



Harvard Model Congress

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FAIR HOUSING

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INTRODUCTION

Fair Housing - Fair housing refers to the principle and practice of ensuring equal access to housing opportunities for all individuals, regardless of their race, color, religion, sex, national origin, disability, familial status, or other protected characteristics, as mandated by laws and regulations.

As Matthew Desmond, an author and sociologist at Princeton University said so saliently about housing, “it is hard to argue that housing is not a fundamental human need. Decent, affordable housing should be a basic right for everybody in this country. The reason is simple: without stable shelter, everything else falls apart” (Desmond, 2016).

Fair housing refers to the principle that all individuals regardless of their race, disability status, gender, or national origin deserve equitable access to housing. Access to housing is a fundamental human right that profoundly influences an individual's sense of safety, security, and ability to pursue their aspirations in life (HUD, 2023).

Race-based housing discrimination has persisted in the United States for decades and continues to pose a significant problem today. People of color disproportionately encounter obstacles when attempting to purchase or rent homes in specific areas or even altogether. This discrimination manifests across various levels, from banks unfairly denying home loans to real estate agents selectively withholding house showings, as well as owners and property managers refusing to sell (Newsday, 2016). Consequently, homeownership rates for Black Americans remain considerably lower than those for white Americans, depriving them of the opportunity to accumulate generational wealth through housing equity. Even when permitted to rent or buy, individuals from marginalized communities often find themselves restricted to areas with unequal access to amenities, quality schools, employment opportunities, and healthcare (Rothstein, 2004).

Housing defines almost everything. Where you live is often representative of your future. Differences in housing quality and location can result in variations in everything from your health,



The Fair Housing Act being signed into law.

schooling, proximity to violence, socioeconomic status, social mobility, and so much more.

30-Year Mortgage -

A 30-year mortgage is a type of home loan that has a repayment term of 30 years, during which the borrower makes monthly payments to gradually pay off the loan principal and interest.

Redlining -

Redlining refers to the discriminatory practice of denying or limiting access to financial services, such as mortgages or insurance, based on the racial or ethnic composition of a neighborhood.

Redlining was a historical practice that segregated neighborhoods based on race

EXPLANATION OF THE ISSUE

Historical Development

The history of fair housing initially came to the national stage in the 1930s with President Franklin Roosevelt’s New Deal legislation. A significant segment of his larger agenda was the National Housing Act of 1934 to make housing more affordable for low-income civilians. This act originated from familiar concepts such as the **30-year mortgage** and low fixed interest rates during the home buying process. The Home-Owners Loan Corporation (HOLC) was also a facet of this act, which initiated the problematic institution of red lining. A majority of Americans cannot afford to purchase a house outright and therefore rely on loans to finance their homes. HOLC played a significant role in this process by developing Residential Security Maps. These maps used color-coded regions to advise banks on areas that should be considered secure for granting loans, ensuring the banks' investment would be repaid. Initially, the HOLC claimed that the maps were based on economic factors such as income levels, employment stability, and property conditions. However, the resulting maps were heavily correlated with race. The Underwriting Manual for the Federal Housing Administration stated that “If a neighborhood is to retain stability, it is necessary that properties shall continue to be occupied by the same social and racial classes. A change in social or racial occupancy generally leads to instability and a reduction in values” (Rothstein, 2017). As the term **redlining** implies, regions that were defined to be “red” were named to be of “detrimental influence,” which meant that foreign-born, low-class whites, and Black people resided there. Neighborhoods with predominantly Black, Hispanic, or other minority residents were labeled as high-risk, regardless of the actual financial stability of the individuals living there. Those who now lived in the redlined districts found it near impossible to get the bank-provided financing needed to buy homes. These policies, along with discrimination in all other segments and stakeholders in the housing process (discriminatory realtors, banks, government policy, etc.), led to starkly divided regions that were in heavily in line with the racial make-up of the region. This division impacted the quality of education they could access, led to horrific public health disparities, increased crime rates, and resulted in many more inequalities that still remain today (Gross, 2017). Due to discriminatory practices and policies, Black people were essentially prohibited from purchasing housing. Homeownership provides individuals with the opportunity to build

Fair Housing Act - Redlining refers to the discriminatory practice of denying or limiting access to financial services, such as mortgages or insurance, based on the racial or ethnic composition of a neighborhood.

Affirmatively Furthering Fair Housing - AFFH aimed to address systemic housing discrimination and promote inclusive communities by requiring local and state governments to take proactive steps to combat segregation and ensure fair housing opportunities

‘Open Communities’ Initiative - Under the Open Communities initiative, George Romney instructed HUD officials to deny federal funding for various infrastructure projects, such as water, sewer, and highway projects, to cities and states that had policies promoting segregated housing

equity — housing equity serves as a primary driver of wealth accumulation and social mobility in the United States (NAR, 2022).

Fair Housing Act

This discrimination wasn’t addressed in a legitimate way until the Civil Rights Movement in the 1960s. President Lyndon B. Johnson and countless activists wanted to pursue a fair housing law, but there unfortunately was not enough political will to pass such a bill. Then in April of 1968, Reverend Martin Luther King was assassinated, and less than a week later, the **Fair Housing Act** was signed into law. This law prohibited discrimination in housing based on race, color, religion, and national origin (HUD, 2023). The Fair Housing Act is a federal law enacted in 1968 in the United States that prohibits discrimination in the sale, rental, and financing of housing based on race, color, religion, sex, national origin, disability, and familial status.

