



# Homeownership in Assessments of Fair Housing

## Examining the Use of Homeownership-Promoting Strategies in Local Assessments of Fair Housing

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Across the United States, Black and Latinx families are far less likely to own their residences than white families—and the gap has increased over the past few decades. The 1968 Fair Housing Act requires the federal government to affirmatively further fair housing (AFFH), with the goal of ending discrimination and achieving equitable access to housing—including homeownership. With little accountability and few tools to further fair housing, however, the racial homeownership gap has remained largely unchanged. In 2015, the US Department of Housing and Urban Development (HUD) introduced a promising rule that requires jurisdictions receiving federal housing funds to develop Assessments of Fair Housing (AFHs) to document existing inequities in housing (e.g., racial segregation, disparities in access to opportunity for members of populations that have historically faced discrimination), outline goals to reduce them, develop strategies to address them, and ensure links between those goals and strategies with local consolidated plans and housing plans. HUD's guidance for AFH development was open ended: jurisdictions were not mandated to set any specific goals, and there was no requirement that access to homeownership be prioritized.

In this brief, we explore how AFHs that were written before the 2018 suspension of HUD's rule incorporate homeownership strategies that further fair housing. We consider the degree to which jurisdictions identified access to homeownership as a barrier to be addressed; how frequently increased homeownership for members of protected classes was mentioned as a goal; what types of

goals were pursued; and whether those goals are being actively implemented. We specifically explore whether jurisdictions designed homeownership-building strategies with access to opportunity in mind. In addition, we explore whether they intended such strategies to support mobility for families to move into high-opportunity neighborhoods or to promote place-based investments (including through homeownership assistance) in low-opportunity neighborhoods, where families who are members of protected classes are more common. Our methods include document analysis of the AFH goals of 40 cities and counties, as well as five case studies on goal implementation.

We find that 33 of the 40 jurisdictions' AFHs identified homeownership as a key fair housing strategy. Using a typology that we developed to categorize and assess the frequency with which jurisdictions used different homeownership promotion approaches, we find that jurisdictions were primarily focused on building individuals' capacity to become homebuyers (what we call "individual access" measures) and that relatively few jurisdictions were focused on fair housing enforcement related to homeownership (what we call "antidiscrimination" measures). Many of the jurisdictions focused on boosting homeownership for low- and moderate-income households rather than specifically for members of protected classes. Few communities linked homeownership strategies with access to opportunity goals; those that did promoted both mobility and place-based neighborhood improvement strategies. Our case study analysis of five jurisdictions' efforts to achieve their AFH goals shows varied results. The combination of the rule's 2018 suspension and the COVID-19 pandemic likely stymied progress. HUD should more proactively support jurisdictions' goal-making process and promote homeownership growth strategies that are proportional to need, while holding cities and counties accountable for achieving the goals they set out in their AFHs.

Homeownership is one mechanism by which communities in the United States can expand equitable access to housing for everyone. Homeownership can play an important role in improving financial security among families of all incomes (Loftin 2021). Homeownership can reduce overall housing costs, and—under the right conditions—even stabilize them over time so families are not exposed to volatile increases in living expenses, as frequently occurs for renters. In so doing, homeownership can allow many Americans to build wealth.

However, the benefits of homeownership are not distributed equitably across the United States; certain groups of people face considerable discrimination that impedes their ability to own and maintain a home. Since at least the 1960s, homeownership levels among white families in the United States have been a minimum of 20 percentage points higher than those among Black and Latinx families.<sup>1</sup> During the past decade, the homeownership gap between white and Black families has actually expanded because of a variety of economic and societal conditions including parental wealth, information networks, and racism (Choi et al. 2019). In an extreme case, in the Minnesota Twin Cities, the white-Black homeownership gap has reached 50 percentage points; white families are more than three times as likely to own the home they live in as their Black peers (Freemark, Noble, and Su 2021). High rates of subprime lending followed by foreclosure among Black and Brown Americans brought on by the Great Recession are a reminder that even if households of color purchase a home, the financing

tools of homeownership can be discriminatory, and homeownership itself is especially hard to maintain and to benefit from among protected classes (Goodman and Mayer 2018; Massey and Rugh 2018).

Homeownership also can offer a path toward increasing access to opportunity areas, especially for people of color.<sup>2</sup> Owning a home in a high-opportunity neighborhood—one with well-funded schools, access to quality employment options, and the availability of other public and private services—can improve life outcomes for young people and reduce exposure to crime and other stressors for adults (Chetty, Hendren, and Katz 2016; Herbert, Rieger, and Spader 2018). Providing assistance that allows people to move to opportunity areas—typically referred to as “mobility” efforts—could be an effective way to increase equity. But too often, access to housing in the neighborhoods with the highest levels of opportunity is challenging for people who, because of a demographic characteristic they share, are less likely to have access to adequate financing tools, continue to face discrimination, or do not have the capital or incomes to afford housing.

Even in otherwise low-opportunity neighborhoods, homeownership can be a tool to enhance neighborhood stability, safety, and involvement in local democratic institutions—all key to a higher quality of life (Greif 2015; Rohe, Van Zandt, and McCarthy 2002). As such, place-based programs that increase investments or encourage homeownership in neighborhoods where historically marginalized people are more likely to live can also improve access to opportunity. Despite this, the majority of federal housing support in those areas has historically focused on renters, not homeowners (Acolin and Wachter 2017).

The federal government has a productive tool it can leverage to advance the goal of fair housing, though that tool has undergone significant changes during the past five years and still has room for improvement. The 1968 Fair Housing Act prohibited discrimination in housing because of race, color, national origin, religion, sex, familial status, and disability (these are referred to as protected groups).<sup>3</sup> In an effort to better reach the act’s goals of increasing equity of access to housing, HUD introduced a rule in 2015 that required jurisdictions receiving funding from the department to submit AFHs. AFH guidelines required jurisdictions to examine existing patterns of housing discrimination as well as the ability of people protected under the act to access housing opportunities (using standardized data provided by HUD), while developing a set of goals to affirmatively further fair housing within their jurisdiction, with technical assistance from HUD. In early 2018, the requirement for jurisdictions to submit AFHs was dropped (O’Regan and Zimmerman 2019). However, in 2021, HUD promised to recommit to the mandate’s goals,<sup>4</sup> though the precise scope and form of AFFH implementation remains under development. HUD has signaled that it expects to eventually promulgate a new rule incorporating key elements of the 2015 rule. This offers a renewed opportunity for thoughtful and proactive policy design—particularly as it relates to increasing homeownership, reducing discrimination in access to housing, closing the racial wealth and homeownership gaps, and expanding access to opportunity. To do so, we must study AFHs closely to ensure that future efforts to affirmatively further fair housing are successful and pay appropriate attention to homeownership elements.

The Urban Institute worked with the National Fair Housing Alliance (NFHA) as part of NFHA’s Keys Unlock Dreams initiative to develop a research plan designed to address NFHA’s goals of

expanding access to affordable and fair housing options, while helping to close the racial homeownership gap.<sup>5</sup> This brief is one element of that initiative; in it, we explore the following research questions:

1. What did jurisdictions identify as the key barriers to equitable homeownership access in their AFHs?
2. To what extent did jurisdictions incorporate goals to overcome barriers to equitable homeownership access, and develop appropriate metrics to measure outcomes—including access to opportunity—in their AFHs?
3. In what ways are jurisdictions currently acting on the equitable homeownership goals outlined in their AFHs?

We closely examined 40 publicly accessible AFHs accepted by HUD during the period when the 2015 rule was in effect (largely 2016 through 2017). We also explored the rollout of those plans in five case study cities and developed three primary conclusions:

- A majority of the jurisdictions we studied (33 of 40) identified homeownership as a major fair-housing issue and have catalogued barriers to homeownership across a diverse array of factors. Most cities that submitted AFHs incorporated strategies to build homeownership as a necessary complement to increasing the availability of fair housing.
- Among a variety of strategies, jurisdictions have largely focused on those related to increasing individuals' access to information and building new housing, with less of a focus on proactively identifying and eradicating discriminatory market practices that lead to racial homeownership gaps, among other fair-housing concerns. Homeowners, just as much as renters, need to be able to live in communities with high-quality public services and employment, but only a handful of jurisdictions directly link homeownership efforts with a goal of increasing access to opportunity. Jurisdictions tended to focus their AFHs on the goal of increasing access to homeownership for families with low and moderate incomes—rather than specifically for people who are members of protected classes.
- There has been mixed progress in connecting the homeownership-related goals in AFHs with actual implementation, in part because of the 2018 AFH rule suspension, but also because of the COVID-19 pandemic.

More work needs to be done to ensure that communities throughout the country can expand equitable access to homeownership. Guided by our typology, this effort should not only expand access to information among prospective homebuyers but also proactively enforce the right to fair and affordable homeownership and safe market practices to ensure that homeowners who are members of protected classes do not face the same vulnerabilities they experienced during the Great Recession. HUD has a role to play in encouraging jurisdictions to proactively establish homeownership-related goals that are responsive to local needs, while holding them accountable for achieving those goals.

