

National Fair Housing Alliance Special Event

Meeting the Moment: Reversing Legacies of Exclusion and Disinvestment

September 30, 2021

Please join the National Fair Housing Alliance for this special event that explores how we can begin to reverse the history of exclusion and disinvestment and instead create more affordable and equitable housing opportunities, and increase homeownership for households of color.

Program / Agenda

[all times EDT]

DAY 1 – Thursday, September 30, 2021

1:00 – 1:05 pm

Welcome: Lisa Rice, President and Chief Executive Officer, National Fair Housing Alliance

1:05 pm – 2:45 pm

The Fair Housing Implications of Zoning and Land Use Reform

In 1911, the City of Baltimore adopted an explicitly racist zoning ordinance that designated certain blocks for residences, churches, and schools for White residents, and others for Black residents. The stated goals of this ordinance were to prevent civil disturbances, prevent the spread of disease, and protect property values for White Baltimoreans. In 1923, the mayor of Lubbock, Texas, signed an ordinance that prevented Black residents from living outside the Southeast section of that city. Although they were subsequently ruled impermissible, these and many other land use policies throughout the country contributed to the racial segregation that characterizes our cities to this day.

As our nation grapples with the structures and systems that created and perpetuate racial inequity, the role played by zoning and other forms of land use control has come under increased scrutiny, and many communities are looking for ways to reform those controls to promote more equitable development. Oregon has eliminated single family-only zoning for much of the state. Boston has incorporated explicit fair housing requirements into certain types of development. Other communities are exploring various potential changes to their zoning codes to expand the range of housing options that can be built in different neighborhoods.

In this session, we will hear from fair housing experts who have been on the front lines of these efforts and learn how to evaluate the fair housing implications of these different approaches to land use reform.

Moderator:

- **Thomas Silverstein**, Associate Director, Fair Housing & Community Development Project, Lawyers' Committee for Civil Rights Under Law

Featuring:

- **Fionnuala Darby-Hudgens**, Director of Operations, Connecticut Fair Housing Center
- **Lydia Edwards**, City Councilor, Boston, Massachusetts
- **Allan Lazo**, Executive Director, Fair Housing Council of Oregon

2:45 pm – 2:55 pm **Poet**

2:55 pm – 3:15 pm **Break**

3:15 pm – 5:10 pm

New Approaches to Closing the Racial Homeownership Gap

In the U.S, the racial wealth gap is enormous. At \$142,500 and \$165,500, respectively, the average wealth of Black and Hispanic families is 14 percent and 17 percent of the average wealth of White families (\$983,400). This explains much of the substantial racial homeownership gap, which is both wide and long-standing. In fact, the gap in the homeownership rate of White and Black households—a difference of more than 30 percentage points—is growing. For decades, housing programs have tried to close the homeownership gap using income-based targeting. The persistence of the racial homeownership gap is a clear indication that this approach has not been successful.

New programs and proposals are being developed that take a different approach. Some are targeting down payment assistance to “first generation” borrowers, recognizing that borrowers of color are less likely to have intergenerational wealth—financial assistance from their parents—to help with the down payment on a house. Others are borrowing a concept that has been used in the small business world for decades and targeting down payment or other housing assistance to socially and economically disadvantaged people. They use a rebuttable presumption that African American, Latinx, Asian American and Native American households are socially and economically disadvantaged, having experienced prejudice and cultural bias because of their racial or ethnic identity and without regard to their individual qualities.

In this session, we will dig into the concepts, structures, and research that shapes these new programs and learn how well they are working. We will also learn about the legal parameters that must be considered to design programs that can withstand legal scrutiny.

Moderator:

- **TBD**

Featuring:

- **Nikitra Bailey**, Senior Vice President of Public Policy, National Fair Housing Alliance
- **Symone Crawford**, Director of STASH and Homeownership Operations, Massachusetts Affordable Housing Alliance
- **Janneke Ratcliffe**, Associate Vice President, Research and Policy, Urban Institute
- **Glenn Schlactus**, Partner, Relman Colfax PLLC

5:10 pm – 5:15 pm

Closing Remarks: **Lisa Rice**, President and CEO, National Fair Housing Alliance