

Advocating for Racially Equitable Land Use Policy: *Principles and Lessons from the Habitat for Humanity Network*

September 30, 2022

Introduction

During the twentieth century, various public policies systematically excluded Black and other households of color from equal access to homeownership, thriving neighborhoods and economic opportunities. Local land use policies played a major role in this. Racialized zoning, racially restrictive deeds, and the demolition of Black neighborhoods as part of urban renewal, all significantly contributed to racial inequities that carry forward into the present. These inequities are evident today in the form of continued racial segregation, staggering racial gaps in homeownership and wealth, and greater levels of exposure for people of color to unsafe homes and unstable housing. Today's economically exclusionary zoning sustains these impacts and entrenches segregation.

The past few years have seen exploding interest in zoning reforms to enable lower-cost housing options in all neighborhoods. A growing number of these advocacy efforts are motivated by recognition of our collective responsibility—and government's responsibility—to undo the harmful effects of past and present land use policies that disadvantage people of color. These efforts seek to reform zoning and other land use policies in ways that genuinely lead to more affordable homes and residential stability for Black and other households of color while breaking up patterns of segregation.

This paper distills lessons learned thus far from successful advocacy for racially equitable land use policy by Habitat for Humanity affiliates and Affiliate Support Organizations. It draws heavily from conversations convened by Habitat for Humanity International with a working group of eight local affiliates and one ASO over the summer of 2022, as well as supplemental research.

"Racially equitable land use policy" can be defined in various ways:

- It works to undo the harms of past racially discriminatory housing and land use policies, including artificial patterns of segregation.
- It enables affordable housing options in all neighborhoods that are truly accessible to renters and homebuyers of color.
- It removes racially unequal barriers to well-resourced and healthy neighborhoods with good schools, adequate infrastructure, open space, and accessible jobs, so that people of color have real choice in where they rent or purchase a home.

What follows is a discussion of guiding principles, lessons and recent successes from Habitats' experiences advocating for racially equitable land use reforms.

Three Common Traits of Racially Equitable Land Use Policies

The affiliate working group identified three essential traits of racially equitable land use policies:

1. Intentionality

Equitable land use policies are proactive. They take deliberate steps to achieve more racially equitable outcomes, rather than expect improvements to happen “by accident” or by doing what we’ve always done. As one affiliate leader put it: *“Housing and land use policy have been purposefully set up to segregate and privilege some at the expense of others. We need to be just as purposeful and intentional about addressing this through housing and land use policy.”*

2. Racial awareness

Equitable land use policies are developed with an awareness of:

- the local history of racially discriminatory policies and their unequal impacts;
- present-day racial disparities, including:
 - persistent, racially unequal barriers to homeownership, housing, and neighborhood choice, and
 - racially unequal exposure to threats like housing displacement; and
- how current policies (and proposed policy) impact people of different races.

Ultimately, the need for racially conscious policymaking is rooted in an understanding that income is an inadequate proxy for race. White people of lower incomes are not in the same circumstances as Black people of lower incomes. For example, low-income Black households (and to a similar extent low-income Latino households) have much lower homeownership rates than low-income white households. And low-income people of color are much more likely to live in segregated neighborhoods of concentrated poverty than their white counterparts. To fully understand what it will take to fully include people of color in housing and neighborhood opportunities, one must be conscious of racial differences—and use this awareness to design more equitable land use policy solutions.

3. Equitable process

Processes to develop racially equitable land use policies make space for diverse voices to influence decision-making, including people of color frequently left out. This includes proactively listening to communities of color about their priorities and concerns—including concerns about the potential downsides of zoning reforms—and collaborating on equal terms with organizations representing these communities. As one affiliate leader said: *“You need to make space for your collaborators...It’s not just handing someone an outcome you think they want.”*

Lessons and Promising Practices

Working group members shared various insights from their experiences advocating for racially equitable land use reforms. These can be boiled down into six lessons:

Lesson 1: Telling the story of local segregation and discriminatory policy helps change the conversation and garner public support for innovative land use policy solutions.

