if they have primarily used economic-focused language in the past. HOPE, whose messaging was already the most explicit about race out of the four case study

⁴⁴ Kingdon, *Agendas, Alternatives, and Public Policies*.

⁴⁵ Ibid.

organizations, has increased this focus and mentioned race in virtually all of its research articles since George Floyd's death. Lori Gay of NHSLA also noted that the combined pandemic and murder of George Floyd made people pay attention to racial disparities in a way they had not before, and therefore made both corporate partners and political representatives more receptive to racially-explicit language. This hasn't meant ignoring the language of economics or "low-income" needs for either organization; Gay noted that while race is a necessary lens, the organization's work always comes back to economics. But she makes clear that these positions are not inherently conflicting, even though they are sometimes positioned as such in advocacy and political conversations. Rather, racial justice entails broad economic justice enacted with consideration for the economic histories of different racial groups, to which the current moment is helping these organizations draw attention in their advocacy.

Both organizations made this connection between George Floyd's murder and the pandemic's disparate racial impacts early on. Shortly after George Floyd's death, HOPE released an article noting that Floyd's death "occurred against a backdrop of the health and economic consequences of COVID-19, where Black people are dying at higher rates; economic stimulus payments are insufficient...and more than 36 million people are unemployed."⁴⁶ Gay, writing for NHSLA, similarly shamed "local budgetary tactics that work to increase police budgets at a time when they don't want to be accountable and we should be supporting Black lives" that have been disproportionately impacted by the pandemic.⁴⁷ By framing the conversation on COVID-19's disparate racial impact and police brutality as linked expressions of systemic racism, both organizations have galvanized supporters behind their requests for more equitable resource allocations.

Conclusions and Implications for Policy

Community development organizations have played and continue to play a fundamental role in responding to the COVID-19 pandemic's racially disparate impacts on the local level. To do so, organizations have conducted pointed outreach to learn the needs of Black communities, filled the gaps left by race-neutral federal aid policies, leveraged partnerships when they themselves are unable to completely fill the gap, and learned from the disparate impacts of past crises like the 2008 financial crisis in order to shape their responses. For many organizations, addressing racial equity concerns has also meant continuing work they were already doing, such as continuing to offer homebuyer education

⁴⁶ Standaert, "We Are Grieving, and Ready for Our Continued Pursuit of Justice."

⁴⁷ Lori Gay, "Why We Each Need to Stand for Justice, Stopping Racism and Equality for All People," *Neighborhood Housing Services of Los Angeles County* (blog), 2020, <https://nhslacounty.org/this-moment/>.

classes that reach large proportions of Black homeowners, many of whom are now more concerned about making mortgage payments. Following the death of George Floyd, however, many organizations have also found that the confluence of the pandemic with protests against police brutality has allowed them to be more vocal about the racial implications of their work, and to advocate for more resources for this very reason.

These findings have several implications for policymakers. The first is simply that, as several of the initiatives highlighted in this paper make clear, purportedly “race-neutral” federal aid policies often fail to reach Black communities in implementation. This was true regarding both PPP funding for Black businesses as well as in some cases local CARES Act funding that failed to reach certain predominantly Black towns and counties. Therefore, future aid packages need to better anticipate these potential inequities and consider how the mechanisms used to distribute funds might be updated to ultimately encourage a more racially equitable recovery. While community development organizations in these examples were able to help fill the gap, they do not have the resources to close it entirely, and this work can be made easier if more thought is given to the racial impacts of specific mechanisms of government implementation.

Several of the organizations I spoke with also articulated specific ways in which aid could be set aside for organizations with proven track records of working with Black communities. HOPE, for instance, suggested dedicated funding (either through PPP or general aid) to be administered by CDFIs and MDIs, given how these organizations have been shown to make credit available in Black communities at higher rates and to invest in community infrastructure. NHSLA also identified the need for Congress to set aside funding allocations for affordable housing developers working in low-income communities, which could be coupled with a first right of purchase to allow developers to buy foreclosed properties in the case of widespread foreclosures. Yet federal and local government has been slow to grant these requests. Given the many years it can take for organizations to build trust in low-income Black communities, funders need to consider how they can identify and empower the organizations that already have these networks if they hope to better reach Black, low-income communities.

