



# The role of housing policy in causing our nation's racial disparities — and the role it must play in solving them

A policy paper from Habitat for Humanity International for all  
U.S. Habitat for Humanity affiliates, partners and supporters

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“

*Historic discrimination in U.S. housing policy — particularly discrimination against Black Americans — is one of the chief drivers of racial inequities that persist today. Organizations like Habitat that work on housing must understand that history, and it must inform our work moving forward. ...*

*We must commit to doing the work in our practices, our programs and our networks that brings equity to our efforts and helps bring justice to the communities in which we work. We must, throughout our ministry, do a better job of connecting issues of racial and social injustice with historic barriers to affordable housing and working to eradicate those barriers. ...*

*In addition to being a space where people of all races, all faiths and all backgrounds can come together in common cause, we commit to being actively anti-racist and to affirming, through word and action, that Black Lives Matter and that our communities and systems must further this fundamental truth.*

”

– Jonathan Reckford,  
CEO, Habitat for Humanity International,  
June 12, 2020

## Foreword

In June 2019, Habitat for Humanity launched its first national advocacy campaign in the U.S., Cost of Home. Through coordinated policy efforts at the local, state and federal levels, the Cost of Home campaign seeks to help 10 million people access and afford a place to call home. When the campaign launched, the policy platform included this statement:

“Advocates and policymakers must acknowledge and address the well-documented historic patterns of racial discrimination in housing and land use policies — at all levels of government — that still impact the makeup and opportunities of our communities.”

The following policy paper expands on this statement by providing additional context to the history of housing discrimination in the U.S. and how that history still profoundly impacts Black families today. The paper concludes with recommendations for policymakers as the country looks to find viable, meaningful and impactful reforms to create a more racially equitable and just society. We hope it can be a helpful tool for starting the conversations — and beginning the work — needed to craft meaningful policy reforms that can ensure opportunities for all.

Learn more about the Cost of Home campaign at [habitat.org/costofhome](https://habitat.org/costofhome).

## A. Introduction

The events of 2020 have made vivid the urgent need for solutions that advance racial equity. The disproportionate toll of the COVID-19 crisis on Black households, the continued killings of Black Americans at the hands of police, and the subsequent outpouring of protest have laid bare the stark racial inequities and injustices that still permeate our institutions, policies and daily lives. The United States must take bold action to redress the underlying inequities that continue to place households of color — and especially Black Americans — on very unequal footing in our country.

We did not arrive at this moment by accident. A century of housing and land use policies denied Black households access to homeownership, educational, credit, and neighborhood opportunities offered to white households. The consequences of these decisions are multigenerational and are vividly reflected in today's racial disparities in housing security, education, workforce opportunities, health, income and wealth. We have a moral obligation to rectify this harm and to correct those policies that continue to disadvantage Black households.

Learn more about the history of Koinonia Farm, and its ongoing work, at [koinoniafarm.org](https://koinoniafarm.org).

Habitat for Humanity was born more than 40 years ago on a farm in southern Georgia built on the principle of radical, racial inclusivity. This intentional, interracial community was a place where people of all backgrounds worked together and lived together on equal terms, even though doing so put their lives in peril.

The racial inclusivity practiced on Koinonia Farm remains a core guiding principle in Habitat's work today. In the U.S., Black families comprise 40% of the total families we assist in becoming homeowners. Non-white households as a whole comprise two-thirds. We further invest in communities of color by helping revitalize the neighborhoods where we work through inclusive, asset-based neighborhood development, cooperative partnerships and local leadership development. We multiply the impact of our work through advocacy to achieve a world where truly *everyone* can afford a decent and safe place to live and thrive.

Building on this history, we must now recommit ourselves to taking bold actions toward greater racial equity. Our advocacy must address the systemic racism that has all too often played out in housing policy. Habitat's Cost of Home campaign gives us critical tools for this endeavor.

This paper examines the causes and extent of today's racial housing disparities and proposes five housing policy strategies for remedying unequal conditions and opportunities for Black households so that everyone can thrive.

## B. History of racial inequities in housing policy

The roots of racial inequity in this country run centuries deep. But too often overlooked are the more recent federal, state and local housing policies that for decades denied Black households equal access to mortgage financing, neighborhoods with quality schools, neighborhood investment and federal homeownership subsidies made available to white households. Some policies, like local zoning codes and the federal mortgage interest deduction, continue to disadvantage Black households and those with lower incomes generally.