# AFFH Goals for Homeownership: Decades in the Making

The 1968 US Fair Housing Act passed one week after the assassination of Martin Luther King, Jr. Responding to a broadly shared concern that the country had failed to meet the needs of all residents, particularly those who were Black, Congress intended to use the law to eradicate housing discrimination. It would do so, the act proscribed, by “prohibit[ing] discrimination by direct providers of housing”—meaning landlords, real estate companies, banks, insurance companies, and even municipalities. Still in effect today, the law restricts any such providers from limiting access to housing because of race, color, religion, sex, national origin, familial status, or disability.<sup>6</sup>

The law’s writers sought to expand opportunity and create a more equitable society, and the law has played an important role in reducing barriers for people of color to access housing in communities they can afford. But it has been largely ineffective in producing a more racially and economically integrated society (GAO 2010).<sup>7</sup> And other policies, such as the Community Reinvestment Act, have continued to underserve communities of color (Goodman et al. 2021). The obligations written into the 1968 law to affirmatively further fair housing were never defined statutorily (though courts have defined HUD’s AFFH obligations) and they were never applied beyond the programs of the US Department of Housing and Urban Development, even though the law requires all federal agencies and recipients of federal funds to affirmatively further fair housing in the context of programs related to housing and urban development.<sup>8</sup> Moreover, enforcement of the law has been sporadic at best.

During the late 1980s and 1990s, HUD and Congress attempted to enforce the Fair Housing Act by integrating it with community development funding procedures, such as the mandate to create consolidated plans, which require localities to use data to assess their affordable housing needs, market conditions, and community development needs to make informed and place-based decisions.<sup>9</sup> Jurisdictions applying to receive HUD funds, such as community development block grants, submit the consolidated plan every three to five years. HUD also requires jurisdictions to submit annual action plans and consolidated annual performance and evaluation reports (CAPERs) that assess the degree to which they are meeting their consolidated plan’s goals.<sup>10</sup>

In 1988, and then again in 1995, HUD issued regulations stating that community development block grant recipients would be considered in compliance with their obligations to affirmatively further fair housing if recipients’ consolidated plans included a “fair housing” section showing they were conducting an analysis of impediments to fair housing choice (AI), taking actions to overcome the effects of those impediments, and maintaining records of the analysis and actions.<sup>11</sup> But the fair-housing sections of the consolidated plans and the AIs were rarely reviewed or critiqued by HUD and they were rarely included in CAPERs. According to Steil and Kelly (2019a, 737) there were “essentially no consequences for incomplete, inadequate, or nonexistent analyses.” HUD also did not require a formal link between the consolidated plans and the AIs. As a result, recent government studies of the effectiveness of AIs showed that the documents produced were out of date, cursory, and incomplete, and that they lacked measurable objectives (GAO 2010; HUD 2009). In other words, enforcement of the act’s AFFH goals during this period was ineffectual.

Interested in generating increased racial equity, the Obama administration began developing regulations to improve the enforcement of the AFFH goal. The administration finalized a new AFFH rule in 2015 that required jurisdictions to assess, create a plan for, and demonstrate progress in addressing segregation, discrimination, and inequality in their communities, including in terms of disparities in access to opportunity. Jurisdictions were to develop Assessments of Fair Housing (HUD 2017), which replaced AIs and were to be explicitly linked to the comprehensive plans also submitted to HUD (see box 1 for a comparison of these two document types).<sup>12</sup> AFHs were to be explicitly focused on fair housing to a degree that was not mandated in AIs. This policy was designed to ensure that the priorities identified in AFHs were integrated into each jurisdiction's planned future expenditures on housing and community development activities, funded by all sources of revenue. In association with the AFH process, HUD committed to conducting more detailed review, paired with technical assistance, to improve communities' ability to achieve the AFFH goal (Steil and Kelly 2019a, 2019b).

HUD provided publicly available data sources and tools, public engagement requirements, and standards for specific and measurable goals and actions tied to future planning in association with the rule. The agency provided an online mapping tool (referred to as AFFH-T)<sup>13</sup> for jurisdictional use to populate AFHs with data, including key information related to access to opportunity, such as school performance levels, transportation access, segregation levels, labor market data, and environmental health.<sup>14</sup> In our review of accepted AFHs (details follow), we found that HUD's data tool was the primary source of information used to inform local goals and strategies. Few jurisdictions mentioned locally sourced data, and only one community—Lake County, Ohio—reported using Home Mortgage Disclosure Act (HMDA) data, which provides annual fair housing lending reports. Three jurisdictions, however, committed to improved data collection and monitoring of homeownership trends: Burlington, Vermont; Mobile, Alabama; and Santa Fe, New Mexico.

The AFH tool distributed by HUD for local government use primarily focused on renters, but it did require a high-level examination of housing tenure patterns throughout communities. It also asked jurisdictions to identify their local shares of owner-occupied housing units, whether those units were in segregated and high-poverty communities, and whether such conditions were changing over time. And it asked jurisdictions to describe differences in homeownership by race. Much of the analyses were framed in relation to the agency's goal of remediating disparities in access to opportunity. Even so, the tool only required jurisdictions to establish a minimum of one goal and strategy, and it did not require that jurisdictions develop strategies to *address* homeownership deficiencies, specifically. The AFHs were meant to reflect local priorities, not federal ones.

The AFH requirement was suspended from 2018 to 2021 under the Trump administration, which asserted that too few jurisdictions could meet the requirements and that enforcement responsibilities were unsustainably burdensome for HUD. Although the Biden administration provisionally reintroduced the rule, currently HUD grantees are not yet required to submit AFHs for review (Gramlich 2020).<sup>15</sup>

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## BOX 1

### Comparing Assessments of Fair Housing with Analysis of Impediments to Fair Housing

The AI approach to aid implementation of the Fair Housing Act, used prior to the 2015 AFFH framework, lacked clear and enforceable metrics for local use and did not provide a clear path for feedback from HUD. The new AFH reporting tool, on the other hand, was intended to guide local engagement more rigorously across five topic areas related to the AFFH mandate:

- demographic analysis
- analyses of segregation, racially or ethnically concentrated areas of poverty, disparate access to opportunity, and disproportionate housing needs
- analysis of publicly financed housing
- analysis of accessibility for disabled households
- current enforcement resources and capacity in fair housing efforts

Despite this broad topical scope, the AFH template offered a more focused approach to AFFH goal making than the AI did. The 2015 regulation encouraged jurisdictions to move beyond just documenting housing disparities—it encouraged jurisdictions to issue time-bound solutions and metrics. The tool also did not prescribe a rigid lens to fair-housing solutions—either mobility- or place-based (both promoted by HUD)—but instead encouraged local actors to think more creatively and holistically about the barriers to, and opportunities for, inclusive housing in their communities. Steil and Kelly (2019a) have characterized this approach as a kind of “meta-regulation,” a system that unites federal mandate and oversight with possibilities for local creativity and investment in decisionmaking.

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### The AFH Goal-Making Process and Homeownership

We conducted a detailed review of scholarship to identify previous research on the role that homeownership might play in advancing the AFFH goal. But literature in this specific area is limited at best. Scholars have described the costs and benefits of the 2015 rule (Bostic and McFarlane 2013); the degree to which the rule is enforced (Steil and Kelly 2019a); the need for—and promise of—the rule in reducing racial wealth and homeownership gaps and ending segregation (Menendian 2017; Reid 2021; Waldeck and Godsil 2021); ideas for expanding the application of the rule (Ramsey-Musolf 2017; Wilson 2015); and recommendations for further amendments to the rule (Abraham 2021; Furth and Hamilton 2018). These researchers have examined the intent, promise, or text of the rule. But they have provided little insight into its effects, including the content of jurisdictions’ AFHs or the actions taken by jurisdictions as a result of the AFH process. A few examples stand as exceptions in analyzing the AFH process in individual cities. For example, researchers used data obtained through the public engagement process required by the AFH to explore fair housing topics of interest such as gentrification in Boston (Jennings 2021) as well as discrimination experienced by people in Philadelphia who are Asian and Latinx (Reina and Aiken 2021).

Only one article takes a cross-sectional approach to analyzing AFH goals and plans across jurisdictions. Steil and Kelly (2019b) assessed AFH plans submitted by localities between 2016 and

2017 to describe the characteristics and quality of those goals relative to those in previous AIs from the same communities. Their analysis focuses on how the quality of the plans (e.g., whether they are specific, measurable, actionable, realistic, and time bound) varies relative to municipal capacity and the goal topics. Although their paper includes homeownership as a topic that goals might address, it does not detail or categorize homeownership goals in AFHs or examine their implementation outcomes.

In summary, there is a knowledge gap in the types of barriers to homeownership identified by communities, how communities have integrated responses to those barriers as goals and metrics in their AFHs, and the ways they are acting on those proposals. Our research seeks to address these issues.