Many people do not see racially discriminatory policies and practices as part of their own community's history, or something still perpetuated by policy. Community educational initiatives are a great place to start as they help broaden understanding of "where we are" with segregation and racial inequity, and "how we got here" through racially discriminatory policy. Habitat affiliates have supported or led efforts in many communities in recent years to illuminate ways that historical, racially discriminatory policies carry forward into the present, including Minneapolis, Charlottesville, Marion (OH), Wake County (NC), Asheville (NC), and others. These initiatives helped expand public understanding of how Black households and other people of color were disadvantaged by local land use and housing policy decisions, *and why local government has an obligation to undo their legacies.*

Example: Asheville

After discovering a racial covenant in the deed of a South Asheville property they were developing, Asheville Area Habitat decided to delve deeper and learn more about the city's history of discriminatory housing practices, how they shaped the city, and how practices like these contributed to current day racial disparities. The result was an 18-minute documentary entitled [*This Divided Land*](#), released in 2021. Along with the documentary, Habitat shared web resources to help others learn about their home and neighborhood's history. Building on this work, Habitat has since convened a Fair Housing Coalition with diverse membership to develop recommendations to the city for more just and equitable local housing policies.

Example: Charlottesville

In Charlottesville, a local journalist pulled deeds and made a map of homes in the city of Charlottesville that were built or financed with racially restrictive deeds. This was overlaid with a map of current zoning and the racial demographics of neighborhoods today. It helped to show how current zoning is perpetuating racist housing deeds and intentional segregation. It also challenged the notion that current patterns of residential living are naturally occurring. Habitat of Greater Charlottesville and other housing advocates subsequently shared this work and used it to pause the land use plan update that was underway, so that the city could first develop an affordable housing plan that carefully assessed racial disparities and housing needs. This housing plan then became a prime driver of resumed land use discussions. Once advocates brought to light the ways that current zoning was reinforcing racist housing deeds and efforts to segregate, they were able to build support for a new land use map that proactively addresses segregation and racial inequity.

Lesson 2: Empower communities of color to engage in land use decision-making.

Communities of color with high stakes in local zoning and land use reforms are often left out of decision-making. White homeowners dominate most public engagement processes. Proactive listening by local governments and housing advocates is critical for hearing the concerns and priorities of Black and Brown residents and reflecting these concerns in the design and emphases of zoning reforms. Better still is

supporting communities of color in articulating and advocating for their concerns themselves, as partners in broader efforts.

Example: Los Angeles

A year before the city of Long Beach began engaging communities about the planned rezoning of a major city corridor that traverses several communities of color, Habitat of Greater Los Angeles worked with consultants to develop creative strategies to educate its focus neighborhood (Washington Neighborhood) about zoning and planning and how it impacts them. Black and Brown residents subsequently became very engaged in the city's process, which involves developing new zones and possibly rezoning properties. As this policy now approaches city council approval, Habitat LA is supporting the community to organize themselves, to communicate a collective voice and vision and to participate in public meetings. Habitat LA's work has helped local residents of color define and share what they want for their neighborhood and start to engage effectively in this major rezoning effort.

Lesson 3: Support a true diversity of housing options across all neighborhoods.

Early successes by the Habitat network to expand housing options in single-family neighborhoods focused on allowing accessory dwelling units (ADUs). While a great strategy for introducing smaller housing options in these communities without disrupting physical character, it is important to recognize their limitations. ADUs can end up serving as family guest houses or vacation rentals. And they don't necessarily meet all families' needs, particularly those of larger families.

Multiple Habitat affiliates have had successes recently advocating for other types of affordable homes in "single-family" neighborhoods—including stand-alone second homes, duplexes, triplexes, fourplexes, and cottage clusters of up to eight homes per lot. This includes Minneapolis, Charlotte (NC), Charlottesville (VA), Spokane (WA) and communities throughout Oregon and California. Reforms in these communities are allowing for more publicly accessible, family-size housing options. And with the help of law changes allowing land division, these reforms are enabling builders like Habitat and others to create affordable homeownership options in well-resourced neighborhoods that are racially and economically segregated.

