

Expanding Opportunity

Talking about HUD's Affirmatively Furthering Fair Housing Regulations

Top-Line Messaging Points

General Messaging

- Where you live has a big impact on how your life unfolds, and that varies tremendously by neighborhood. This rule helps ensure that all people – regardless of race, ethnicity, family status or disability – have a range of choices about where to live, and that all neighborhoods are good places to live, regardless of the demographics of their residents.
- It's been the law for more than 40 years that anyone who utilizes federal funds must do so in a way that considers barriers to fair housing. This rule provides a flexible framework and the necessary data to comply with this existing mandate.
- This rule gives jurisdictions the tools to identify barriers to fair housing and come up with their own solutions to the unique problems they face.

Theme 1: An Important Step in Expanding Opportunity for All

- Access to a safe and affordable home near quality schools, transportation, and jobs is basic to the American Dream and to our nation's future.
- This rule provides a framework to help local jurisdictions use their federal funds in a way that creates opportunity for everyone, including people of color, families with children, and people with disabilities.
- The AFFH rule provides a framework that will help decision-makers plan for using their housing and community development resources in a way that ensures fairness and equity for all.

Theme 2: A Tool to Combat Growing Inequality

- This new fair housing rule is an important tool for addressing America's growing racial and ethnic inequality, an alarming trend rooted in our history of segregation.
- Recent events in Ferguson, New York, and Baltimore underscore the need for policies that take into account the long legacy of segregation and unequal treatment in this country.
- AFFH helps decision-makers understand segregated living patterns and create local solutions that address local issues.

Theme 3: Making Sure No Communities are Left Behind

- The AFFH Rule will advance opportunity in America by shaping investments in housing, transportation, environment, health, education, infrastructure, and economic development.



- AFFH will help all communities make progress toward the goals of achieving housing opportunity, overcoming historic patterns of racial and other segregation, and increasing public investment in areas of highly concentrated poverty.
- In a country where zip code matters more than genetic code in determining life expectancy, this rule will help communities understand the importance of place in promoting or prohibiting opportunity.

Theme 4: Diversity and the Common Good

- Housing choice – especially for low-income people and people of color -- is a critical component of equitable and economically prosperous regions.
- As our population becomes more diverse, we all have a stake in making sure that each of us has a fair chance to flourish and prosper. Policymakers must take proactive steps to ensure that this happens.
- The more equitable access to opportunity that the rule creates will help ensure that our country's increasing diversity is a source of strength and position us to be more competitive in the global economy.

Theme 5: Topple Barriers

- The Fair Housing Act was intended to remove all barriers to fair housing, whether from intentional bigotry or bad practices and policies.
- The AFFH rule will provide valuable data to inform the decisions of policy-makers, including demographic trends for cities, towns, regions and states; where concentrated poverty exists; and where segregation persists or is growing.
- When localities seek federal taxpayers' funds to strengthen their communities, it's only right that they must take specific steps to protect fair housing. That means addressing discrimination and toppling barriers to opportunity for all their residents.

Theme 6: Accountability and the Public Trust

- Entities that choose to seek federal taxpayer funds for housing and community development projects have an obligation to protect fair housing and expand opportunity for all. This rule holds recipients of HUD funding accountable to that promise, while giving them the tools and information to do so.
- This rule is an important step forward for equal opportunity. It makes clear that states, cities, towns, and counties that seek federal taxpayer funds for public initiatives must consider fair housing in development to ensure that you can choose where to live—no matter what you look like, what accent you have, or whether you have children or a disability.
- AFFH has served the country well by addressing biased mortgage lending practices, insurance redlining, discriminatory zoning ordinances, and other obstacles to equity. Now, HUD is spelling out the rules for applying AFFH through regulation, which is the clearest statement that an agency makes of its understanding of the law. It's important that HUD is now providing that level of clarity for individuals, businesses, and public institutions.