April 17, 2024

The Honorable Joseph R. Biden President of the United States The White House 1600 Pennsylvania Avenue NW Washington, DC 20500

Dear President Biden:

We, the undersigned organizations, write to urge you to release the U.S. Department of Housing and Urban Development's (HUD) final "Affirmatively Furthering Fair Housing" (AFFH) rule immediately. In the first week of your administration, you announced your commitment to a "comprehensive approach to advancing equity for all" and to "secure equal access to housing opportunity for all." You also stated that "[a]ffirmatively advancing...racial justice... is the responsibility of the whole of our Government." As you yourself have recognized, the AFFH rule is a vital tool to ensure that there are equitable and affordable housing opportunities and stronger, more viable neighborhoods for low-income residents and communities of color across the country. In doing so, it can strengthen the U.S. economy as a whole while redressing the legacy of state-sponsored segregation and discrimination. We implore the White House to follow through on its commitments and release the final AFFH rule as soon as possible so that more communities can have affordable and accessible housing options that offer access to fresh air, clean water, good public transportation, quality care and schools, living wage jobs, quality healthcare, healthy foods, and affordable credit, free from discrimination.

Unfortunately, where you live often determines your outcomes in life. For centuries, federal, state, and local governments enacted policies and funneled investments in a way that helped and supported some in our society while denying opportunities to and harming others, especially people of color, people with disabilities, and women. These unfair policies created unjust structures that still impact millions of people, resulting in the litany of housing challenges America faces today, from skyrocketing rents to increased evictions and homelessness to barriers that prevent the dream of homeownership from becoming a reality.

Supporting equitable housing principles and expanding fair, affordable, and accessible housing opportunities can boost our economy in a way that benefits all communities and serves as a critical tool to address the nation's housing crisis. Providing affordable and accessible housing

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¹ Executive Order on Advancing Racial Equity and Support for Underserved Communities Through the Federal Government, Exec. Order No. 13985, 86 FR 7009 (Jan. 20, 2021). *See also* Further Advancing Racial Equity and Support for Underserved Communities Through the Federal Government, Exec. Order No. 14091, 88 Fed. Reg. 10825 (Feb. 16, 2023).

² Memorandum on Redressing Our Nation's and the Federal Government's History of Discriminatory Housing Practices and Policies, 86 Fed. Reg. 7487 (Feb. 26, 2021).

³ Executive Order on Advancing Racial Equity and Support for Underserved Communities Through the Federal Government, Exec. Order No. 13985, 86 Fed. Reg. 7009 (Jan. 20, 2021). *See also* Further Advancing Racial Equity and Support for Underserved Communities Through the Federal Government, Exec. Order No. 14091, 88 Fed. Reg. 10825 (Feb. 16, 2023).

⁴ *Id*.

in all communities, including well-resourced neighborhoods, can be a powerful mechanism for increasing upward economic mobility for low-income households and breaking the cycle of intergenerational poverty. Research has shown that adults living in neighborhoods with lower poverty and more-educated neighbors experienced better outcomes in employment, income, and physical health,⁵ and children living in these neighborhoods experienced better educational outcomes.⁶ Research shows that the shortage of affordable housing costs the American economy about \$2 trillion a year in lower wages and productivity. Moreover, closing the wage, education, housing, and credit gaps between Black and white people alone would add \$5 trillion of additional Gross Domestic Product to the U.S. economy over a five-year period.⁸

The Fair Housing Act's AFFH mandate is one of our strongest tools to address today's housing challenges. This mandate requires every entity receiving federal funding for housing and community development to use those funds and operate their programs in a manner that affirmatively furthers fair housing. The AFFH mandate can reduce racial and gender wealth and homeownership gaps; increase the supply of quality accessible and affordable housing, including in neighborhoods that have historically blocked its construction; improve educational, health, environmental, and other outcomes; increase economic opportunities; and benefit thousands of communities and millions of people. In doing so, it can boost the American economy overall. Further, failure to release the rule could undermine the Biden-Harris Administration's goals of ensuring recent federal infrastructure funding initiatives fairly reach all communities and threaten to exacerbate existing racial wealth gaps as jurisdictions and NGOs will lack the guidance needed in administering infrastructure funds in the Bipartisan Infrastructure Law, Inflation Reduction Act, and the CHIPS and Science Act.