Other affiliates have turned their attention to reducing restrictions on manufactured homes to enable them in more communities, recognizing that in places like Buncombe County, NC, for example, they account for 40% of the housing occupied by Latinx households.

Example: California

Habitat California and local affiliate partners successfully advocated for a couple of bills to make it easier to sell additional housing units in single family zones for affordable homeownership. In 2021, they helped pass SB 9, which allows property owners state-wide to split their lot and construct a second home on the new lot or convert their existing single-family home into a duplex. Two homes are also permitted on each newly subdivided lot. By allowing for split lots, the law enables the sale of both home and land, avoiding the need for a Tenancy in Common agreement that can be hard for Habitat homeowners and other low-income homeowners to navigate.

Despite considerable pushback from various factions, the policy prevailed as something that could help bridge the racial equity wealth gap. Modifications essential to the bill's passage included a provision disallowing the demolition of affordable housing or homes with existing renters. Habitat also helped build support for a modification requiring on-site owner occupancy for at least three years to

discourage investor purchases, with exemptions for nonprofits creating ownership opportunities like Habitat and community land trusts.

Lesson 4: Density alone won't solve racial inequity. It needs to be paired with other tools.

Zoning reforms that allow for a diversity of housing types are *necessary—but not sufficient*—for ensuring that housing is accessible to people of color or even low-income households generally, especially in hot markets. To “bend the curve on racial equity and affordability,” it’s helpful to pair denser housing options with other measures. For example:

i. Affordability requirements tied to new density

Many Habitat affiliates have advocated for inclusionary zoning policies that condition new density or other zoning flexibilities on the inclusion of affordable homes in new developments. Recently, affiliates such as Habitat Portland Region and Habitat of Greater Charlottesville have begun applying this principle to the new crop of zoning changes allowing duplexes, triplexes, and other types of modest-scale housing in single-family zones.

Wherever possible, these affordability requirements should be calibrated to ensure they are accessible to residents of color. This includes ensuring that condo fees (and homeowner association fees) are also affordable, and remain so over time. Lastly, jurisdictions should limit the ability of developers to buy their way out of affordability requirements through “in lieu fees” in communities susceptible to displacement and most in need of new affordable units.

Example: Charlottesville (VA)

In late 2021, the city of Charlottesville adopted a new land use plan designed to rectify historical land use and housing discrimination and advance racial equity. One significant change is the plan allows up to 3 units per lot by-right in exclusive, single-family neighborhoods, and additional homes if a share of those homes meet affordability restrictions and the existing home is retained. Habitat of Greater Charlottesville has been a leading advocate for these reforms and is now working to ensure that the plan is implemented with zoning permissions that get the affordability bonuses right and are customized to meet the needs of historically Black neighborhoods.

ii. Customized zoning changes in neighborhoods susceptible to displacement

Land use plans need to consider different sensitivities to displacement. In addition to addressing housing shortages, communities need to prioritize stability for existing renters and homeowners, especially households of color. One land use strategy for preventing displacement is adjusting new density permissions in communities most susceptible to displacement.

Example: Charlottesville

One of many innovative elements of Charlottesville’s new land use plan is its attention to “Sensitive Community Areas” most at risk for displacement. The city’s plan defines these areas as historically low-income, African American neighborhoods. In these neighborhoods, only single-family housing will be allowed by right. Three units are allowed only if the first of these units is affordable (a smaller density bonus than in other single-family neighborhoods). Four units are allowed if one home is affordable and the original home is maintained.

iii. **Priority access to affordable units for families previously displaced or at risk of displacement**

Portland and Denver have developed groundbreaking policies with Habitat support to rectify and prevent residential displacement that disproportionately impacts people of color.

Example: Denver

Habitat Metro Denver advised the city of Denver on its new anti-displacement policy, which became law in September 2022. The policy provides households currently at risk of displacement, or previously displaced from their neighborhood or Denver, with priority access to newly developed or preserved affordable housing. It applies to homes built through the city's inclusionary zoning policy as well as to other housing units that receive city funds or were negotiated as part of a city agreement. Residents are eligible if they were displaced or at risk of displacement since 2000, or if a family member was displaced from Denver between 1939 and 2000. Habitat Metro Denver is now providing input on implementation to protect against unintended consequences for residents or nonprofit housing providers.

iv. **Funding for affordable homeownership and rental preservation**

Habitat affiliates have played leading roles in dozens of recent, successful efforts to dedicate funding for affordable housing. Habitat Colorado recently helped lead a novel approach that pairs affordable housing funding with the state's new zoning incentives program.