## Data and Methods

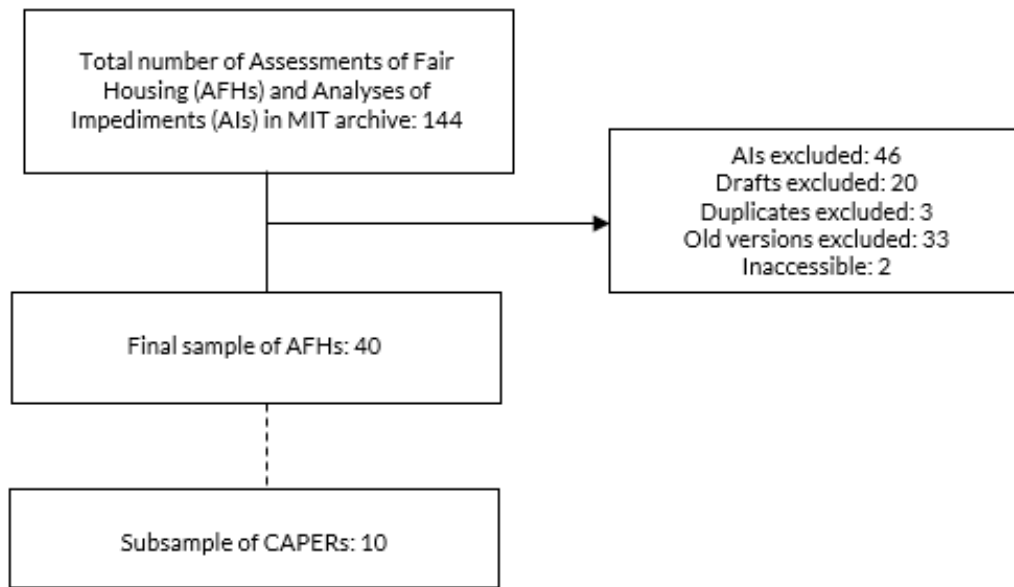
Our analysis relies on publicly available data on local responses to the AFFH requirement. Our goal in data collection was to understand how plans incorporate homeownership strategies as key goals, and then to measure the degree to which communities are following through on those goals with actionable policies. An evaluation of plans can inform future efforts to respond to the national mandate to affirmatively further fair housing by helping communities nationwide identify what other jurisdictions have done.

We downloaded plans from an online archive collected by researchers at the Massachusetts Institute of Technology of AIs and AFHs submitted by jurisdictions nationwide.<sup>16</sup> The archive houses 144 AFHs and AIs, each logged at varying stages of review or completion before the suspension of the 2015 rule in 2018. The plans were submitted between 2016 and 2018. The AFHs from the archive constitute the sample of AFHs and AIs we evaluate.<sup>17</sup> We are unaware of other plans submitted for consideration to HUD during this period, but it is possible others exist. Nevertheless, this is the largest directory of plans we could identify.

We restricted our scan to AFHs because they reflect responses to the 2015 rule, rather than the less-detailed AIs mandated under previous requirements. The database provided access to 20 draft AFHs for jurisdictions that had not yet had plans accepted by HUD by the time the rule was suspended. We reviewed those drafts but ultimately chose to focus on final, accepted AFHs to best reflect the impact of the 2015 rule. The final sample contained 40 final AFHs (figure 1).



**FIGURE 1**  
**AFH/AI Exclusion Criteria**



**Source:** The authors, based on Reed Jordan, Nicholas Kelly, Justin Steil, and Maia Woluchem, “[Assessments of Fair Housing by State](#),” Massachusetts Institute of Technology, accessed May 18, 2022.

**Note:** CAPERs = consolidated annual performance and evaluation reports.

To conduct our AFH review, we first collated basic information from each document into a spreadsheet. We identified baseline data about the document’s submission date, review status, and other relevant reference data.

We then conducted a document review of the planning matrix incorporated into each AFH. The matrix is featured in the HUD-provided AFH template’s section VI, “Fair Housing Goals and Priorities,” which asks jurisdictions to rank each AFFH goal and specify any relevant barriers as well as metrics and timelines for implementation. We used an inductive method in reviewing the full plans on the basis of those findings. First, we documented how frequently homeownership goals were mentioned as relevant to affirmatively further fair housing in jurisdictions’ AFH plans. Second, we classified the reasons jurisdictions cited as a basis for including homeownership strategies to affirmatively further fair housing into a typology. We specifically identified the degree to which homeownership strategies were integrated with efforts to increase access to opportunity. Third, we developed a typology of measures jurisdictions used in their AFHs to promote homeownership. Fourth, we documented the frequency that those measures were used by jurisdictions with AFH plans.

Homeownership goals are meaningful only to the extent that they are data-driven and translate into well-defined programmatic actions and outcomes. As such, we also examined the longer-term implementation of AFH goals across the parallel sample of CAPERs, which documents progress to date on a jurisdiction’s implementation of AFFH goals. We selected five jurisdictions among those with

accepted AFH plans—targeting our sampling to identify communities with AFHs that had detailed metrics and timelines for executing their homeownership goals—and reviewed their CAPERs. The jurisdictions selected were Burlington, Vermont; Chester County, Pennsylvania; Long Beach, California; Rogers, Arkansas; and Wilmington, North Carolina. For each community, we conducted an online search to identify and analyze the first post-AFH CAPER and the most recently available CAPER (thus, two CAPERs per community). From these documents, we extracted progress to date on the homeownership goals originally documented in the AFH. We review findings from these approaches in the following sections.

Our research brings renewed attention to homeownership as a strategy to affirmatively further fair housing in US communities, offering the first detailed typology of homeownership mechanisms developed by jurisdictions. That said, we acknowledge several limitations in our approach. Though we sought to examine all AFHs submitted to HUD, it is possible that additional reports were submitted by jurisdictions. As such, we cannot confirm that our research describes the full universe of such documents. In addition, the typologies of homeownership strategies that form the core of our findings represent just one approach to exploring the AFH documents. Others may find that developing their own typologies may help them to better understand the data.

## Findings

### Homeownership Is a Priority in Most AFHs, but the Identification of Homeownership Barriers Varies Considerably

We began our review of the plans by identifying how frequently jurisdictions submitting AFHs mentioned homeownership as an issue worth addressing to affirmatively further fair housing (as noted, there was no requirement from HUD that homeownership be included as a barrier or strategy in plans during the period we studied, though jurisdictions were asked to examine differences in the share of households by race that owned their homes). Across the total sample of 40 plans, 83 percent (33 plans) made explicit mention of at least one homeownership-related goal or metric in their planning matrix (table 1). This suggests that homeownership is indeed a recognized concern for jurisdictions nationwide (Steil and Kelley [2019b] make a similar conclusion).<sup>18</sup>

TABLE 1  
Mentions of Homeownership Priorities or Metrics in AFHs

Jurisdiction	Explicit homeownership priorities/metrics	None
Albuquerque and Rio Rancho, NM	X	
Apple Valley and Victorville, CA	X	
Bellingham, WA		X
Burlington, VT	X	
Cathedral City, CA		X
Chester County, PA	X	

<b>Jurisdiction</b>	<b>Explicit homeownership priorities/metrics</b>	<b>None</b>
City of New Orleans and Housing Authority of New Orleans, LA	X	
City of Philadelphia and Philadelphia Housing Authority, PA	X	
Clackamas County, OR		X
Dauphin, PA		X
El Paso County, CA		X
Hamilton City, OH		X
Harrisonburg, VA	X	
Horry County, SC	X	
Ithaca, NY	X	
Jefferson Parish, LA	X	
Jonesboro, AR	X	
Kansas City, Kansas/Missouri Region, MO	X	
Lake County, IN	X	
Lake County, OH	X	
Lawrence, KS	X	
Lewisville, TX	X	
Long Beach, CA	X	
Manatee County, FL	X	
Mobile, AL	X	
New York, NY	X	
North Texas Region, TX	X	
Paramount, CA		X
Pomona, CA	X	
Richland County, SC	X	
Rogers, AR	X	
San Mateo County, CA	X	
Santa Fe, NM	X	
Savannah, GA	X	
Seattle, WA	X	
Somerville, MA	X	
Springdale, AR	X	
Washtenaw County, MI	X	
Wilmington, NC	X	
Winston Salem, NC	X	

**Source:** Data compiled by authors.

We classified the barriers to homeownership mentioned in the jurisdictions' AFHs to better understand how the jurisdictions wanted to address homeownership. We began by noting all the barriers described within each of the plans, then we developed a classification scheme that fully encompassed them through a series of internal deliberations among members of our research team. Most municipalities identified barriers that fit within at least two of the classifications we identified (table 2).