Lastly, my research revealed several important insights around how organizations are discussing their work in terms of racial equity. On the one hand, several of the representatives from the organizations with whom I spoke, and from NWA itself, noted that they did not feel the need to articulate their work as having a racially equitable impact simply due to increased attention on American racism, because this is the work they have been doing every day for years. Simultaneously, however,

other organizations noted that the current moment has opened a “policy window” in which they can more openly discuss the racial implications of their work, and make linkages between the systemic aspects of racism to ultimately make its impacts visible while advocating for new structures or greater funding. While these findings may seem contradictory, they illustrate that not every organization’s approach to racial equity is the same. This is particularly important not only for policymakers as they look to emulate and partner with exemplary organizations, but also for funders as they consider where to ultimately allocate funds. In the wake of George Floyd’s murder, many funding organizations have taken greater care to incorporate racial impact into their funding criteria. While this represents a very positive step, funders need to consider not only how organizations discuss their work as racially equitable, but also how their work may be having this impact even when they do not use this language. Otherwise, the work of many organizations that have been working in Black communities for many years may be left out.

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Appendix 1: List of Interview Participants

The main source of the data presented in this paper were twenty-six semi-structured interviews that I conducted with:

- (1) NWA staff, including,
 - a. relationship managers,
 - b. Senior Directors of the four regions (Northeast, Midwest, Southern, and Western),
 - c. a representative of the REDI initiative, and
 - d. other staff involved in data management;
- (2) organizational staff and board members at four case study organizations,
 - a. Neighborhood Housing Solutions of Los Angeles County (NHSLA),
 - b. Beyond Housing (as well as a publicist and a consultant working with the organization),
 - c. Urban Edge,
 - d. Hope Enterprise Corporation (HOP); and
- (3) a representative from the National NeighborWorks Association, which is a nonprofit organization that advocates for the interests of NeighborWorks network organizations.

All of these interviews were conducted virtually by phone or over zoom between May and August 2020. See below for the full list of interview participants, and the date on which the interview was conducted:

Name	Position / Organization	Date of Interview
Christie Cade	Senior Director, Southern Region, NWA	June 5, 2020
Kathrine Morris	Relationship Manager, NWA	June 16, 2020
Juneau Cassandra Booth	Relationship Manager, NWA	July 1, 2020
Melford Ferguson	Relationship Manager, NWA	July 1, 2020
Elizabeth Hollins and Steve Barbier	Senior Director, Midwest Region, NWA, and Relationship Manager, NWA	July 2, 2020
James Word	Relationship Manager, NWA	July 7, 2020
Sheila Anderson	Senior Director, Western Region, NWA	July 8, 2020
Doug Gaither	Relationship Manager, NWA	July 8, 2020
Alex Sasayama	Relationship Manager, NWA	July 9, 2020
Don Trahan	Director of Race, Equity, Diversity & Inclusion, NWA	July 10, 2020
James Ross	Relationship Manager, NWA	July 13, 2020
Chris Krehmeyer	President and CEO, Beyond Housing	July 14, 2020
Tina Trent	Senior Vice President, NWA	July 16, 2020
Eileen Anderson	Senior Director, Northeast Region, NWA	July 17, 2020
Lucas Belury	Senior Manager, Business Intelligence, NWA	July 20, 2020
Alia Pacombe	Director of Community Engagement, Urban Edge	July 21, 2020

Lori Gay	CEO, NHSLA	July 28, 2020
Robbye Good	Senior Vice President, Investor Relations, HOPE	July 28, 2020
Emilio Dorcely	CEO, Urban Edge	July 29, 2020
Lou Tisler	Executive Director, National NeighborWorks Association	July 29, 2020
Keith Getter	Relationship Manager, NWA	August 3, 2020
Terry Hurley	Managing Director, Bailey and Co. (working with Beyond Housing)	August 6, 2020
Ken Christian	Principal, Stellar Management (working with Beyond Housing)	August 7, 2020
Ron Turner	Board Member, NHSLA	August 10, 2020
Kendra Key	Senior Vice President of Community and Economic Development, HOPE	August 11, 2020
Diane Standaert	Senior Vice President for Policy and Advocacy, HOPE	August 11, 2020

Appendix 2: Interview Script for NeighborWorks America Relationship Managers

The following interview script was used as a guide for semi-structured interviews with the list of NeighborWorks America relationship managers with whom I spoke, found in Appendix 1 above. This information was used in determining which four case studies the project would examine. The initial list of relationship managers with whom I spoke was recommended by my NeighborWorks America supervisor, Dr. Christie Cade, Director of NeighborWorks' Southern Region, as well as the Directors of the three other regions.