Example: Colorado

Working in partnership with local affiliates, Habitat Colorado significantly influenced and was a lead advocate for Colorado's [HB21-1271](#), which was adopted in 2021. The law allocates \$39 million in state incentives to local governments that adopt three or more policy measures from a menu of options to remove zoning and other regulatory barriers and reduce costs for affordable housing. These incentive funds can be used in various ways to support local affordable housing.

v. **Financing to help low-income homeowners access new ADU permissions**

Example: Denver

In 2018, Habitat Metro Denver joined community leaders, other nonprofit organizations, and faith-based groups in supporting the [West Denver Single Family Plus \(WDSF+\) Initiative](#). The initiative seeks to prevent displacement in west Denver by helping low-income homeowners build detached accessory dwelling units on their properties. The program requires the ADUs to be used or rented by lower income individuals. The program provides technical help and financial assistance to cut ADU construction costs in half, including for some a forgivable second mortgage of up to \$25,000.

vi. **Land acquisition assistance for affordable homeownership and rentals**

Land acquisition assistance is important for helping affordable housing providers take advantage of new zoning permissions, particularly in well-resourced communities or when facing stiff competition from investors. Acquisition efforts need to be adequately resourced and structured to enable quick purchase of properties in a diversity of communities.

Example: Milwaukee

Milwaukee Habitat is part of collaboration with city, county and philanthropic groups to develop a comprehensive plan for addressing the city's Black and Latino homeownership gaps. A top recommendation of the [plan](#) is to create a land acquisition fund to acquire properties for mission-driven groups to create homeownership for BIPOC families. The fund is motivated by a desire to combat "predatory property acquisition" and increase the likelihood that new and existing homes support affordable homeownership and rental opportunities for people of color.

Examples: Montgomery County, MD and Takoma Park, MD

Montgomery County has developed a powerful tool for facilitating nonprofit access to land and properties. The county gives itself, the local housing authority and tenant organizations a first right of refusal for purchasing rental properties that have been put up for sale. This has helped the county, in partnership with housing nonprofits, preserve hundreds of at-risk, affordable rental housing units over the past five years. Habitat Metro Maryland recently benefitted from a similar policy in neighboring city Takoma Park. The policy helped Habitat acquire a single-family home that was being rented in a gentrifying neighborhood. After the existing tenants turned down the ability to purchase it themselves, Habitat purchased the home to create a duplex demonstration project, creating two affordable homeownership opportunities. Having adequate housing trust fund dollars has been essential for each program to exercise its right of first refusal and transfer land to providers of affordable housing.

vii. Land bank disposition policies prioritizing equity and affordable homeownership

Examples: Dutchess County, NY

Habitat of Dutchess County successfully advocated for blighted property held by Poughkeepsie's Distressed Properties Initiative to be transferred for affordable homeownership development in a community that is 36% African American. This helped implement a core element of a five-point strategy to close the Black homeownership gap that Habitat developed in partnership with local African American brokers and community leaders.

Lesson 5: Require racial equity impact assessments as part of land use decision-making and empower local governments to conduct robust assessments.

Some local governments have begun to institutionalize the practice of evaluating land use policy decisions through a racial equity lens, including Louisville, Montgomery County (MD), New York City, and Boston.

One early lesson from nascent efforts is that staff capacity—and politics—can limit the usefulness of publicly sponsored racial equity assessments. Advocates may not want to rely on local governments to prepare racial impact assessments that will challenge the status quo that local governments want to preserve. Also, staff responsible for these assessments need capacity support. Ultimately, it comes down to how these practices are administered.