In January 2023, HUD released a Notice of Proposed Rulemaking outlining the proposed process certain HUD grant recipients would undertake to fulfill their obligation to AFFH pursuant to the FHA. The proposed rule is a significant improvement over the status quo, ensuring that communities have a voice in how AFFH plans are developed; helping communities analyze barriers to housing choice and establish their own local goals and priorities; and improving coordinated public-private investment in areas of highly concentrated poverty, transforming these neighborhoods into communities of opportunity. Ultimately, the AFFH rule will help ensure that HUD grantees have the guidance, data, and tools necessary to empower communities to shape their own cost-effective strategies to affirmatively further fair housing and thereby advance racial justice, gender justice, and disability justice - including future investments in housing, transportation, infrastructure, and economic development that can make any community thrive.

⁵ Margery Austin Turner, et al, Benefits of Living in High Opportunity Neighborhoods; Insights from the Moving to Opportunity Demonstration, URBAN INST., (Sept. 2012),

https://www.urban.org/sites/default/files/publication/32821/412648-Benefits-of-Living-in-High-Opportunity-Neighborhoods.PDF.

⁶ *Id*.

⁷ Nat'l Low-Income Housing Coalition, The Problem, https://nlihc.org/explore-issues/why-we-care/problem (last visited Apr. 17, 2024).

⁸ Nat'l Fair Housing Alliance, Expanding Opportunity for All (Mar. 2023), https://nationalfairhousing.org/wpcontent/uploads/2023/03/2023-AFFH-Top-Line-Messaging-Points-FINAL.pdf.

As you reflected on the 55th Anniversary of the Fair Housing Act, "A fair housing market is critical to the fulfillment of the American dream." Our response is that a fair housing market cannot be realized without a strong AFFH rule. By investing in interventions that ensure that everyone can access fair, affordable, and accessible housing in thriving neighborhoods, we can create communities of opportunity. We urge the White House to immediately release the final proposed AFFH rule, so that more Americans can have their chance at the American Dream.

Sincerely,

20/20 Vision

Access Ready Inc.

All Under One Roof LGBT Advocates of Southeastern Idaho

Alliance for Housing Justice

American Civil Liberties Union Foundation

American Council of the Blind

Americans for Financial Reform Education Fund

Appleseed Foundation

The Arc of the United States

Asian Real Estate Association of America (AREAA)

Asian Pacific Institute on Gender-Based Violence

Autistic Self Advocacy Network

TheCaseMade Incorporated

Center for Elder Law & Justice

Center for Environmental Health

Center for Land, Environment & Natural Resources, UC Irvine School of Law

Center for Law and Social Policy (CLASP)

Center for Popular Democracy

Center for Responsible Lending

Center for the Study of Social Policy

Church World Service

Coalition on Human Needs

Collaborative Solutions

Color Of Change

Community Solutions Collaborative

Consumer Federation of America

Disability Rights Education and Defense Fund

Diverse Elders Coalition

Earthjustice, Midwest Office

EMPath (Economic Mobility Pathways)

Equal Rights Center

Evangelical Lutheran Church in America

Fair Share Housing Center

⁹ The White House, Statement from President Joe Biden on the 55th Anniversary of the Fair Housing Act (Apr. 11, 2023), https://www.whitehouse.gov/briefing-room/statements-releases/2023/04/11/statement-from-president-joe-biden-on-the-55th-anniversary-of-the-fair-housing-act/.

Gary E. Hanes & Associates, LLC

Grounded Solutions Network

Healthcare Anchor Network

Housing Justice Center

Human Impact Partners

Human Rights Campaign

interACT: Advocates for Intersex Youth

International Housing and Economic Development Corporation

Japanese American Citizens League (JACL)

Jewish Women International

Justice in Aging

JustUS Coordinating Council

The Kelsey

Lawyers' Committee for Civil Rights Under Law

The Leadership Conference on Civil and Human Rights

Liberation in a Generation (LibGen)

Living Cities

Matthew Shepard Foundation

Mobility Works

NAACP

NAACP Legal Defense & Educational Fund, Inc. (LDF)

National Association of Hispanic Real Estate Professionals (NAHREP)

National Association for Latino Community Asset Builders (NALCAB)

National Action Network

National Alliance to End Homelessness

National Association of Real Estate Brokers (NAREB)

National Association of Realtors®

National Baptist Convention, USA, Inc.

