



**Testimony of Lorraine Collins  
Director of Public Policy & External Affairs  
Enterprise Community Partners, Inc.**

**For the New York State Senate  
Committee on Consumer Protection  
Committee on Investigations and Government Operations  
Committee on Housing, Construction and Community Development**

**Joint Public Hearing: To examine and identify whether and how potential homebuyers of color suffer illegal and unequal treatment by real estate agents on Long Island**

**September 17, 2020**

My name is Lorraine Collins, and I am the Director of Public Policy and External Affairs for the New York office of Enterprise Community Partners, a national affordable housing non-profit whose mission is to create opportunity for low- and moderate income people through affordable housing in diverse, thriving communities. We invest capital to create and preserve quality affordable homes, reinvest revenues to develop programmatic solutions, and scale these solutions through policy change. One of our organization's top priorities is advancing fair housing and racial equity through housing and community development policies and programs. And as a national organization, Enterprise is committed to furthering fair housing work across the country.

On behalf of Enterprise, I'd like to thank Chair Thomas, Chair Skoufis and Chair Kavanagh for convening this second hearing and for the opportunity to testify about the persistent housing discrimination facing people of color, especially Blacks and Hispanics on Long Island. In this unprecedented and challenging time, the Covid-19 pandemic and recent racial and social justice unrest has exposed deep racial inequities stemming from a legacy of racial discrimination across all facets of society, including housing. Residential segregation in the New York City metropolitan region remains among the most persistent in the country, and our local fair housing partners have long understood the systemic barriers that some New

Yorkers face when trying to secure housing in the communities of their choice, far before both the Newsday investigation, pandemic and protests for racial justice.

Most of the work of the affordable housing industry has centered around multi-family development. However, Enterprise and many other organizations have overseen several homeownership programs over the years, since we believe in the importance of an array of housing options available to households of all incomes. Renters may eventually become homeowners and homeowners transition to rental housing; we strive to improve the quantity and quality of options available in either scenario. In recent years, we have funded both a local community land trust (Long Island Housing Partnership) and two land banks on Long Island (the Nassau County Land Bank and the Suffolk County Land Bank). Both programs provide affordable homeownership opportunities to Long Islanders who might not otherwise become homeowners. We continue to consider ways in which to deepen the equity considerations inherent in both programs, particularly through a racial equity lens.

In recent years, we have been engaged in work furthering fair housing initiatives in the broader affordable housing industry in the New York City metro area and across the state. In 2017, Enterprise co-convened with the Fair Housing Justice Center a Regional Affordable and Fair Housing Roundtable; a dynamic working group comprised of nearly 30 affordable housing, fair housing, disability rights, community development, education, faith-based and for- and non-profit organizations. Three of the participating organizations are based on Long Island with several others engaged in business here. Over a year-long process of deep discussions, immense trust building and cross sector education, the Roundtable published *Closing the Divide: Creating Equitable, Inclusive, and Affordable Communities*, a shared policy agenda highlighting several recommendations to further fair housing in the region and statewide.

This process underscored that facially neutral land-use barriers like exclusionary zoning have also historically been used to maintain racial residential segregation, an issue that our partners at ERASE Racism and Long Island Housing Services have been battling. Today these barriers keep communities segregated by effectively preventing families of color from accessing housing opportunities in many areas. One policy recommendation the group highlighted to try to stimulate more development of affordable housing and homeownership opportunities in affluent, white neighborhoods and suburban communities were creating a statewide Fair Share Housing Plan. A Fair Share Housing Plan would establish a minimum

affordable housing goal for homeownership and rental housing for every community in the state, offering financial incentives to develop housing that reaches lower income bands as well as supportive and accessible housing.

Members of the Roundtable were part of a successful campaign to address discrimination experienced by many New York State residents who attempt to use nonwage sources of income to pay for their rent. This 'source of income' discrimination is pervasive and is often used as a proxy for racial or disability discrimination. Last year, the Statewide Source of Income Coalition, which was started by ERASE Racism and is now co-led by Enterprise, successfully advocated to expand statewide protected classes to include “lawful source of income” effectively banning this kind of discrimination. However, the Newsday findings make it clear that legislation is not enough to protect individuals and families from housing discrimination, as state resources for enforcement and education are still desperately needed.

In 2016, Enterprise partnered with a local design studio, Designing the We, to bring their exhibit which highlights a major federal housing policy whose impact still lingers today. *Undesign the Redline* is an interactive exhibit connecting the intentional and systemic racial housing segregation of the 1930s to political and social issues of today through powerful narratives of the people and communities affected by redlining and its legacy. The exhibit invites participants to interact with this history and these stories to invent the future of undoing structural inequities. Since its Enterprise debut over three years ago, the exhibit has been displayed at all of our regional market offices and returned to New York in 2019 with a new focus on the New York City metropolitan area. Given the profound impact that redlining has had on housing on Long Island, the exhibit establishes critical grounding for work in equitable housing policy, highlighting local stories such as the creation of Levittown.

We want to challenge those who have the *Undesign the Redline* experience to go beyond just being educated about the historic facts that not only divided our communities and intentionally demobilized wealth building opportunities for Blacks, but to consider ways in which corporations can operate differently, community development corporations can engage more strategically and elected officials can enact policies that will help to undo or "undesign" redlining. I am proud to announce our intention of bringing *Undesign the Redline* virtually to the state capitol in 2021 and invite you all to attend.

Thank you again for the opportunity to testify. Systemic forms of housing discrimination can only be addressed through policies that will attempt to get at the root of the discriminatory practices and investment in fair housing and civil rights organizations. I look forward to working with you to ensure that after years of illegal, unequal treatment and disinvestment, all people in New York, especially those who bore the biggest brunt of the discriminatory burden and now face disproportionate health and economic effects from the Covid-19 pandemic, will have access to safe, affordable housing...whether they are a renter or a homeowner.