TABLE 2

**Barriers to Homeownership**

Classification	Description
Fair housing <sup>a</sup>	<ul style="list-style-type: none"> <li>■ Lack of local private/public fair housing outreach and enforcement</li> <li>■ Lending discrimination, private discrimination</li> <li>■ Steering in real estate</li> <li>■ Lack of resources for fair housing agencies and organizations</li> <li>■ High mortgage denial rates for racial and ethnic minorities</li> <li>■ Segregation, R/ECAP</li> </ul>
Education and awareness	<ul style="list-style-type: none"> <li>■ Citizens lack understanding of the path to homeownership and are unaware of fair-housing protections</li> <li>■ Lack of knowledge about low- to moderate-income and affordable housing</li> <li>■ Quality of affordable housing information programs</li> <li>■ Community opposition</li> <li>■ Lack of meaningful access for individuals with limited English proficiency</li> </ul>
Geography	<ul style="list-style-type: none"> <li>■ Severe shortage of affordable/decent housing in segregated and nonsegregated areas</li> <li>■ Lack of regional coordination</li> <li>■ Availability, type, and frequency of public transportation options</li> <li>■ Lack of affordable housing near public transit</li> <li>■ Disconnect in where housing and services are located</li> <li>■ Location and type of affordable housing</li> <li>■ Prevalence of single-family housing in the housing stock</li> <li>■ Local policies that limit group homes</li> </ul>
Housing supply	<ul style="list-style-type: none"> <li>■ Limited supply of affordable housing</li> <li>■ Displacement of residents due to economic pressures</li> <li>■ Loss of affordable housing</li> <li>■ Lack of access to opportunity due to high housing costs</li> <li>■ Availability of affordable and accessible units in range of sizes</li> <li>■ Land use and zoning laws; siting selection policies, practices, and decisions</li> <li>■ Lot and building size requirements that exclude people who cannot afford above median-value homeownership</li> </ul>
Affordability: individual-level factors	<ul style="list-style-type: none"> <li>■ Potential homebuyers turned down for lack of collateral for down payments, debt-to-income ratio, and incomplete applications</li> <li>■ Lack of educational/employment supports for low-income residents</li> <li>■ Inadequate access to financial services</li> <li>■ Lack of credit record (credit invisibility)</li> <li>■ Inadequate jobs access</li> <li>■ Low incomes</li> </ul>
Accessibility	<ul style="list-style-type: none"> <li>■ Lack of assistance for housing accessibility modifications</li> <li>■ Lack of affordable, accessible housing for people with disabilities</li> <li>■ Housing in rural areas developed without visitable or accessible features due to limited development in rural areas and when housing was developed</li> <li>■ Failure to make reasonable accommodation</li> <li>■ Housing built when split levels, stairs, and small hallways were common</li> <li>■ State or local laws, policies, or practices that discourage individuals with disabilities from being placed in or living in apartments, family homes, and other integrated living settings</li> <li>■ Lack of affordable, integrated housing for individuals who need supportive services</li> <li>■ Lack of affordable in-home or community-based support services</li> </ul>
Community disinvestment	<ul style="list-style-type: none"> <li>■ Deteriorated and abandoned properties; very old housing stock</li> <li>■ Deferred maintenance challenges for aging housing</li> <li>■ Lack of public and/or private investments in specific neighborhoods</li> <li>■ Lack of community revitalization strategies</li> </ul>

Source: Data compiled by authors.

Notes: R/ECAP = racially or ethnically concentrated areas of poverty.

<sup>a</sup> Many of the barriers noted in the other categories, such as lack of credit, local policies that limit group homes, and lack of access for individuals with limited English proficiency, could also be reasonably described as fair housing issues.

Our review of barriers illustrates the broad scope of challenges that jurisdictions across the United States believe prospective homebuyers face. Many jurisdictions pointedly mentioned the large gap in homeownership rates between people of different races, and indeed, HUD raised this issue as worth addressing in the AFH tool. For example, the AFH of Santa Fe, New Mexico, noted that white and Latinx families had similar homeownership rates but that Black and Native American households were much less likely to own their homes. The AFH of New Orleans, Louisiana, emphasized racial segregation across the community, showing that neighborhoods with large shares of Black residents were more likely to have higher rates of renters. And the AFH of Somerville, Massachusetts, had a table comparing homeownership rates by race in the city and surrounding region—a technique that many jurisdictions used to show the broad scope of inequitable access to homeownership by race (the table could be automatically generated through the AFFH-T system). And many of the jurisdictions mentioned specific reasons why they believed such disparities existed (many reasons are noted in table 2), such as lack of access to down-payment assistance.

The review of barriers offers a multidimensional lens to examining questions of homeownership access at the individual and community level. These categories speak to challenges that are both collective (such as public opposition to housing production) and individual (such as poor credit) in nature. The scope of challenges that jurisdictions have identified raises questions about how they chose to address those issues in the plans with strategies.

## Jurisdictions Plan a Diverse Array of Strategies to Build Homeownership

The broad attention to homeownership among jurisdictions submitting AFHs suggests that this issue is top of mind for many local policymakers. In this section, we explore the strategies that jurisdictions propose to overcome barriers to homeownership—and to expand it.

As with the barriers classification, we used document review to classify the strategies that jurisdictions have promoted to advance homeownership. Our analysis of the AFH goals led us to develop a typology of four homeownership mechanisms that capture the diversity of approaches and intended outcomes across each community's homeownership goals:

- **Antidiscrimination**, which refers to those that are aimed at fair-housing enforcement, education, and outreach.
- **Individual access**, which refers to those that are aimed at individual capacity building and direct financial assistance.
- **Retention**, which refers to those that are aimed at preserving homeownership through tactics like foreclosure relief and eviction prevention.
- **Development**, which refers to those that are aimed at expanding new development of homeowner units or rehabilitating the existing inventory of homeowner units.

The subgoals within these categories straddle a wide spectrum, from individual-level assistance and capacity building to community-level housing production and fair-housing outreach. Table 3 provides a description of the types of measures we classified into each broad grouping.

**TABLE 3**  
**Homeownership Promotion Measures in AFH Goal Making**

Typology	Description
Antidiscrimination measures	<ul style="list-style-type: none"> <li>Fair housing outreach/education: fair housing counseling, predatory loan awareness</li> <li>Watchdog efforts: proactive monitoring of predatory lending or other discriminatory real estate practices</li> <li>Enforcement: conducting matched-pair testing or investigating discrimination</li> </ul>
Individual access measures	<ul style="list-style-type: none"> <li>Capacity building: training in financial literacy/credit score improvement, first-time homebuyer workshops</li> <li>Direct financial assistance: down payment/closing cost support, silent second loans, mortgage support</li> </ul>
Retention measures	<ul style="list-style-type: none"> <li>Foreclosure relief: direct assistance or one-on-one coaching aimed at preserving owner-occupancy for households at risk of foreclosure</li> <li>Eviction prevention for low-income homeowners and other anti-displacement strategies</li> <li>Accessibility modifications to retain senior or disabled owner-occupants (This measure could also be classified as an antidiscrimination measure, as age and disability are protected classes.)</li> </ul>
Development measures	<ul style="list-style-type: none"> <li>Housing production: affordable unit construction for prospective homebuyers</li> <li>Neighborhood revitalization and rehabilitation projects</li> </ul>

Source: Data compiled by authors.

How did municipalities specify these types of measures with actual strategies in their plans? Antidiscrimination measures appeared frequently across the AFHs in our sample, but not all AFHs made explicit mention of homebuyer-related discrimination (e.g., predatory lending, racial steering of prospective buyers, predatory home loans for buyers of color, or sellers being unwilling to accept bids from buyers using Federal Housing Administration financing). The AFH of Pomona, California, which received technical assistance and comments from HUD, offers an archetypal example of an antidiscrimination measure aimed at fair-housing violations in the home sales market. The city committed to improving “fair housing conditions by expanding education and outreach activities, and by implementing strategies to investigate complaints and enforcement procedures.”<sup>19</sup> To operationalize this goal, Pomona officials proposed conducting 10 matched-pair fair housing investigations across both rental and sale listings, as well as providing general outreach to the real estate community regarding discriminatory language in the rental or sale of units.

Individual access measures featured heavily among homeownership-related goals and metrics in our sample, appearing 39 times among accepted AFHs—either alone or in combination with other antidiscrimination, retention, and development measures. Individual access measures tend to ground homeownership strategies in metrics of individual opportunity, such as financial literacy training and direct assistance to prospective homebuyers. For instance, in its 2017 AFH, Richland County, South

Carolina, aimed to broaden access to homeownership by providing literacy classes to 2,500 residents for five years. The classes would feature a combined curriculum of credit counseling and general homebuyer education. Seven jurisdictions (Fort Worth, Texas; Lawrence, Kansas; Lincoln, Nebraska; Memphis, Tennessee; Mobile, Alabama; New York, New York; and San Mateo County, California) specifically mentioned down payment assistance as a key goal to respond to inadequate access to homeownership (though they did not focus on buyers of color; language focused on first-time homebuyers and households with low incomes).

Retention measures directed at preserving owner-occupancy were pursued by jurisdictions nationwide through a blend of eviction prevention and new accessibility modifications in formats designed to accommodate seniors or homeowners with a disability. Officials in Philadelphia, Pennsylvania, for example, focused their retention strategies on foreclosure relief to struggling homeowners, with the aim of expanding the number of homeowners saved from mortgage foreclosure, unfairly designed reverse mortgages, and tax foreclosure.

Housing development measures, finally, spanned both rehabilitation projects and new construction of homeowner units. These measures were also widely proposed across AFHs. Appearing 36 times across our sample, development measures highlight a deep local awareness of the connections between the affordable housing shortage and limited ability of low- and moderate-income families, who are disproportionately families of color, to move into homeownership. Jonesboro, Arkansas, for instance, sought to address this challenge through the goal of developing a land bank or land trust. This action would, the AFH notes, “make homes more affordable for low-wealth families, help eliminate slums and blight, and reverse the trend of deteriorating property in low-income areas by making two low-income homes a year available” to prospective homebuyers.<sup>20</sup>

Beyond generating these categories of goal-making measures, we documented the extent to which each jurisdiction proposed explicit homeownership goals in its AFH across the four measures (table 4). We used this framework to better understand the full scope—and in some cases, the absence—of AFFH strategies aimed at broadening and preserving access to homeownership.

**TABLE 4**  
**Homeownership Mechanisms by AFH Submission Status**

Mechanism	Number of AFHs
Individual access	22 (55%)
Development	21 (53%)
Antidiscrimination	15 (38%)
Retention	16 (40%)
None	7 (18%)

**Source:** Authors' analysis.

**Note:** Many jurisdictions included homeownership mechanisms meeting multiple goal types; as such, they do not sum to the total number of plans.