National Center for Law and Economic Justice

National Center for Lesbian Rights (NCLR)

National Center for Transgender Equality

National Coalition for Asian Pacific American Community Development (National CAPACD)

National Community Action Partnership

National Community Reinvestment Coalition

National Community Stabilization Trust (NCST)

National Consumer Law Center (on behalf of its low-income clients)

National Disability Rights Network (NDRN)

National Fair Housing Alliance

National HIV/AIDS Housing Coalition

National Housing Conference

National Housing Law Project

National LGBTQ Task Force

National Low Income Housing Coalition

National Partnership for Women & Families

National PLAN Alliance

National Urban League

National Women's Law Center

Natural Resources Defense Council

The Network: Advocating Against Domestic Violence

NETWORK Lobby for Catholic Social Justice

Paralyzed Veterans of America

People Power United

PolicyLink

Positive Women's Network-USA

Poverty and Race Research Action Council

Poverty Project at the Institute for Policy Studies

Presbyterian Church (USA) Office of Public Witness

Professional Association of Social Workers in HIV/AIDS (PASWHA)

Prosperity Now

Public Advocacy for Kids (PAK)

Public Justice Center

RESULTS Educational Fund

Revolving Door Project

SAGE

SGG Insight LLC

Shriver Center on Poverty Law

Southern Poverty Law Center

Transgender Legal Defense & Education Fund (TLDEF)

Tude & Fuwa International Ventures

UnidosUS

Union for Reform Judaism

Whitman-Walker Institute

Women of Reform Judaism

State/Local Groups:

Access Living

Alaska Coalition on Housing and Homelessness

All Under One Roof LGBT Advocates of Southeastern Idaho

Alliance 85

Alternatives for Community & Environment (ACE)

Arkansas Coalition of Housing and Neighborhood Housing and Empowerment

Beyond Housing

Boston Center for Independent Living

Boston Tenant Coalition

Brown Like Me

California Center for Movement Legal Services

California Housing Partnership

Camden Coalition

Center for Civic and Public Policy Improvement

Center for Fair Housing, Inc.

Center for Living & Working, Inc.

CHAPA

Chicago Area Fair Housing Alliance

Clean Wisconsin

CNY Fair Housing

Coalition For Tenant Justice

Coalition for the Homeless

Coalition on Homelessness and Housing in Ohio (COHHIO)

Colorado Poverty Law Project

Columbus Foundation, Inc.

Community Action Wayne/Medina

Community Development Network of Maryland

Community Legal Services of Philadelphia

Community Shelter Board

Connecticut Fair Housing Center

Crossroads Urban Center

CSA San Diego County

D4ward

Detroit People's Platform

Disability Action Center Northwest

Disability Law Center of Utah

Disability Rights California

Disability Rights Florida, Inc.

Disability Rights Maryland

East Bay Housing Organizations (EBHO)

Economic Action Maryland

Empire Justice Center

Empower Missouri

Ensuring Opportunity Campaign

Equality California

ERASE Racism

Esperanza Justice and Peace Center

Fair Housing Advocates of Northern California

Fair Housing Center for Rights & Research

Fair Housing Center of Central Indiana

Fair Housing Center of Metropolitan Detroit

Fair Housing Center of Northern Alabama

Fair Housing Center of Southwest Michigan

Fair Housing Center of the Greater Palm Beaches

Fair Housing Center of Washington

Fair Housing Center of West Michigan

Fair Housing Council of Riverside County, Inc.

Fair Housing Council of South Texas

Fair Housing Justice Center, Inc.

Fair Housing Resource Center, Inc.

Fair Housing Rights Center in Southeastern Pennsylvania

Fighting Homelessness

Findlay Hope House for the Homeless, Inc.