Starting in the 1930s, the Federal Housing Administration began insuring private loans that would ultimately help millions of white families obtain affordable, low-down-payment mortgages and join the middle class. But this insurance was specifically denied to communities where Black households lived, through the practice of redlining. Color-coded maps developed by the federal Home Owners' Loan Corporation designated neighborhoods as unsafe for lending if they had an "infiltration" of households of color,<sup>1</sup> and FHA made these communities ineligible for their new loan insurance. Private lenders followed FHA's lead. Residents in redlined communities were shut off from access to affordable homeownership.

Racially restrictive covenants typically prevented Black households from living outside of redlined communities, and in the 1940s, FHA accelerated their use. FHA began subsidizing new subdivisions in emerging suburbs, but only on the condition that the homes be sold to white families with restrictive deeds that prohibited resale to Black families. This propelled the use of racially restrictive covenants nationwide and prevented Black families from buying homes in affordable, growing suburban communities and many city neighborhoods. Governments at all levels enforced these deeds.<sup>2</sup>

After World War II, Black veterans were similarly excluded from participating in the GI Bill. The federal government provided veterans returning from the war with a subsidy in the form of a federally guaranteed, low-interest home loan with no down payment. But the loans were originated by private lenders who were free to refuse Black borrowers. And most did, since redlining had become standard practice in city neighborhoods where Black households could live, and racial covenants prohibited Black homebuyers from purchasing homes in most other suburban and city neighborhoods.<sup>3</sup>

Race-based exclusions from FHA-insured mortgages, FHA-subsidized suburbs, and the GI Bill put Black and white households on very different tracks. Between 1934 and 1962, households of color received just 2% of all government-backed mortgages.<sup>4</sup> In the decades that followed, Black families gained none of the equity appreciation that white homeowners would gain through access to new communities and these on-ramps to affordable homeownership.

In the 1950s, federally supported urban renewal began leveling many working-class Black and integrated neighborhoods, displacing renters, homeowners and business owners in the name of "slum clearance."<sup>5</sup> Often these efforts made way for new downtown office development, civic spaces or large parking lots when private development never materialized. Meanwhile, new federally funded highways that were built to open up the suburbs frequently cut through Black neighborhoods, further displacing Black households, stripping Black homeowners of their properties, and forcing them to start over elsewhere.

After passage of the Fair Housing Act in 1968, racially restrictive covenants were officially prohibited. But exclusionary zoning by wealth and income replaced exclusionary zoning by

Learn more about the history of redlining from [this video synopsis of \*The Color of Law\* by Richard Rothstein.](#)

A deeper dive on exclusionary zoning can be found in [this article from the Century Foundation](#).

race, often with the same effect if not intent. Communities used zoning to require large lot and home sizes, outlaw attached housing and apartments, and add other requirements and restrictions that drove up the cost of new homes.<sup>6</sup> These restrictions disproportionately prevented families of color from accessing the education, employment and wealth-building opportunities found in neighborhoods previously segregated explicitly by race. Exclusionary zoning today continues mostly unchecked, especially in suburban communities but also in cities.<sup>7</sup>

Similarly, private lending discrimination continued after the Fair Housing Act was passed, even though the worst abuses were curtailed. Formerly redlined neighborhoods continued to be passed over for loans, prompting the need for the Community Reinvestment Act in 1977 to hold banks more accountable for meeting the credit and banking needs of their entire communities. And Black homebuyers continued to face discrimination in all kinds of communities.<sup>8</sup> More recently, Black homeowners were disproportionately targeted by predatory mortgages and predatory refinancing.<sup>9</sup>

These racially discriminatory housing policies have combined to profoundly disadvantage Black households, with lasting, intergenerational impact. Race-based exclusions from federal mortgage programs, bank loans, and communities with educational and equity-building opportunities meant that Black parents had less wealth to pass on to their children to help with a down payment. Black children grew up with vastly unequal educational opportunities in unequal schools and neighborhoods. Black parents were less able to finance their children's college tuition with home equity, contributing to higher student debt for Black college graduates, if not lower rates of completion.<sup>10</sup> These intergenerational impacts go a long way toward explaining the racial disparities we see today in wealth, income and educational outcomes for Black Americans.