Jurisdictions appear to have favored some fair-housing homeownership measures over others. The most popular strategies were individual access measures and development measures, with relatively fewer municipalities proposing antidiscrimination measures and retention measures. Future research should explore why the measures are distributed as such. Our preliminary hypothesis is that the individual access and development measures are more popular because they are more readily supported by existing private-market forces than the other two measures. They also promise the benefit of increasing the number of property-tax-paying homeowners rather than just preventing harm, which is—from a behavioral economics standpoint—less attractive (Kahneman 2011). Another possibility may be the existence of a local fair-housing group or housing counseling organization within a jurisdiction; this local infrastructure may be necessary to carry out certain potential strategies.

Although antidiscrimination measures aimed at proactive enforcement appeared less frequently across AFHs compared with individual access and development measures, a majority of the AFHs we analyzed (73 percent) directly incorporated mentions of fair housing–related goals and metrics in their planning around homeownership. Distinct from strategies grounded in general housing affordability, these measures highlighted the impact of homeownership goals on particular protected classes. For example, 10 localities proposed accessibility improvements for senior and disabled homeowners, who may be especially vulnerable to displacement or substandard housing.

Another three communities—Chester County, Pennsylvania; Horry County, South Carolina; and Jefferson Parish, Louisiana— emphasized increased housing opportunity in racially or ethnically concentrated areas of poverty, addressing the endemic impact of state-sanctioned segregation and predatory lending on fair housing options for buyers of color. Significantly, however, none of the AFHs included explicit mentions of extending down-payment assistance to buyers of color. Instead, they targeted first-time homebuyers and low-income households more generally.

In addition to analyzing the frequency of goal types across AFHs, the goal combinations indicate patterns in what jurisdictions considered complementary approaches. Jurisdictions rarely proposed retention or development goals on their own, which indicates that they perceived those measures as potentially inadequate to affirmatively further fair housing alone in most jurisdictions (table 5).

**TABLE 5**  
**Homeownership Mechanism Combinations**

Homeownership mechanism	Antidiscrimination	Individual access	Retention	Development
Alone	2	5	1	1
With antidiscrimination		10	7	9
With individual access	10		10	14
With retention	7	10		12
With development	9	14	12	

**Source:** Data compiled by the authors.

**Notes:** *N* = 40. Includes both accepted AFHs and those that had not yet been accepted. These two groups had similar characteristics in the data. Unlike table 4, table 5 captures multiple iterations of each measure in combination with the other three measures. Therefore, the overall counts are higher than those reported in table 4.



As noted in the frequency analysis, individual access and development are not only the most commonly used measures, but they are also the most frequently used in combination with one another—appearing 14 times. The next most common combination is development and retention—appearing 12 times. More research is necessary to understand jurisdictions’ understanding of the value of comprehensive combinations of homeownership mechanisms for disrupting systemic bias.

By examining the specifics of an individual city’s AFH, we can better understand how certain communities combine different homeownership-building mechanisms. For example, the 2016 AFH of New Orleans prescribed a broad suite of individual access, development, antidiscrimination, and retention measures to address homeownership. These measures included developing public awareness campaigns, promoting fair housing and pathways to homeownership for renters using vouchers, producing affordable housing, and directing financial assistance to prospective homebuyers through low-interest loans. Beyond these efforts to increase homeownership opportunity, the city also issued several combative measures to proactively monitor lending practices to prevent discrimination and to lead code enforcement.

The robust, multipronged planning of the city of New Orleans is an exceptional case in the wider field of AFHs. As noted, other AFHs tended to be siloed in their approach, which focused primarily on individual access measures. Although our research timeline did not allow us to identify the exact reasons for the city’s success in combining multiple measures, the New Orleans AFH likely benefited from high levels of technical assistance and nonprofit partnerships that blossomed in the area during the period when the AFH was being developed, including through support from the Greater New Orleans Fair Housing Action Center (now the Louisiana Fair Housing Action Center).

## **Building Access to Opportunity through Homeownership**

Access to opportunity—typically defined in the AFH context as a household’s proximity to schools, jobs, transit, and other public amenities—appeared as a general goal across many of the AFHs we studied. For the past several decades, many local, state, and federal policymakers have emphasized the potential of increasing access to opportunity for families to build wealth and increase educational achievement for children. Indeed, HUD’s AFH guidance and mapping tool included specific indicators related to access to opportunity. Access to opportunity is particularly important when considering homeownership because the benefits from homeownership are derived not just from the house asset itself, but equally or more so from the house’s location and what amenities are near it.

In theory, homeownership investments could support increased access to opportunity either by aiding families who are members of historically discriminated groups in buying homes in high-opportunity areas (a form of mobility-based investment, such as through the deployment of housing choice vouchers, or HCVs, for homeownership—though these are almost always only deployed for renters), or by improving the availability of amenities or by increasing homeownership in neighborhoods where families who are members of protected classes are more common (a form of place-based investment).

Broader mobility- and place-based goals for increasing access to opportunity were consistently featured in the AFHs we examined, but jurisdictions were much less likely to craft goals that linked the goal of building access to opportunity with homeownership specifically. Across our sample, just eight AFHs (20 percent) prescribed goals aimed at increased access to opportunity for prospective homebuyers or existing homeowners. In other words, there was rarely an acknowledgement that homeowners, too, need to be able to live in communities with high-quality public services and employment. Such connections were more readily made for renter households.

That said, several jurisdictions did make the link between homeownership and access to opportunity. Long Beach, California, associated its goal of increasing opportunity for HCV program participants by proposing an expansion of the HCV homeownership program. The city proposed leveraging additional funds through its First Time Homebuyer Assistance Program, as well as through external partners such as Habitat for Humanity, to increase homeownership. The initiative unites the HCV program's general goals of neighborhood mobility and opportunity with access to homeownership and wealth-building. Richland County, South Carolina, also proposed increasing its HCV homeownership program to support 25 families within five years, responding to its goal of creating "affordable housing opportunities in integrated and mixed income neighborhoods."<sup>21</sup> Philadelphia's AFH includes a similar proposal.

Other jurisdictions proposed accessibility measures to expand the availability of loans in high-opportunity areas. In Los Angeles, California, the city's AFH used the number of home loans distributed to families with low and moderate incomes in high-opportunity neighborhoods as a key metric for success. New York City's AFH includes a metric to extend the access of families with low incomes to "amenity-rich" neighborhoods. The city proposed to "expand the financial support provided by HPD's [the city's housing department] down payment assistance program, HomeFirst, to enable low-income New Yorkers to buy their first homes in more neighborhoods, including places that are now largely out of the reach because of high prices."<sup>22</sup> In Winston-Salem, North Carolina, the city's AFH promoted the construction of homes for homeownership in a neighborhood that "offer[s] greater access to opportunity."

Finally, some communities focused on ensuring that families with low and moderate incomes could continue to reside in areas with high levels of opportunity. The jurisdictions in the North Texas region (which submitted a collaborative AFH) proposed to "protect current homeowners . . . from rapidly rising valuation and taxes in gentrifying neighborhoods." And in Mobile, Alabama, the city proposed funding 10 rehabilitation projects of owned homes in "areas with higher access to opportunity."<sup>23</sup>

These examples point to some potential strategies to support families with low and moderate incomes in buying homes in neighborhoods with high access to opportunity, while aiding those who already live in such communities to be able to remain there. But jurisdictions rarely focused on the goal of improving quality of life in neighborhoods with high levels of low-income homeownership, a place-based strategy that could be a key component of the overall goal of increasing access to opportunity. Moreover, these references formed only a small component of any community's AFH,

and most AFHs made no connection between these concepts at all. More work is necessary to link the goal of building increased homeownership with access to opportunity in future AFH documents submitted by jurisdictions nationwide.

## **CAPERs Indicate Mixed Progress across AFH Goals with Some Lack of Follow-Through**

One of the core hypotheses behind the decision to shift from the previous AI system to AFHs was that a more intentional, honest assessment of barriers to fair housing, with accountability to set goals that were achievable and demonstrably relevant for affirmatively furthering fair housing, would lead to better results. To perform a limited assessment of how well that hypothesis played out for jurisdictions that submitted AFHs specifically with respect to their homeownership goals, we assessed the first CAPER and the most recently available CAPER for five jurisdictions that we had previously identified as having relatively robust homeownership AFH goals, and that represented a geographic and demographic diversity reflective of the nation as a whole: Burlington, Vermont; Chester County, Pennsylvania; Long Beach, California; Rogers, Arkansas; and Wilmington, North Carolina. For each CAPER, we identified the categories of AFH measures (table 3) to which the jurisdiction had responded.

Overall, we found that the five jurisdictions showed progress in efforts to execute their development and retention measures. They also documented individual access efforts through metrics of the number of hosted town halls and public meetings, plus published reports. The jurisdictions provided less information about the number of individual households assisted. Importantly, although the CAPERs had some relationship with each jurisdiction's AFH, goals and strategies changed over time. Moreover, those changes were not demonstrated to be proportional to overall jurisdictional needs, raising questions as to whether the changes were likely to resolve underlying barriers to affirmatively further fair housing. Finally, although jurisdictions focused on the goal of ensuring better access to affordable housing for families with low and moderate incomes, their approaches to expanding access to protected classes under the Fair Housing Act were less explicit.

