

Expanding Opportunity for All

Topline Messaging for HUD's Proposed Affirmatively Furthering Fair Housing Rule

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General Messaging

- Imagine a society in which everyone can live in a neighborhood with ample affordable and accessible housing options, fresh air, clean water, good public transportation, living wage jobs, quality healthcare, healthy foods, and safe, affordable credit. Visualize the U.S. as a nation where every child can attend a well-resourced and high-performing school. That is what Affirmatively Furthering Fair Housing is all about – expanding opportunity and creating communities where we all can thrive.
- Where you live has a big impact on how your life unfolds, and that varies tremendously by neighborhood. The Affirmatively Furthering Fair Housing rule can help ensure that all people—regardless of race, gender identity, ethnicity, family status, disability, or religion—have a range of choices about where to live, and that all neighborhoods are good places to live, regardless of who lives in the community.
- It's been the law for 55 years that any jurisdiction or entity that utilizes federal funds for a housing or community development purpose must use those dollars, as well as operate all their housing and community development programs, in a way that expands fair housing opportunities, increases the supply of affordable and accessible housing, and creates well-resourced, viable neighborhoods where people can thrive.
- With too many people living paycheck to paycheck, growing economic and racial inequality, and our nation grappling with an affordable housing crisis, this rule can be game changing. It opens the door for more people to live in healthy, viable, well-resourced neighborhoods with living wage jobs, clean air for our children to breathe, safe water in our homes, schools that provide our children with a great education, and adequate affordable and accessible housing.

Why the Rule Is Good for Communities

The Department of Housing and Urban Development's (HUD) proposed Affirmatively Furthering Fair Housing (AFFH) rule is a major step in the right direction and has the right features to be both impactful and practical to implement.

It will help create and maintain more equitable and affordable housing opportunities and stronger, more viable neighborhoods. Among its many positive components, the proposed rule creates a data-driven fair housing planning process, requires jurisdictions and public housing agencies to complete fair housing plans, and provides a flexible framework and critical data to accommodate the different conditions and needs of HUD's grantees.

Why is the Rule Good for Communities?

- ❑ It Builds the Society We Need.
- ❑ It's an Important Tool for Expanding Opportunity and Combatting Inequality.
- ❑ It Ensures No Communities Are Left Behind.
- ❑ It Promotes Productivity and Strengthens Our Economy.
- ❑ It Holds Recipients of Federal Funding Accountable for Maintaining the Public Trust.

Messaging Themes

Theme 1: Building the Society We Need

- For centuries, federal, state, and local governments fostered segregation, enacted policies, and funneled investments in a way that helped and supported some in our society while denying opportunities to and harming others. These unfair policies created inequitable systems like residential segregation, the dual credit market, appraisal inequities, restrictive zoning, biased technologies, and other unjust structures that are still with us impacting millions of people.
- The provisions in the proposed AFFH rule are essential for carrying out Congress' intent that every entity receiving federal funds take meaningful actions with all their housing and community development programs and activities to eliminate housing discrimination, foster well-resourced, vibrant communities where everyone can thrive, and help remedy the harms caused by government-sponsored segregation and discrimination.
- When used effectively, the Fair Housing Act's AFFH provision can reduce racial and gender wealth and homeownership gaps; increase the supply of quality accessible and affordable housing; improve educational, health, environmental, and other outcomes; increase economic opportunities; and benefit thousands of communities and millions of people.
- By addressing structural inequities, we can build a stronger economy, develop and support more affordable housing options, and maintain a check on inflation, as housing is the single largest expense for the average consumer.
- Fair and equitable housing opportunities can transform our society and create new promise for future generations. We can build a world in which your zip code does not determine your outcome in life. We can foster a society in which every neighborhood is full of the opportunities and resources that people need to live successful lives.

Theme 2: An Important Tool for Expanding Opportunity and Combatting Inequality

- Access to a safe and affordable home near well-resourced schools, reliable transportation, healthy foods, quality healthcare, fresh air, clean water, and living wage jobs is basic to the American Dream and to our nation's future.
- This rule provides a framework to help local jurisdictions use their housing and community development resources in a way that creates and expands opportunity for everyone, including people of color, women, families with children, single person headed households, and people with disabilities.
- The proposed rule is an important tool for addressing the nation's growing racial and ethnic inequality, an alarming trend rooted in our long history of discriminatory housing policies and practices and deep-seated segregation.
- The Fair Housing Act was intended to remove all barriers to fair housing, whether from intentional bigotry or practices and policies that have an adverse (or harmful) impact.

- The horrific murders of Jordan Edwards, Breonna Taylor, George Floyd, Tyre Nichols, and too many others underscore the need for policies that take into account the long legacy of segregation and unjust treatment in this country. Their tragic deaths are a reminder of the failures of systems of public safety. By investing in equity-centered interventions, along with fair and affordable housing, we can create communities that are better resourced and provide residents with more possibilities.

Theme 3: Making Sure No Communities are Left Behind

- The proposed AFFH Rule will advance opportunity in America by shaping equitable investments in housing, employment, transportation, environment, health, education, infrastructure, and economic development.
- AFFH will help all communities make progress toward the goals of achieving housing opportunity, overcoming historic patterns of racial and other segregation, and increasing public investment in areas of highly concentrated poverty.
- In a country where a person's zip code matters more than their genetic code in determining life expectancy, this rule will help communities take steps to correct our long history of inequitable investments and policies that have limited some people's opportunities in life because of where they live.

Theme 4: Promoting Productivity and Strengthening Our Economy

- Creating an equitable society makes sound economic and business sense. Research shows that closing the Black/White wage gap 20 years ago would have added about \$2.7 trillion in income available for consumer consumption or investment. Moreover, closing the wage, education, housing, and credit gaps between Blacks and Whites alone would add \$5 trillion of additional Gross Domestic Product to the U.S. economy over a 5-year period.
- Discrimination and inequality are drains on our economy. They distort markets, restrict resources, set up unbalanced consumer demand, contribute to inflation, and drive-up costs. By eliminating bias from our markets, we can ensure that they function fairly, and we all share in our nation's collective economic growth and prosperity.
- Too many communities lack accessible and affordable housing because of restrictive zoning and problematic permitting policies. Too many people are paying too much of their hard-earned income for rent. AFFH can help us create communities in which housing is more affordable, thereby dampening inflation, putting more money in our pockets, and boosting household budgets and our local economies.
- The housing sector is one of largest and most important drivers of the U.S. economy, representing roughly 18% of our GDP. By supporting equitable housing principles and expanding fair housing opportunities, we can boost our economic progress in a way that benefits all communities.

Theme 5: Accountability and the Public Trust

- When localities are granted federal taxpayer funds for housing and community development projects, it's only fair to expect they will take steps to protect fair housing and expand opportunity for all. This proposed rule holds recipients of federal funding accountable to that promise and gives them the tools and information to do so.
- As a tool, AFFH can address biased mortgage lending practices, insurance redlining, discriminatory zoning ordinances, environmental injustice, and other obstacles to equity. Now, HUD is spelling out the rules for applying AFFH to entities that receive federal funds. This proposed rule lays out HUD's clear expectation that municipalities and public housing authorities will use federal funds in a way that benefits all their residents.
- HUD's proposed rule makes clear that localities and housing agencies must actively engage residents and community stakeholders in the fair housing planning process. Equity Plans must be centered around the hopes and needs of the people our public entities are supposed to serve.