Example: Montgomery County, MD

In 2019, Habitat Metro Maryland supported the passage of a groundbreaking racial equity and social justice bill in Montgomery County that among other things requires every bill considered by the council to include a statement detailing the proposal's impact on equity among different demographic

groups. More recently, Habitat successfully advocated to apply this requirement to the (previously grandfathered-in) comprehensive land use plan update, as well as all zoning amendments.

While this policy is important, it requires the department responsible for creating impact statements be well staffed and have a broad knowledge of issues facing the County. Bills and zoning amendments touch every aspect of county life and the ability to quickly and adequately assess legislation can be a challenge. The department creating impact statements must also be politically insulated to ensure the views of various leaders do not influence assessments.

Lesson 6: Follow through on implementation.

The difference between a policy idea and implementation can be significant. Affiliates spoke about the tremendous difference that rulemaking and enforcement can make in a policy's impact on racial equity. For example, while a land use plan may nominally allow more compact homes or apartments in exclusive neighborhoods, the zoning regulations that implement this plan may make it prohibitively difficult to build these homes or gain approvals, or prohibitively expensive for people of color to afford.

Similarly, enforcement can make a big difference. One Habitat affiliate noted that many laws passed in her state had not been enforced, and there's often no penalty for non-compliance. For example, it is common for states' requirements for local planning and zoning to go unheeded. Habitat affiliates and other housing policy advocates can significantly impact the outcomes of new land use policies by engaging robustly in the rulemaking process, and by encouraging local and state governments to anticipate enforcement from the point of policy inception.

Example: Oregon

Habitat Oregon played a significant role in rulemaking for HB 2001, the state's landmark law that required cities of at least 25,000 residents, or jurisdictions generally in the Portland Metro Area, to allow duplexes, triplexes, fourplexes and "cottage clusters" on land previously limited to single-family homes. Habitat's participation in the rulemaking taskforce afforded it opportunities to help center racial equity in decisions about the law's implementation. The bill also includes two helpful features to promote effective implementation: technical assistance to help localities implement the new requirements, and a default, model code that automatically goes into effect if the locality doesn't act within a certain period of time to develop their own implementation regulations.

Conclusion

Undoing the legacies of racially discriminatory land use and housing policy will not be easy. Especially when it remains difficult to talk about race in this country. The good news is that many Habitat affiliates are starting to have success passing zoning reforms and land use policies that are more equitably designed, with real promise for bending the curve on racial inequity.

As affiliates shared, it will take intentional effort, racially aware policymaking, and more inclusive and equitable process to design and pass policies that move us forward. Notably, none of the successful policy initiatives described above are racially *exclusive*. But all are inspired by an understanding of how Black households and other people of color are differently situated in their communities, are cognizant of the history that led to these disparities, and are intentional about amending past harms and achieving greater inclusion and racial equity. They get us closer to a future where race no longer shapes who has access to affordable homes, housing stability and homeownership in thriving and healthy neighborhoods.

Appendix 1: Examples of Habitat Advocacy for Racially Equitable Land Use Policy

Locality/State	Description
Asheville, NC	After discovering a racial covenant in the deed of a South Asheville property they were developing, Asheville Area Habitat decided to delve deeper and learn more about the city’s history of discriminatory housing practices, how they shaped the city, and how practices like these contributed to current day racial disparities. The result was an 18-minute documentary entitled This Divided Land , released in 2021. Along with the documentary, Habitat shared web resources to help others learn about their home and neighborhood’s history. Building on this work, Habitat has since convened a Fair Housing Coalition with diverse membership to develop recommendations to the city for more just and equitable local housing policies.
Austin, TX	In 2018, Austin Habitat and coalition partners began working with city councilmembers to pass Affordability Unlocked —a new law that eases zoning restrictions for new housing developments if at least half of the homes are affordable to low-income households, a portion of the homes have two or more bedrooms, and rental properties offer “just cause” eviction protections and accept housing vouchers. Developments receive additional zoning flexibility if they provide deeper or more extensive affordability or are located in a designated transit corridor. For eligible developments, the city waives such restrictions as maximum floor-to-area ratios, and reduces parking and setback, requirements, minimum lot sizes, and maximum heights. It also allows up to 6 to 8 units per lot in certain single-family zones.
California	In 2021, Habitat California and local affiliate partners helped pass SB 9, which makes it possible statewide to add additional homes on single-family lots and to sell these homes for purposes like affordable homeownership. The new law allows property owners to split their lot and construct a second home on the new lot or convert their existing single-family home into a duplex. Also, two homes are permitted on each newly subdivided lot. By allowing for split lots, the law enables the sale of both home and land, avoiding the need for a Tenancy in Common agreement that can be hard for Habitat homeowners and other low-income homeowners to navigate. Despite pushback from various factions, the policy prevailed as a solution that could help bridge the racial equity wealth gap. Essential to the bill’s passage was a provision disallowing the demolition of affordable housing or homes with existing renters. Habitat also helped build support for a key modification requiring on-site owner occupancy for at least three years to discourage investor purchases, with exemptions for Habitat and other nonprofits creating ownership opportunities.
Charlotte, NC	Habitat Charlotte played a major role in supporting passage of the city’s innovative, new Comprehensive Plan in 2021. Habitat co-created a coalition called Neighbors for More Neighbors Charlotte that pushed for changes to allow for more housing options in more types of neighborhoods. The final plan