Several CAPERs identified the challenges presented by the COVID-19 pandemic as explanations for why certain individual access and development targets had not been achieved as expected. Retention measures saw more progress, perhaps a response to the heavy nationwide emphasis on keeping people in their homes through the pandemic.

In the following section, we summarize our findings for the CAPERs of each jurisdiction, placed in the context of the AFH accepted by HUD.

### **BURLINGTON, VERMONT**

This small town of about 40,000 residents in northwest Vermont set a 2017–22 AFH goal of providing “housing resources to low-income renters, homeowners and [an] increase [in] homeownership opportunities.”<sup>24</sup> Under that goal, city staff defined 11 subgoal metrics, which we categorized into the typology explained earlier. We found no measures that could be appropriately classified as antidiscrimination.

- Individual access
  - » Encourage self-sufficiency and homeownership with public housing residents (three per year).
  - » Collect data on trends in homeownership (a 2018 goal, with no specific trends related to protected classes identified).
  - » Present findings to and discuss target goals with the Community Development and Neighborhood Revitalization committee, city council, and mayor (a 2019 goal).
  - » Create targets for increasing homeownership for “underrepresented minorities” in specific census tracts with low homeownership levels (a 2020 goal).
- Retention
  - » Provide emergency repairs and access modifications for low-income homeowners (five a year).
  - » Provide 16 owner-occupied units with lead remediation by 2020.
  - » Create new owner-occupied housing options for seniors through Homeshare Vermont (100 a year).
  - » Assist seniors and the disabled with housing options through Age Well (40 per year).
- Development
  - » Create new owner-occupied housing in Cambrian Rise (30 units, year undefined).
  - » Evaluate the impact of accessory dwelling units and the possibility of microhousing (a 2017 goal).
  - » Present the accessory dwelling unit and microhousing study results at the Community Development and Neighborhood Revitalization committee February 2018 meeting.

These goals are all specific, measurable, actionable, relevant, and time bound, and they are easily tracked in the city’s CAPERs. Five of the goals are one-off measures and related to policy reform, and six of the goals are bound to hard housing units or households. Most of the countable goals are related to retention and development, whereas the abstract policy reform goals are related to individual access.

Since the publication of the city’s AFH, Burlington’s Community and Economic Development Office worked closely with the Community Development and Neighborhood Revitalization committee, the mayor, and the city council to achieve racial equity–related housing goals that included homeownership. Although the city’s CAPERs do not describe progress for the goals listed in the AFH, they offer a narrative description of events and actions taken by the city that harmonize with those goals. For example, the city held a housing action plan summit that led to the council passing reforms that make it easier to build accessory dwelling units and to restore and increase funding for the city’s Housing Trust Fund. The mayor also announced a 2021 initiative to bolster homeownership among people of color. Results from these actions have not been documented yet, but they hold promise.

For the six countable metrics—emergency repairs for low- and moderate-income homeowners, increasing public housing resident homeownership, lead remediation, the creation of affordable housing units in the Cambrian Rise development, HomeShare Vermont services, and Age Well services—Burlington’s 2018 and 2020 CAPERs show some progress.

On some metrics, the city altered its goals over time to reflect its successes or to minimize its failures. For example, the city’s goal to help five homeowners with emergency repairs annually was not met in either CAPER year assessed (the city helped one homeowner in 2018 and four in 2020). The city revised this target downward, however, from five a year (25 total over the life of the AFH) to just two annually (10 total), so the CAPER shows the city as remaining on track. The city’s Age Well goal was never mentioned in the CAPERs we examined. These were already conservatively defined goals, indicating that the city did not prioritize the full implementation of its AFFH strategies.

And progress on some other metrics was definitively mixed. Burlington’s lead remediation goals shifted between the AFH and its CAPERs, rising to 62 total during the five years. The city had provided lead remediation to just 16 target households (ironically, this matched the city’s AFH-set goals). The document text cites the COVID-19 pandemic as a contributor to difficulties in achieving any of the targets. That said, the city exceeded its projected goals on other measures, such as the public housing resident homeownership program,<sup>25</sup> homeowner housing rehabilitation, the creation of the Cambrian Rise affordable units, and the HomeShare Vermont program service metrics. Surprisingly, the city’s 2020 CAPER includes an additional metric not mentioned in its AFH: direct financial assistance to 28 homebuyers, of which the city assisted 12 in 2020. But the city did not provide documentation as to whether those funds went toward fair housing ends.

#### CHESTER COUNTY, PENNSYLVANIA

In its 2017 AFH submission, Chester County—a suburban jurisdiction west of Philadelphia—committed to an expansion in affordable housing availability. The city would support the construction of 50 new homebuyer units and provide direct financial support to 50 first-time homebuyers. The county proposed that it would complete these actions within five years under the AFH, from 2018 to 2022. In its AFH, the county had also committed to creating a brochure on homeownership and mobility programs. But by the time the county produced a CAPER, it had refocused its effort toward educating new and current voucher holders about the possibility of living in opportunity areas and about the small-area fair-market rents program, both of which concern renters and, therefore, not possibilities for expanding homeownership.

According to the county’s 2020 CAPER, the jurisdiction has allocated significant funds to build new homeownership units in the region, including about \$1.3 million in 2018 County Community Revitalization Program funds to assist the construction of 40 new Habitat for Humanity affordable units in West Grove Borough. The county has also financed two new homeowner units at the Cambria Habitat for Humanity site in Coatesville. In addition, officials have committed \$400,000 under the Housing Partnership of Chester County’s Coatesville Development Project to “acquire, rehabilitate, and resell units to first-time homebuyers.”<sup>26</sup> These efforts suggest that there is momentum toward

achieving the AFFH goals the jurisdiction set in its AFH, and with this momentum the jurisdiction may be able to achieve its ambitions.

### ROGERS, ARKANSAS

Rogers is in the heart of northwest Arkansas, one of the fastest-growing communities in the United States. City leadership reflected on the need to ensure that that growth was broadly shared through individual access and combative measures to build homeownership. The city's 2017 AFH focused on issues related to financial literacy and fair housing, with the following key goals:

- By the end of 2018, request a fair housing community meeting that is facilitated by the Arkansas Fair Housing Commission.
- By the end of 2019, work with community partners to develop a plan to increase fair housing outreach and education and financial literacy education in the community.
- By the end of 2020, consider contracting for fair housing outreach and education and for the provision of credit counseling and financial literacy services to low-income residents and minorities, particularly Hispanic residents.

The city's reported progress on these homeownership goals appears to be quite limited—in part because of circumstances outside of the jurisdiction's control. According to its 2021 CAPER, the planned fair housing community meeting was delayed because of scheduling conflicts in 2018, leadership shifts in 2019, and the COVID-19 pandemic in 2020. The city notes that it will likely need to postpone the town hall until the next HUD-mandated consolidated plan reporting period, which will be between 2023 and 2027. Although that explanation may account for inaction on the first of Rogers' AFH goals (which were notably limited in number and in potential impact in the first place), the 2020 CAPER makes no mention of steps taken to address the second and third goals related to additional fair housing outreach, education, and financial literacy and credit counseling services. This suggests that the city did not view achieving the AFH goals as a top priority.

### LONG BEACH, CALIFORNIA

As part of its 2017 AFH submission, the city of Long Beach, California—south of Los Angeles—proposed an extensive series of homeownership-related subgoal metrics, including the following:

- Support the Fair Housing Foundation of Long Beach (a fair housing counseling organization) to receive HUD certification in the areas of financial management, housing affordability, fair housing, homeownership, foreclosure, and tenancy as a one-stop agency for the city.
- By 2018, increase marketing of resources for homebuyer and rehabilitation assistance, as well as for financial literacy programs that are focused on credit score improvement.
- By 2018, work with Small Business Development Center bank institutions and educational institutions to provide financial literacy training for residents and students in racially or ethnically concentrated areas of poverty, and to increase economic development and job opportunities.

- By 2022, partner with community agencies, such as Habitat for Humanity, to increase homeownership.
- Continue to offer financial literacy resources to low-income residents enrolled in the Housing Authority's Family Self-Sufficiency Program.
- Work in collaboration with the city's First-Time Homebuyer Assistance Program and partners like Operation Hope to promote the housing choice voucher homeownership program and homeownership opportunities.
- Partner with community agencies, such as Habitat for Humanity, to increase homeownership.
- Provide opportunities for down payment assistance and second mortgage assistance for first-time homebuyers.

According to the city's 2019 and 2020 CAPERs, the Fair Housing Foundation of Long Beach has successfully assisted more than 1,000 people with issues related to fair housing, though the reports do not specify the number of such violations that concern homeownership. The city has also taken modest steps to expand financial literacy training, including hosting a "Financial Literacy 101 Empowerment Workshop" in 2018. Once again, though, the city offered little mention of capacity building with regard to homeownership (e.g., prepurchase counseling). The city also noted general efforts to provide general rehabilitation assistance to low-income households in both the 2018 and 2019 CAPERs.

For development measures, Long Beach has allocated project funds for Habitat for Humanity Millennium Homes, a "10-unit affordable townhome development that will provide quality housing to first-time homebuyers earning less than low- and moderate income."<sup>27</sup> These approaches indicate that the city is advancing its efforts to achieve its fair housing goals for homeownership. However, the CAPERs lack clear evidence that all goals are being pursued, and if they are not, the CAPERs do not explain what is hampering progress. Given Long Beach's size—almost 500,000 residents—it should have significant capacity to undertake this work, but there is inadequate evidence thus far to show whether that has occurred.