## C. Racial disparities in housing today

A century of racial discrimination in housing and land use policies leading to separate and unequal paths for Black and white Americans has left a legacy of unequal housing conditions, options and opportunities. This inequality impacts myriad areas of Black households' lives, and opportunities for the next generation.

### 1. UNEQUAL HOMEOWNERSHIP ATTAINMENT AND EQUITY GAINS

One of the clearest legacies of past racial discrimination and continuing housing inequities is today's stark gap in homeownership rates between Black (44.0%) and white households (73.7%).<sup>11</sup> The nearly 30-point gap grew over the past two decades, resulting in significantly less housing stability, economic security, and wealth for Black families. When Black households do attain homeownership, they typically realize unequal wealth gains compared with white homeowners. Major contributing factors include starting with less wealth for a down payment, purchasing homes later in life, and purchasing lower-value homes in neighborhoods with less price appreciation.<sup>12</sup>

The significant racial gap in homeownership is a major reason for the tremendous wealth gap between Black and white households. Home equity is the primary wealth-building vehicle for middle-class Americans, and this is especially true for Black households, who are less invested in stocks and rely heavily on home equity to start businesses. In 2016, the median net wealth of white families was 10 times greater than that of Black families (\$171,000 vs. \$17,600).<sup>13</sup> As a result, Black parents have dramatically less wealth, assets and economic security to pass on to their children, driving economic, educational and housing disparities for the next generation as well.

### 2. CONTINUED SEGREGATION AND EXCLUSION FROM COMMUNITIES OF OPPORTUNITY

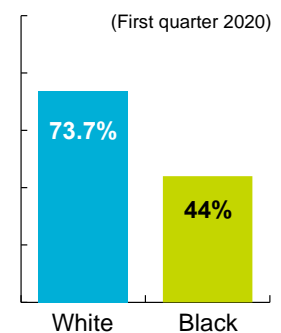
The legacy of redlining, racial covenants and exclusionary zoning is easy to see today. Many formerly redlined communities remain isolated and distressed, and Black Americans disproportionately live in these communities.<sup>14</sup> Nearly half of all Black households live in segregated, high-poverty neighborhoods (compared with just 16% of white households). Young Black Americans are 10 times more likely than their white counterparts to live in high-poverty neighborhoods (66% vs. 6%).<sup>15</sup> This is not just a reflection of income disparities: 70% of Black Americans earning below the poverty line live in high-poverty communities, while only 35% of similar white households do.<sup>16</sup>

As the result of past and current policy choices, children of color are growing up in communities with vastly different resources and opportunities than their white counterparts. Living in segregated, high-poverty neighborhoods, and with limited options elsewhere, Black children are more likely to attend under-resourced, low-performing schools<sup>17</sup> and have greater exposure to crime, deadly police encounters,<sup>18</sup> stress, and lead and other toxins that inhibit child development.<sup>19</sup> These factors significantly diminish their economic mobility,<sup>20</sup> lifelong earnings,<sup>21</sup> health, sense of well-being, and even lifespan.<sup>22</sup>

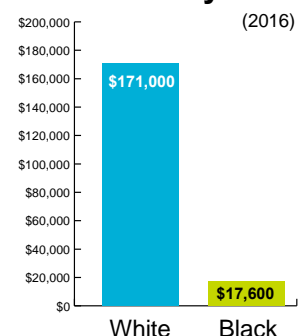
### 3. GREATER HOUSING COST BURDENS

The housing unaffordability crisis in the U.S. is broadly felt, with 37.8 million total households paying more than 30% of their income on housing ("housing cost-burdened"). Black households face the highest cost burdens. Today, 55% of Black renters and 30% of

#### Homeownership rates by race of household



#### Median net wealth of families by race



Black homeowners are cost burdened, compared with 43% and 20% for white households, respectively.<sup>23</sup> Also, 30% of Black renters pay more than half of their income on housing — higher than any other racial or ethnic group — leaving little in the budget for food, health care, transportation or savings.<sup>24</sup>