	<p>eliminates exclusive single-family zones, allowing 2-3 housing units on lots currently zoned single-family, and 4 units on corner lots. The plan also gives considerable attention to concerns from existing neighbors. Community benefit agreements will be required for any major development in existing neighborhoods. The city also created a "Neighborhood Equity and Stabilization Commission," with good neighborhood representation, that is tasked with developing measures to stabilize residents with moderate to high vulnerability to displacement.</p>
Charlottesville, VA	<p>Habitat of Greater Charlottesville played a significant role in the creation of the city's new Comprehensive Plan, which was guided by the need to rectify historical land use and housing discrimination and advance racial equity. Following the White Supremacist march in Charlottesville in 2017, Habitat and other advocates paused the city's process for updating the Plan to allow first for a careful assessment of racial disparities and segregation in the city, and the subsequent development of an affordable housing plan to address those inequities. This plan then became the prime driver of resumed land use discussions. The Comprehensive Plan that emerged in 2021 includes an allowance for up to 3 units per lot by-right in exclusive, single-family neighborhoods, and additional homes if a share meet affordability restrictions and the existing home is retained. The Plan also gives significant attention to "Sensitive Community Areas" most at risk for displacement, defined as historically low-income, African American neighborhoods. In these areas, only single-family housing is allowed by right. No more than 3 units are allowed if one of these units is affordable (4 if the original home is retained), which amounts to a smaller density bonus than in other single-family neighborhoods. Habitat is now working to ensure that the zoning ordinance that implements the Plan includes robust affordability bonuses and meets the needs of historically Black neighborhoods.</p>
Colorado	<p>Working in partnership with local affiliates, Habitat Colorado significantly influenced and was a lead advocate for Colorado's HB21-1271, which was adopted in 2021. The law allocates \$39 million in state incentives to local governments that adopt three or more policy measures from a menu of options to remove zoning or other regulatory barriers and reduce costs for affordable housing. These incentive funds can be used in various ways to support local affordable housing. Additional funds are allocated for planning grants and technical assistance.</p>
Denver	<p>In 2018, Habitat Metro Denver joined community leaders, other nonprofit organizations, and faith-based groups in supporting the West Denver Single Family Plus (WDSF+) Initiative. The initiative seeks to prevent displacement in west Denver by helping low-income homeowners build detached ADUs on their properties. The program requires the ADUs to be used or rented by lower income individuals. The program provides technical help, and financial assistance to cut ADU construction costs in half.</p>
Denver	<p>Habitat Metro Denver informed the city of Denver's new anti-displacement policy, which became law in September 2022. The policy provides households</p>