## WILMINGTON, NORTH CAROLINA

Wilmington is a midsize city on the southeastern coast of North Carolina. In its 2017 to 2022 AFH, the city set two homeownership-related goals:

- Substantially rehabilitate and/or repair an average of 10 owner-occupied houses a year.
- Partner with area banks to provide up to 10 mortgages annually, through the Home Ownership Pool program, to households at or below 80 percent area median income. The Wilmington Housing Authority will enhance the existing housing choice voucher homeownership program to foster homeowner stability and success.

The city introduces its CAPER with a disclaimer explaining how strong headwinds brought on by the COVID-19 pandemic had substantially reduced local housing availability and the resources of the

local government. Its AFH goal of annually funding 10 affordable housing mortgages was reduced to five, but as of the 2020 to 2021 CAPER, the city had not financed any units. The city's plans to rehabilitate housing saw more progress, though the achievements were still limited. For example, of the 50 houses it had planned to rehabilitate during the AFH period, the city had completed the rehabilitation of only 12 by 2020–21, with three of those coming by the end of the 2020–21 period.

## Conclusions and Recommendations

In the United States, jurisdictions have met decades of resistance and inaction in their efforts to affirmatively further fair housing—to a large degree because policymakers at HUD and other federal agencies have not prioritized it. With the 2015 AFFH rule, HUD took a step forward in addressing this issue; the rule required jurisdictions that receive HUD funding to produce AFHs, to link them to their consolidated plans, and to report on their progress through annual reports and CAPERs. Though the 2015 AFFH rule was suspended in 2018, future iterations could serve an important role in expanding access to fair housing.

In this brief, we show that local governments throughout the country view homeownership as a priority under the AFFH mandate. Most jurisdictions that submitted plans identified major barriers to equitable homeownership access and developed a variety of proposed strategies to help low- and moderate-income households—especially households of color—buy and retain homes. They also documented the degree to which those strategies have been implemented. Their experiences could tell us a lot about how jurisdictions will address these issues in the future. Although some cities, like New Orleans, developed comprehensive, multipronged strategies to promote homeownership, most jurisdictions were less intentional in combining approaches to build a comprehensive program to enhance homeownership.

Our research raises several concerns. First, communities seem more focused on providing information and assistance to their residents to purchase homes than on exposing and proactively reducing the potentially discriminatory elements of their local real estate markets. This is indicated by the predominant focus of the AFH homeownership strategies on individual access rather than on antidiscrimination measures. It is also demonstrated by the fact that most of the CAPERs we examined emphasized the homeownership needs of families with low and moderate incomes (important for increasing affordability) but offered significantly less insight in how to expand access for members of protected classes on the basis of race, national origin, disability, or another demographic. While providing more information and purchasing assistance is necessary, it is insufficient because it leaves systemic barriers intact. Ultimately, this action can lead to a wider racial wealth gap because buying a home can create debt, and the types of mortgage options available to families of color and other members of protected classes can be predatory and lead to foreclosure and higher debt. Antidiscrimination strategies may better address the systemic discrimination evident at the heart of the housing market.



Second, much is unknown about whether the strategies described in the AFHs are reflective of real community needs and whether they are appropriately scaled to the jurisdiction that is developing the plans. Although HUD in past years rejected some AFHs that were underdeveloped, it is unclear whether the strategies within the AFHs that the agency accepted will actually increase homeownership and at a scale proportionate to the size and needs of each jurisdiction. More detailed, transparent assessments from HUD are necessary to address this issue. An option is to directly publish data on the relative success of some communities in building access to equitable homeownership opportunities both with their HUD dollars and on the whole (per the requirement that a jurisdiction receiving HUD funding demonstrate that all the communities' efforts related to housing and urban development affirmatively further fair housing, not just those activities funded by HUD).

Third, though access to opportunity is an overriding goal mentioned in most of the AFHs (in part because of HUD's focus on the goal), few jurisdictions mention it in the context of homeownership. Although a few jurisdictions developed mobility- or place-based strategies to support home buying in neighborhoods of high opportunity or improvements in neighborhoods of low opportunity, most jurisdictions did not. This is a major gap that must be overcome in the context of building more access to homeownership throughout cities and counties. One question for future research is the degree to which technical assistance from HUD or others expanded jurisdictions' commitment to linking homeownership and access to opportunity. Another question is whether better use of data from sources like the Home Mortgage Disclosure Act would aid in the development of effective strategies.

Fourth, while the CAPERs we examined show some progress in achieving the homeownership goals that jurisdictions detailed in the AFHs, they can also reveal when communities underperform. Ideally, CAPERs can serve as a useful guide and as a self-monitoring tool, enabling course corrections if goals are not being met. But if jurisdictions just alter their goals to mask underachievement—not reporting on some goals that are explicitly mentioned in their AFHs—then HUD must do a better job in keeping jurisdictions accountable in meeting the goals they set out to achieve. We acknowledge that the case studies we present in this brief reflect a period in which HUD's enforcement of the AFH rule was limited and sometimes nonexistent. As such, we have yet to see what full HUD enforcement of AFHs and CAPERs looks like.

Concerns remain about HUD's limitations as the standalone enforcer of AFFH regulations. As it currently exists, HUD has restricted staffing and resource capacity, housing multiple divisions with responsibilities well beyond the scope of the AFFH goal. All offices are bound by civil rights law in their programming requirements, yet only one—the Office of Fair Housing and Equal Opportunity—is charged with fair housing enforcement (Julian 2017). This purview extends across approximately 1,200 community development block grant recipients and 3,400 public housing authorities, mapping to an inconsistent patchwork of Office of Fair Housing and Equal Opportunity–led investigations against resistant municipalities (Allen 2019).

In addition, many jurisdictions throughout the United States were not required to complete AFHs per the 2015 rule because they did not receive funding from HUD. Many of the nation's most exclusionary municipalities—those where problems of discrimination and segregation may be most

felt—have so far been unaffected and unbothered by the federal interest in affirmatively furthering fair housing (Greene and Ellen 2020). Other alternatives, like requiring all jurisdictions that receive federal infrastructure funds to develop AFHs, may be worth pursuing.

The 2015 rule attempted, at least partially, to provide new tools for jurisdictions to comply with the effective implementation of the Fair Housing Act. It created a new framework for HUD to monitor local efforts to advance inclusive housing, such as through community engagement efforts and data-informed analysis. We show that the rollout of AFHs showed some promise in requiring jurisdictions to develop actionable goals and strategies to promote fair housing, but considerable obstacles remain in reducing segregation and increasing equitable access for all members of protected classes. Without adequate enforcement in place, certain grantees and nonqualifying jurisdictions may continue to sidestep their fair housing obligations.

We propose, more generally, that further research is necessary to examine the AFHs and CAPERs to ensure, first, that they reflect actual needs and potential in the jurisdictions that submit them, and second, that goals are being met over time. As communities develop new AFHs, tracking and monitoring their responses must be a key priority.

## Notes

- <sup>1</sup> Alanna McCargo, “A five-point strategy for reducing the black homeownership gap,” *Urban Wire* (blog), Urban Institute, February 14, 2019, <https://www.urban.org/urban-wire/five-point-strategy-reducing-black-homeownership-gap>.
- <sup>2</sup> By access to opportunity, we mean ability of people to be near, get to, and use services, employment opportunities, and other daily needs at an affordable cost in a reasonable amount of time.
- <sup>3</sup> “Housing Discrimination Under the Fair Housing Act,” US Department of Housing and Urban Development, accessed March 10, 2022, [https://www.hud.gov/program\\_offices/fair\\_housing\\_equal\\_opp/fair\\_housing\\_act\\_overview](https://www.hud.gov/program_offices/fair_housing_equal_opp/fair_housing_act_overview).
- <sup>4</sup> HUD Restores Affirmatively Furthering Fair Housing Requirement, US Department of Housing and Urban Development, June 10, 2021, [https://www.hud.gov/press/press\\_releases\\_media\\_advisories/HUD\\_No\\_21\\_098](https://www.hud.gov/press/press_releases_media_advisories/HUD_No_21_098).
- <sup>5</sup> “Keys Unlock Dreams,” National Fair Housing Alliance, accessed February 9, 2022, <https://nationalfairhousing.org/program/keys-unlock-dreams/>.
- <sup>6</sup> For more information on the act, see “The Fair Housing Act,” US Department of Justice, last updated January 13, 2022, <https://www.justice.gov/crt/fair-housing-act-1>.
- <sup>7</sup> Nikole Hannah-Jones, “[Living Apart: How the Government Betrayed a Landmark Civil Rights Law](#),” ProPublica, June 25, 2015.
- <sup>8</sup> The Fair Housing Act notes, “All executive departments and agencies shall administer their programs and activities relating to housing and urban development (including any Federal agency having regulatory or supervisory authority over financial institutions) in a manner affirmatively to further the purposes of this subchapter.” See 42 USC 3601 § 808 (d).
- <sup>9</sup> “Consolidated Planning: Guidance for Submission of FY2020 Consolidated Plan/Action Plan,” US Department of Housing and Urban Development, March 25, 2020, [https://www.hud.gov/program\\_offices/comm\\_planning/conplan](https://www.hud.gov/program_offices/comm_planning/conplan); HUD provides data for use in the consolidated plans through comprehensive housing affordability strategy data; see “Consolidated

Planning/CHAS Data,” US Department of Housing and Urban Development, September 29, 2021, <https://www.huduser.gov/portal/datasets/cp.html>.