#### 4. HIGHER RATES OF HOUSING INSTABILITY AND THREATS OF EVICTION

Less affordable homes and significantly lower homeownership rates mean less housing security for Black households. Black renters are threatened with eviction twice as often as white renters,<sup>25</sup> and disproportionately experience homelessness (constituting 39.8% of the homeless population while only 13.4% of the total US population).<sup>26</sup> This has significant implications for Black families, given the strong links between housing insecurity and financial stress, job loss, impaired mental health, impaired physical health,<sup>27</sup> and poorer school performance for kids.<sup>28</sup>

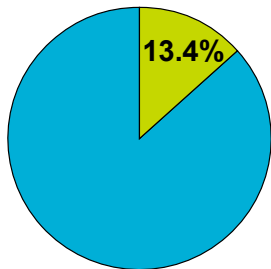
#### 5. THE COMPOUNDING EFFECT OF COVID-19

On average, Black households started the COVID-19 crisis with higher housing cost burdens, lower accumulated savings,<sup>29</sup> and fewer assets that could be liquidated to provide financial cushion during the shock. These “preexisting conditions” left Black households more economically vulnerable to the job losses caused by COVID-19. The result is a greater threat of housing loss during this crisis, and with it greater risk of virus exposure, stress, and negative impacts on children’s school performance. A June 2020 Urban Institute analysis found that Black, Latino and low-income renters were more likely to report having missed rent in May than white and higher-income renters, and Black homeowners were more likely to miss or defer mortgage payments.<sup>30</sup>

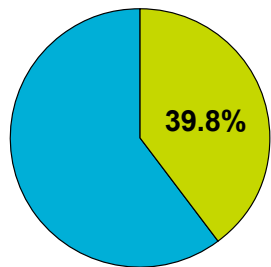
Disparate housing conditions in turn are a likely contributor to the higher rate at which Black Americans are dying from COVID-19. Black families disproportionately live in substandard homes with conditions that increase rates of asthma and heart disease — two of the underlying conditions linked with greater risk of patients dying from the virus.<sup>31</sup> Black Americans are also more likely to live in neighborhoods with higher-than-average levels of air pollution, increasing their risk of heart and respiratory diseases that increase the lethality of COVID-19. Lastly, quality hospitals and clinics tend to be located far from the segregated communities where many Black households live.<sup>32</sup>

### Percentage of population who are Black

Total U.S. population (2019)



Total U.S. homeless population (2019)





## D. Policy remedies

Given our history of local, state and federal policies that significantly disadvantaged Black families and communities, and given the clear housing disparities that persist, governments at all levels have an obligation to correct the harm and narrow these divides. As Chris Coleman, president and CEO of Twin Cities Habitat for Humanity in Minnesota, said: “We need to be as intentional about solving our ongoing racial segregation and economic disparities as we were in creating them.”

The following is a non-exhaustive list of housing policy solutions that would begin to help our nation heal.

Find more details on the following housing policy solutions in the [Cost of Home federal policy agenda and campaign platform](#).

### 1. INCREASE OPPORTUNITIES FOR BLACK HOMEOWNERSHIP

As a nation, we must set a goal of closing the Black homeownership gap within a generation. Doing so will require a significant step up in investment, a fundamental shift in attention, and sustained commitment to strategies that help Black households access and sustain stable, affordable homeownership. But it is well worth the effort: closing the homeownership gap is essential if we seek to end racial wealth disparities in this country and achieve true racial equality. Eliminating disparities in homeownership rates and home equity gain would shrink the racial wealth gap by 31% and 16%, respectively, according to a recent analysis.<sup>33</sup> Key strategies for closing the Black homeownership gap include:

#### A. Increasing access to down payment assistance for Black homebuyers

One consequence of the many layered policies that have excluded Black families from homeownership, educational and job opportunities is that Black parents have less wealth to pass on to their children. This poses a significant barrier to assembling a down payment for many Black prospective homebuyers. Down payment assistance, or DPA, programs help overcome this obstacle.<sup>34</sup> DPA will be especially important during the recovery from COVID-19, as lost income has depleted savings for many renters, and banks are starting to require higher down payments in response to the crisis.<sup>35</sup> Promising ideas for expanding access to DPA for Black households include:

- Creating an advanceable tax credit targeted to low-income, first-time homebuyers.
- Expanding matched savings programs that help families save for assets.
- Improving the design and outreach of local and state DPA programs to increase participation from eligible Black renters.