	<p>currently at risk of displacement or previously displaced with priority access to newly developed or preserved affordable housing. Residents are eligible if they were displaced or at risk of displacement since 2000, or if a family member was displaced from Denver between 1939 and 2000. The policy covers affordable housing units created through the city's inclusionary zoning policy as well as housing units that receive city funds or are negotiated in agreements with the city. Habitat Metro Denver continues to provide input as regulations are developed to implement the policy to prevent against unintended consequences for residents or nonprofit housing providers.</p>
Dutchess County, NY	<p>Habitat of Dutchess County successfully advocated for blighted property held by Poughkeepsie's Distressed Properties Initiative to be transferred for affordable homeownership development in a community that is 36% African American. This helped implement a core element of a five-point strategy to close the Black homeownership gap that Habitat developed in partnership with local African American brokers and community leaders.</p>
Los Angeles	<p>A year before the city of Long Beach began engaging communities about the planned rezoning of a major city corridor that traverses several communities of color, Habitat of Greater Los Angeles worked with consultants to develop creative strategies to educate its focus neighborhood (Washington Neighborhood) about zoning and planning and how it impacts them. Black and Brown residents subsequently became very engaged in the city's process, which involves developing new zones and possibly rezoning properties. As this policy now approaches city council approval, Habitat LA is supporting the community to organize themselves, to communicate a collective voice and vision and to participate in public meetings. Habitat LA's work has helped local residents of color define and share what they want for their neighborhood and start to engage effectively in this major rezoning effort.</p>
Marion, OH	<p>In March 2022, Habitat Buckeye Ridge launched a Breaking Barriers to Black Homeownership Initiative. The initiative kicked off with a series of community educational events aimed at the mostly white, rural community of Marion to build understanding of the policy barriers to homeownership historically faced by the Black community, and the ramifications those policies still carry today. A central feature was screenings of <i>Segregated by Design</i>, a short documentary which summarizes Richard Rothstein's compelling research on twentieth century racial discrimination in land use and housing policy. The initiative seeks to increase Black homeownership through education, advocacy, expansion and improvement of the existing affordable housing stock, and more direct work with Black families to facilitate affordable homeownership.</p>
Milwaukee	<p>Milwaukee Habitat is part of collaboration with city, county and philanthropic groups to develop a comprehensive plan for addressing the city's Black and Latino homeownership gaps. A top recommendation of the plan is to create a land acquisition fund to acquire properties for mission-driven groups to create homeownership opportunities for BIPOC families. The fund is motivated by a desire to combat "predatory property acquisition" by investors and increase the</p>

	likelihood that new and existing homes support equitable and affordable homeownership and rental opportunities for people of color.
Minneapolis	In 2019, the City of Minneapolis became the first major city in the country to end single-family-only zoning. The city's new comprehensive plan, Minneapolis 2040, now permits up to three residential units per lot throughout the city. The plan, backed by Twin Cities Habitat, also abolishes parking minimums for new construction and allows higher-density buildings along transit corridors. It went into effect at the start of 2020. The bold reforms in Minneapolis 2040 stemmed from increasing awareness of the city's affordability challenges along with growing political momentum for addressing the city's racial disparities in wealth, opportunity, housing, safety, and health.
Montgomery County, MD	Habitat Metro Maryland supported passage of a groundbreaking racial equity and social justice bill in Montgomery County in 2019 that among other things established an Office of Racial Equity and Social Justice and required every bill considered by the council to include a statement detailing the proposal's impact on equity among different demographic groups. More recently, Habitat successfully advocated to apply this requirement to the (previously grandfathered-in) 30-year comprehensive land use plan under development, as well as to all zoning amendments.
Oregon	Habitat Oregon, supported by affiliates throughout the state, joined forces with the Oregon Home Builders Association and affordable homeownership colleagues to advocate for a new state law (SB 458) that passed in 2021 and allows units in lower-priced duplexes, triplexes and quadplexes to be sold separately to homebuyers, fee-simple, enabling their availability for affordable homeownership in traditionally single-family neighborhoods.
Oregon	In 2021, Habitat Oregon helped pass HB 3335, the state's ADU Community Pilot Program. The program provides grants to nonprofit organizations for ADU community pilot programs that develop accessory dwelling units for income-eligible homeowners and that are available for lease by income-eligible tenants. The goals of the program are to support financial stability for homeowners and create an affordable rental home to prevent displacement.
Oregon	Habitat Oregon played a significant role in providing support for HB 2001 – the state's landmark "missing middle" law passed in 2019 that requires all cities of at least 25,000 residents, and jurisdictions generally in the Portland Metro Area, to allow duplexes, triplexes, fourplexes and "cottage clusters" on land previously limited to single family homes. Habitat Oregon subsequently participated in the state's year-long rulemaking process for HB 2001 to keep racial equity centered in discussions related to the development of a model code and other implementation measures.
Portland, OR	In 2022, Portland Region Habitat worked with a coalition of housing advocates and private builders to influence and pass the city's Residential Infill Project 2.0 policy, which implements Oregon's "missing middle housing" law (HB 2001). The zoning reform will allow duplexes, triplexes, detached duplexes, cottage clusters, 2 ADUs, and 4-plexes on almost all residential lots in