Script:

Can you quickly summarize the work that [organization name] does regularly?

- a. How has this work shifted / is it shifting in recent years?

Are there certain racial or ethnic groups that the organization works with extensively? If so, how does this influence their programming?

How has NeighborWorks' REDI (race, equity, diversity, and inclusion) framework influenced the work of these organizations?

What are some of the main ways that [organization name] has shifted to respond to the COVID-19 pandemic?

- a. Are there ways that organizations are having to adapt state or federal guidance to their particular communities?

How has this work in response to COVID-19 been done with a racial equity lens?

Appendix 3: Interview Script for Organizational Interviews

The following interview script was used as a guide for semi-structured interviews with the list of interviewees from the four case study organizations (NHSLA, Beyond Housing, Urban Edge, and HOPE), found in Appendix 1 above. Slight adjustments were made to discuss particular initiatives at each organization.

Script:

To start off, can you speak generally about the major lines of business your organization focused on pre-pandemic? Have they shifted at all in recent years?

This project is considering COVID-19's disparate racial impact, and how organizations like yours that are based in Black communities have stepped up in various ways to respond to this impact. Without yet getting into the details of COVID-19—Can you tell me first a bit about the communities you work with, and how that helps to shape your work?

Has NeighborWorks' REDI framework shaped your work?

Generally, how did your programming shift in response to COVID-19?

How has this response been catered to support Black communities? This can be a wide range—It may be inherent in the work (given where you are based), it may involve partnering with organizations such as a Black Chamber of Commerce to support Black-owned small businesses, or it may be larger advocacy work at the city, county, state, or even national level (or something else).

Again, has any REDI-related guidance helped shape this response?

How has your organization engaged either your community or other partners or institutions around the killing of George Floyd and subsequent protests? How did this compound with the experience you were already having with the pandemic?

Given the confluence of the pandemic with conversations around racial equity that have been more prevalent than ever in recent months, are there internal structural changes you hope to see being made

in response to COVID-19 that will support Black communities or broader racial equity in the long term?
What about external? Have you seen any of these changes already starting?

Do you have any other staff members who would be interested in engaging on this topic?

Do you have any reports or background story info not on your website that you could send me?

Appendix 4: Interview Script for Interview with Don Trahan, Director of Race, Equity, Diversity, & Inclusion, NeighborWorks America

Script:

What is the history of race, equity, diversity, and inclusion work within NeighborWorks?

- a. How did the REDI framework specifically come to be? How were the specific words settled on?
- b. How has it shifted in the past few years, prior to the COVID-19 pandemic?

How is the framework implemented internally? What are the main components?

How is the framework implemented externally? What are the main components?

How has the framework been utilized specifically in response to COVID-19?

Are there particular stories of racially-equitable responses to COVID-19 that you would suggest documenting for other organizations to learn from?

Can you reflect on how race is discussed implicitly versus explicitly within NeighborWorks organizations?
Has this shifted at all in response to the current racial discourse and protests?

Do you see this pandemic resulting in long-term structural changes to NeighborWorks member organizations and, if so, how might the REDI framework help guide these changes?

Appendix 5: Interview Script for Interview with Lou Tisler, Executive Director, National NeighborWorks Association

Script:

Can you give me a brief overview of the National NeighborWorks Association's (NNA) work to start?

What has NNA's main advocacy focus been in response to COVID-19?

- a. How has this response been informed by previous crises, such as natural disasters or the financial crisis?

What has NNA's main advocacy focus been in response to the death of George Floyd?

- a. How has this differed from advocacy previously? Do you find organizations are able to be more explicit about race given the current cultural climate?

Given the confluence of the pandemic and the protests, are there structural changes you see being advocated for nationally to encourage an economic recovery that is more racially equitable than pre-pandemic conditions?

- a. Even if you aren't seeing it yet—Are there structural changes NNA hopes to see made, or that you personally hope to see made?