#### B. Increasing access to affordable credit for Black homebuyers

Given the history of redlining and discriminatory lending in the U.S., we as a nation need to be proactive about extending mortgage and business credit to underserved, low-income and minority homebuyers and communities. A critical tool for rectifying racial inequities in home mortgage and small-business lending is the Community Reinvestment Act. It needs to be strengthened. Other key policy remedies include preserving and strengthening Fannie Mae and Freddie Mac’s Affordable Housing Goals and Duty to Serve, and increasing resources for Community Development Financial Institutions.

#### C. Investing in affordable homeownership

Even when down payment assistance is available, unaffordable home prices remain a major obstacle to homeownership in many communities. Expanding the federal HOME

program; the federal Self-Help Homeownership Opportunity Program, or SHOP; and complementary state and local investments can help mission-driven builders such as Habitat for Humanity leverage private contributions to create lasting, sustainable homeownership opportunities. Resources for affordable homeownership are needed in all types of communities, including and especially communities with appreciating home values.

#### **D. Retargeting the mortgage interest deduction to make it more equitable**

The mortgage interest deduction for homeowners, or MID, is breathtakingly inequitable. It not only excludes renters but is inaccessible to many lower-income homeowners and provides the greatest tax benefits to high-income homeowners who itemize deductions and hold the most expensive mortgages. This tax subsidy is also very expensive. In fiscal year 2012, the cost of the MID was \$81 billion — more than the budget of all of HUD and USDA's housing programs *combined*.<sup>36</sup> The MID should be restructured as a tax credit to make it more accessible to low-income homeowners, including homeowners of color. Limiting the credit to homeowners earning less than median income would free up scarce federal resources for other housing solutions that can help close the racial homeownership gap, improve affordability for renters, and help Black families move to communities of opportunity

## **2. INVEST IN DISTRESSED, RACIALLY SEGREGATED COMMUNITIES TO PROMOTE INCLUSIVE RECOVERY**

Many formerly redlined communities and other highly segregated neighborhoods continue to suffer from disinvestment and economic distress. Significant reinvestment and thoughtful tax incentives should be targeted to these communities to spark recovery and opportunities for all residents. Public investment and private tax incentives need to be carefully designed to ensure they do not displace existing residents and businesses, rather than actually benefiting them. One promising idea is the Neighborhood Homes Investment Act tax credit, which would make it economically feasible to rehabilitate distressed homes for homeownership in communities with low home values and expand affordable homeownership opportunities for local residents. Parallel public investments in home repairs and affordable homes are also important for ensuring existing residents can stay and benefit as neighborhood conditions improve. Property tax relief for low-income homeowners can also help prevent displacement of existing residents in revitalizing neighborhoods or in localities where tax increases are planned to recoup losses due to COVID-19.

## **3. STOP PERPETUATING SEGREGATION: INCREASE OPPORTUNITIES FOR BLACK HOUSEHOLDS TO RENT AND PURCHASE HOMES IN COMMUNITIES OF OPPORTUNITY**

Segregation is the legacy of deliberate policy and zoning choices that led to the under-investment and isolation of communities where Black households lived, and the creation of separate, higher-opportunity communities that excluded people of color. Today's economically exclusionary zoning perpetuates this segregation. Governments at all levels have an obligation to increase opportunities for Black households to live in neighborhoods with good schools and safe streets, where children do better later in life.<sup>37</sup> Governments at all levels also need to help Black families stay in their neighborhoods as conditions change, if they so choose. Key strategies for reducing segregation and expanding opportunity include:

### **A. Reforming zoning to allow mixed-income communities**

Localities can make their zoning codes more racially and economically inclusive by supporting a greater diversity of homes in their communities. Helpful reforms can take various forms, including lowering minimum home-size and lot-size requirements, permitting duplexes and triplexes, allowing apartments in more locations, and minimizing discretionary review processes. In considering these reforms, it is important to be mindful of how zoning changes might inadvertently displace existing residents of color, and to prevent this from happening. States can support efforts to reduce segregation by prohibiting forms of local exclusionary zoning and setting high expectations for local governments. Stronger enforcement of the federal Fair Housing Act and supplemental federal funding incentives can further encourage states and localities to develop locally tailored solutions that reduce barriers to affordable homes in a diversity of neighborhoods.