	<p>Portland. It also goes beyond state requirements by allowing up to 6-unit townhomes throughout the city if the homes are deeply affordable. This will boost the work of Habitat and others to create affordable homeownership and rental opportunities citywide.</p>
Portland, OR	<p>Habitat Portland Region was a stronger supporter of the city’s groundbreaking North/Northeast Preference policy, and is now helping to implement it. The policy was created to address the deeply harmful impacts of home demolition, redlining, and racist lending policies that led to the historic and ongoing displacement of longtime community members of color in the city’s North and Northeast neighborhoods. For new affordable homeownership and rental opportunities created as the city reinvests in these communities, the policy gives priority access to applicants from the neighborhoods at risk of displacement, applicants displaced due to earlier urban renewal, and the descendants of those displaced.</p>
Seattle	<p>Habitat Seattle-King and Kittitas Counties has been advocating at both the state and local levels to end exclusionary zoning and allow smaller and more affordable housing options in single-family neighborhoods. Restrictions on townhomes and other compact housing types severely restrict where the affiliate can provide affordable homeownership opportunities. Statewide reform legislation fell short in 2022, but through membership mobilization, committee testimony, and work with coalitions, Habitat helped Seattle take a first step toward reforming its land use rules by changing the zoning name from "Single Family Zoning" to "Neighborhood Residential." Habitat believes this will make it easier to next change the underlying zoning as well.</p>
Spokane, WA	<p>In 2022, Habitat Spokane successfully advocated with diverse coalition partners for an “emergency” pilot initiative that will allow duplex, triplex, and four-plex homes on all single-family lots in the city. In Spokane, 78% of land is zoned for single-family housing, and high land prices are pricing out nonprofit developers in thriving neighborhoods. By allowing for more duplexes and triplexes, Habitat could see a cost reduction of \$45,000 per home. The pilot will run for one year, and if successful could be made permanent. Growing concerns about rising housing costs, resident displacement and supply shortages propelled the council to act. Also influencing the creation of the pilot was the growing push in the city for more ownership opportunities for persons of color.</p>
Wake County, NC	<p>In 2021, Habitat Wake County’s CEO and a member of the affiliate’s advocacy committee helped shape the town of Apex’s Affordable Housing Plan through seven months of participation on the plan’s Advisory Committee. The adopted Affordable Housing Plan includes various land use policy recommendations, including creating Affordable Housing Incentive Zoning, adopting a policy that prioritizes public land disposition for affordable housing, and amending zoning to allow duplexes, triplexes, and small multifamily developments in single-family residential districts adjacent to downtown. The plan also calls for the town to use a racial equity lens to evaluate all housing policies and investments.</p>

Special Thanks

A big thank you to the nine members of the Racially Equitable Land Use Policy Working Group, whose insights and stories were critical to the development of this report:

- Andy Barnett (Asheville Area Habitat)
- Brett D'Antonio (Habitat Seattle-King and Kittitas Counties)
- Emily Kirkevold (Twin Cities Habitat)
- Sarah Reddinger (Habitat Metro Maryland)
- Dan Rosensweig (Habitat of Greater Charlottesville)
- Maria Sepulveda (Habitat Metro Denver)
- Brian Sonderman (Milwaukee Habitat)
- Shannon Vilhauer (Habitat Oregon)
- Dinesa Thomas-Whitman (Habitat of Greater Los Angeles)