- <sup>10</sup> “CPD Consolidated Plans, Annual Action Plans, and CAPERs,” US Department of Housing and Urban Development, accessed January 12, 2022, <https://www.hudexchange.info/programs/consolidated-plan/cons-plans-aaps-capers/>.
- <sup>11</sup> Fed. Reg. 34,416 (September 6, 1988); Fed. Reg. 1878 (January 5, 1995); CFR §§ 91.225(a)(1) and 91.325(a)(1).
- <sup>12</sup> “Affirmatively Furthering Fair Housing (AFFH),” US Department of Housing and Urban Development, accessed March 10, 2022, <https://www.hud.gov/AFFH>.
- <sup>13</sup> Affirmatively Furthering Fair Housing Mapping Tool, US Department of Housing and Urban Development, accessed March 10, 2022, <https://egis.hud.gov/affht/>.
- <sup>14</sup> All opportunity indices are noted in the AFFH-T data documentation. Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T) Data Documentation, US Department of Housing and Urban Development, July 10, 2020, <https://www.hud.gov/sites/dfiles/FHEO/documents/AFFH-T-Data-Documentation-AFFHT0006-July-2020.pdf>.
- <sup>15</sup> Restoring Affirmatively Furthering Fair Housing Definitions and Certifications, 86 Fed. Reg. 30779 (June 10, 2021).
- <sup>16</sup> Reed Jordan, Nicholas Kelly, Justin Steil, and Maia Woluchem, “Assessments of Fair Housing by State,” Massachusetts Institute of Technology, accessed January 10, 2022, <https://furtheringfairhousing.mit.edu/assessment-fair-housing-city#block-block-63>.
- <sup>17</sup> Anniston, AL (AFH draft); Mobile, AL (AI, AFH draft, accepted AFH); Anchorage, AK (AFH draft, AFH draft, AI draft); Jonesboro, AR (accepted AFH, AFH draft, AI draft); Rogers, AR (accepted AFH, AFH draft); Springdale, AR (accepted AFH, AFH draft, AI); Apple Valley and Victorville, CA (accepted AFH, AFH draft, AI); Cathedral City, CA (accepted AFH, AFH draft, AI); Long Beach, CA (accepted AFH, AFH draft, AI); Los Angeles, CA (AFH draft, AI); Los Angeles County, CA (AFH draft, AI); Moreno Valley, CA (AFH draft); Palm Desert, CA (AFH draft, AI); Paramount, CA (accepted AFH, AFH draft); Pomona, CA (accepted AFH); San Mateo County, CA (accepted AFH, AI); Temecula, CA (accepted AFH, AFH draft, AI); El Paso County, CO (accepted AFH, AI); Fort Pierce, FL (AFH draft); Gainesville, FL (AFH draft); Manatee County, FL (accepted AFH, AFH draft, AI); Sandy Springs, GA (AFH draft, AFH draft, AI); Savannah, GA (accepted AFH, AFH draft, AI); Idaho – state-level (AFH draft); Hammond, IN (accepted AFH, AFH draft, AI); Lake County, IN (accepted AFH, AFH draft); Lawrence, KS (accepted AFH, AFH draft); Kansas City, Kansas / Missouri Region (AFH draft, AFH draft, AI); New Orleans, LA (accepted AFH, AFH draft); Jefferson Parish, LA (accepted AFH); Tammam Parish, LA (draft AFH); Boston, MA (AI); Somerville, MA (accepted AFH, AI); Niles, MI (AFH draft, AI); Washtenaw County, MI (accepted AFH, AI); Lincoln, NE (AFH draft, AI); Albuquerque and Rio Rancho, NM (accepted AFH, AFH draft, AI); Santa Fe, NM (accepted AFH, AI); New York, NY (accepted AFH); Ithaca, NY (accepted AFH, AFH draft, AI); New Rochelle, NY (AFH draft, AI); Wilmington, NC (accepted AFH, AFH draft, AI); Winston Salem, NC (accepted AFH, AFH draft); Hamilton City, OH (accepted AFH, AFH draft, AI); Lake County, OH (accepted AFH, AFH draft, AI); Clackamas County, OR (accepted AFH, AFH draft, AI); Philadelphia, PA (accepted AFH, AI); Chester County, PA (accepted AFH, AFH draft, AI); Dauphin, PA (accepted AFH, AFH draft); Delaware County, PA (accepted AFH); Horry County, SC (accepted AFH, AFH draft, AI); Richland County, SC (accepted AFH, AFH draft, AI); Nashville, TN (AFH draft, AI); Corpus Christi, TX (AFH draft, AI); Dallas, TX (accepted AFH, accepted AFH); Fort Worth, TX (AFH draft, AI); Hidalgo County, TX (draft AFH, draft AFH); Lewisville, TX (accepted AFH, AFH draft, AI); Montgomery County, TX (AFH draft, AI); Burlington, VT (accepted AFH, AI); Harrisonburg, VA (accepted AFH, AI); Bellingham, WA (accepted AFH, AI); Seattle, WA (accepted AFH, AFH draft, AI); Thurston County, WA (AFH draft, AFH draft, AI); Walla Walla, WA (AFH draft).
- <sup>18</sup> For comparison, we also examined draft AFHs produced in 20 jurisdictions. Among those, 70 percent (14) mentioned homeownership-related goals or metrics. We chose not to include an analysis of those draft plans in this paper as they had not been accepted by HUD before the AFFH rule was rescinded in 2017.
- <sup>19</sup> This is a direct excerpt from Pomona, California’s Assessment of Fair Housing, which was accepted following revision and resubmission to HUD in 2017. See page 141 of “City of Pomona Assessment of Fair Housing,”

- accessed May 20, 2022,  
[http://web.mit.edu/afs/athena.mit.edu/org/f/fairhousing/plans/CA\\_Pomona\\_AFH.pdf](http://web.mit.edu/afs/athena.mit.edu/org/f/fairhousing/plans/CA_Pomona_AFH.pdf).
- <sup>20</sup> This is a direct excerpt from Jonesboro, Arkansas' Assessment of Fair Housing, which was accepted following revision and resubmission to HUD in 2016. See page 72 of "Jonesboro, Arkansas AFFH," accessed May 20, 2022,  
[http://web.mit.edu/afs/athena.mit.edu/org/f/fairhousing/AFHs/AR\\_Jonesboro\\_AFH\\_FinalSubmission.pdf](http://web.mit.edu/afs/athena.mit.edu/org/f/fairhousing/AFHs/AR_Jonesboro_AFH_FinalSubmission.pdf).
- <sup>21</sup> See pages 5–6 of "2017 Richland County Assessment of Fair Housing," accessed May 20, 2022, which was accepted following revision and resubmission to HUD.  
[http://web.mit.edu/afs/athena.mit.edu/org/f/fairhousing/AFHs/SC\\_RichlandCounty\\_AFH\\_FinalSubmission.pdf](http://web.mit.edu/afs/athena.mit.edu/org/f/fairhousing/AFHs/SC_RichlandCounty_AFH_FinalSubmission.pdf).
- <sup>22</sup> New York City, New York. 2018. Assessment of Fair Housing. Accepted following revision and resubmission to HUD after the AFFH Rule suspension. See page 419 of "Where We Live NYC: Fair Housing Together," accessed May 20, 2022, <https://www1.nyc.gov/assets/hpd/downloads/pdfs/wwl-plan-large-type.pdf>.
- <sup>23</sup> See page 164 of "Assessment of Fair Housing, 2018–2023," City of Mobile, Alabama, 2017, accessed May 20, 2022. Accepted following revision and resubmission to HUD.  
[http://web.mit.edu/afs/athena.mit.edu/org/f/fairhousing/AFHs/AFH/AL\\_Mobile\\_AFH.pdf](http://web.mit.edu/afs/athena.mit.edu/org/f/fairhousing/AFHs/AFH/AL_Mobile_AFH.pdf).
- <sup>24</sup> Burlington, Vermont. 2017. Assessment of Fair Housing. See page 136 of "Assessment of Fair Housing," City of Burlington, Vermont, 2017, accessed May 20, 2022,  
[http://web.mit.edu/afs/athena.mit.edu/org/f/fairhousing/plans/VT\\_Burlington\\_AFH.pdf](http://web.mit.edu/afs/athena.mit.edu/org/f/fairhousing/plans/VT_Burlington_AFH.pdf).
- <sup>25</sup> This is now Section 8 homeownership after all public housing units were converted through the Rental Assistance Demonstration program.
- <sup>26</sup> See page 67 of "2020 Consolidated Annual Performance and Evaluation Report (CAPER)," Chester County, Pennsylvania, 2020, <https://www.chesco.org/DocumentCenter/View/62588/Final-2020-CAPER>.
- <sup>27</sup> See page 9 of "Assessment of Fair Housing," Long Beach, California, 2016. Accepted following revision and resubmission to HUD.  
[http://web.mit.edu/afs/athena.mit.edu/org/f/fairhousing/AFHs/CA\\_LongBeach\\_AFH\\_accepted.pdf](http://web.mit.edu/afs/athena.mit.edu/org/f/fairhousing/AFHs/CA_LongBeach_AFH_accepted.pdf).

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