Georgia Advancing Communities Together, Inc.

Greater Houston Fair Housing Center

Greater Napa Valley Fair Housing Center (CA)

Grounded Solutions, LLC

Habitat for Humanity of Summit and Wasatch Counties

Hawaii Appleseed Center for Law & Economic Justice

High Plains Fair Housing Center, Inc.

Home For Everyone COC

Homeless and Housing Coalition of Kentucky

Homeward, Inc.

HOND, INC.

Hoosier Housing Needs Coalition

HOPE Fair Housing Center

Housing Action Illinois

Housing Action NH

Housing Alliance of Pennsylvania

Housing and Community Development Network of New Jersey

Housing California

Housing Equality Center of Pennsylvania

Housing Opportunities Made Equal (HOME) of Virginia

Housing Opportunities Made Equal of Greater Cincinnati

Housing Opportunities Project for Excellence (HOPE), Inc.

Idaho Access Project

Idaho Asset Building Network

Idaho Black Community Alliance

Idaho Coalition Against Sexual & Domestic Violence

Inclusive Communities Project

Indiana Community Action Poverty Institute

Inner City Law Center

Intermountain Fair Housing Council, Inc.

J Gould Consulting

Jacksonville Area Legal Aid

Jesse Tree of Idaho

La Raza Community Resource Center (San Francisco)

Legal Aid of Sonoma County

Legal Aid Society of Palm Beach County

Living Independence Network Corporation

Long Beach Gray Panthers

Lutheran Metropolitan Ministry

Make-A-Day

Massachusetts Law Reform Institute

Maui Economic Opportunity, Inc.

Metro Fair Housing Services, Inc.

Metropolitan Milwaukee Fair Housing Council

MI Coalition Against Homelessness

Miami Valley Fair Housing Center, Inc.

Michigan Poverty Law Program

Moab Area Community Land Trust

Montana Fair Housing

Mt. Vernon Manor, Inc.

My City Is My Home

New Disabled South

New Jersey Institute for Social Justice

New Mexico Coalition to End Homelessness

New Mexico Environmental Law Center

New Virginia Majority

New York Appleseed

New York Housing Conference

New York State Tenants & Neighbors

Non-Profit Housing Association of Northern California

North Carolina Housing Coalition

North Texas Fair Housing Center

Northside Community Resources

NW ADA Center-Idaho

Northwest Fair Housing Alliance

Office of Boston City Council President Ruthzee Louijeune

Ohio Domestic Violence Network

Open Communities

Open Communities Alliance

Partnership for Strong Communities

Pennsylvania Public Health Association

People Organizing to Demand Environmental & Economic Rights (PODER)

Philadelphia Rent Control Coalition

Project Sentinel (California)

Prosperity Indiana

Public Advocates

Public Counsel

Public Interest Law Project

Race & Equity in all Planning Coalition of San Francisco (REP-SF)

Reclaim Roxbury

Regional Housing Legal Services (Pennsylvania)

Reinvest Toledo

Renaissance Indexes Group

Renewity, Inc.

Rise Economy (formerly California Reinvestment Coalition)

San Francisco Tenants Union

Savannah-Chatham County Fair Housing Council

Silver

Sonoma Valley Collaborative (California)

SouthCoast Fair Housing Inc.

Southwest Fair Housing Council

Supportive Housing Network of New York, Inc.

Tenants & Neighbors

Tennessee Fair Housing Council

Texas Appleseed

Texas Housers

The Children's Partnership (California)

The Fair Housing Center

The Legal Aid Society

The Low Income Housing Coalition of Alabama

Tzedek DC

United South Broadway Corporation/ Anti Racism Institute of the SW (ARTI)

Utah Domestic Violence Coalition

Utah Housing Coalition

Utah State University Housing and Financial Counseling

V Martin Environmental Justice Consulting

Virginia Housing Alliance

Virginia Poverty Law Center

Washington Low Income Housing Alliance

West End Revitalization Association - WERA

West Street Recovery

West Virginia Coalition to End Homelessness

Westchester Residential Opportunities, Inc.

Western Center on Law and Poverty

William E. Morris Institute for Justice (Arizona)

With Action