### **B. Building and preserving affordable homes in existing — and emerging — communities of opportunity**

Governments at all levels should step up investment in affordable homes in non-segregated communities. Zoning reforms are necessary but often insufficient for ensuring lower-income households can purchase or rent affordable homes in a variety of communities. Local and state governments can help by increasing investment resources for affordable homes, incentivizing mixed-income housing developments, and making public land available in well-resourced neighborhoods at low cost for intentionally affordable homes.

### **C. Increasing the mobility of families with housing choice vouchers**

Federal housing choice vouchers, in theory, help very low-income households afford modest rental homes in any neighborhood of their choosing. But landlord resistance, high deposit requirements, unaffordable moving expenses, and limited neighborhood familiarity often impede families from using vouchers outside of high-poverty, segregated neighborhoods. Voucher mobility programs that include landlord outreach and mediation, tenant counseling and moving cost assistance can dramatically improve access to high-opportunity neighborhoods for families with vouchers.<sup>38</sup> Scaling up these programs would bridge many more low-income families to communities of opportunity.

## **4. INVEST IN AFFORDABLE RENTAL HOUSING**

Local, state and federal investment in rental affordability is critical for remedying the disproportionately high cost burdens and housing instability experienced by Black households. Funding for new rental construction, preservation and operating support are all essential for ensuring that those with the highest cost burdens can access stable, affordable homes. Housing choice vouchers are perhaps the most efficient tool for increasing affordability for very-low-income renters, but there are only enough vouchers currently available to assist 1 of every 4 eligible households. The federal government can quickly reduce housing cost burdens for hundreds of thousands of Black renters by expanding voucher availability. Localities can also create their own housing voucher programs, as Charlottesville, Virginia, and other cities have. Greater investment in programs such as the Family Self-Sufficiency Initiative, including resources for more financial counselors, can help more participants in rental assistance programs save up for homeownership.

## **5. MINIMIZE THE DAMAGE AND COMPOUNDING EFFECT OF COVID-19 FOR BLACK HOUSEHOLDS**

A crucial, immediate step for remedying racial housing disparities is preventing eviction and foreclosure for renters and homeowners during and after the pandemic. On average, Black renters and homeowners are at higher risk of losing their homes, having entered the health and economic crisis with less access to stable and affordable homes. Broad eviction and foreclosure moratoria are critical for stabilizing households during the pandemic, as are sustainable forbearance options for homeowners and rental owners. It is just as critical, however, to help renters and homeowners get caught up on missed payments after moratoria and forbearance terms end so that households can return to sound footing and keep their homes over the long term. Key recovery tools for homeowners and renters include foreclosure prevention assistance targeting low-income homeowners, emergency financial assistance for renters facing eviction, and extended repayment options for renters and homeowners alike.

## E. A call to action

Nationwide protests have shined a spotlight on our nation's racial inequities, creating a tremendous opportunity for mobilizing public and political will to craft solutions that advance racial equity. In this moment, and after the spotlight dims, we need to identify and rectify policies that disadvantage households of color, particularly Black households, and craft new solutions that can narrow our racial divides. As a nation, we need to be more intentional about examining housing policy through a racial-impact lens and recommitting ourselves to redressing the many legacies of discrimination that persist today.

Habitat for Humanity's Cost of Home campaign provides a powerful new vehicle for advocating collectively for anti-racist housing and land use policies at the local, state and federal levels. Most of the policy ideas presented above are described in greater detail in the campaign platform ([habitat.org/media/843/view](https://www.habitat.org/media/843/view)) and federal policy agenda ([habitat.org/media/1162/view](https://www.habitat.org/media/1162/view)). Habitat invites volunteers, donors, partners and policymakers of all backgrounds to join us in raising our voices in support of housing and land use policy reforms that increase racial equity and can help our nation heal.

We are at a critical juncture. Now is not the time for small steps, but for bold action. With new clarity, intentionality and energy drawn from the profound challenges of 2020, our collective advocacy can make great progress toward achieving a more racially just and inclusive world. Together, we can ensure that every family — no matter who they are, where they live or how much money they earn — can build the foundation for a stable, healthy future for themselves and their families.

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