Additionally, the Act “requires HUD and recipients of federal funds from HUD to affirmatively further the policies and purposes of the Fair Housing Act, also known as ‘**affirmatively further fair housing**’ or ‘**AFFH**.’ The obligation to affirmatively further fair housing requires recipients of HUD funds to take meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics” (HUD, 2023). Historically this part of the legislation has been irregularly enforced. During the Nixon administration, George W. Romney, the Secretary of Housing and Urban Development, secretly implemented his “**Open Communities**” **initiative**. Through this policy, he attempted to, according to ProPublica, “pressure predominantly white communities to build more affordable housing and end discriminatory zoning practices.” Once Nixon found out this was occurring, he put an immediate end to it. It wasn’t until the Obama administration that other policy was implemented to fulfill this segment of the Fair Housing Act through his Affirmatively Furthering Fair Housing regulations (Hannah-Jones, 2015).

Scope of the Problem

An additional version of exclusionary housing policy is **single-family zoning ordinances**. These laws do not allow multi-family housing to be built on certain sections of residential land, such as duplexes, apartment complexes, or townhomes. Around 75% of the land in the United States is meant to be for residential use and is deemed for single-family use. Single-family zoning policies often come with minimum lot size requirements and other regulations that drive up housing costs, making it more difficult for low-income families, including many minority households, to afford homes in

Single-Family Zoning Ordinances -
Single-family zoning policies refer to local land use regulations that restrict the use of residential properties to single-family homes only

these areas. This exclusionary zoning perpetuated the concentration of poverty in certain neighborhoods. An example of this is within the Bay Area in the state of California. Greater than 80% of its land is zoned to single-family housing, which has led to a median house value to over a million dollars. Research found that as home prices increased in the last two decades, segregation increased and concentrated poverty within certain regions of the area. It found that in 2015, over 53% of low-income Black families lived in segregated, high-poverty neighborhoods. When single-family homes tend to become too expensive, this disproportionately impacts Black and Latinx communities, which increases segregation and concentrates poverty and oppositely wealth in separate regions (Harvard Political Review, 2021).

School Segregation

In the Bay Area, that in 2015, over 53% of low-income Black families lived in segregated, high-poverty neighborhoods.

There is a strong connection between school segregation and housing inequities. Housing inequities, including discriminatory practices such as redlining and exclusionary zoning, have historically resulted in segregated neighborhoods, where certain racial or socioeconomic groups are concentrated in specific areas (Rothstein, 2017). This segregation directly impacts the demographics of local schools. *Brown v. The Board of Education* case worked to show, past simply material inequality, school segregation was detrimental to students of color. During the proceedings, Chief Justice Warren referenced the psychological impact studied on segregated students: the simple act of segregation created inferiority complexes in the minority children, impairing their mental health, therefore deeming separate but equal unable to be truly ever equal. Soon after *Brown v. The Board of Education*, there was a demand by the Federal Government and Supreme Court to integrate school systems and provide equal access to resources to black and brown students, as well as to prioritize their mental health and reduce sentiments of inferiority among minority populations (*Brown vs. Board of Education, 1954*). However, school segregation still exists due to the prevalence of housing segregation. Data from the UCLA Civil Rights Project states that black students are less likely to attend a school that is majority white than about 50 years ago. Additionally, due to unequal property taxes amongst different regions, this means unequal school funding, which in turn meant black and brown students were receiving unequal treatment in their educational facilities (UCLA Civil Rights Project, 2002). In the re-segregated Charlotte-Mecklenburg school district, it was shown that both white and minority students, when assigned to minority-heavy schools, had lower graduation rates and increased crime rates in the case of minority males (Billings, Deming, Rockoff 2014).

Public Health

According to the Robert Wood Johnson Foundation, “The effects of residential segregation are often stark: Blacks and Hispanics who live in highly segregated and isolated neighborhoods have lower housing quality, higher concentrations of poverty, and less access to good jobs and education. Consequently, they experience greater stress and have a higher risk of illness and death” (Robert Wood Johnson Foundation, 2018). Housing segregation disproportionately impacts Black and Latine individuals and their health as they are more likely to live near dust and other pollutants. It has been reported that these populations have substantially higher rates of asthma and lead poisoning that can be traced back to housing placements (Rothstein, 2005). These intense public health disparities can be seen no better than in a place like Boston, Massachusetts. According to the Boston Globe, “Life expectancy varies widely depending on exactly where you call home — not just what town, but what neighborhood. For example, people in the Back Bay are living close to 90 years. But take the T a couple of stops to Roxbury and that number plummets to closer to 60 years.” Back Bay is a majority rich and White region, while Roxbury is largely Black and a high-poverty region (Northeastern, 2017).



Residential segregation divides regions based on race.
Teen Vogue

Violence

Additionally, these segregated regions face higher rates of violence and crime. When poverty becomes concentrated in a particular area, it often creates an environment where socioeconomic challenges are compounded, and residents face limited access to resources, opportunities, and essential services. According to research conducted by the University of Chicago, “Multilevel models based on data from the National Neighborhood Crime Study for 7,622 neighborhoods in 79 cities throughout the United States reveal that segregation is positively associated with violent crime for white and various types of nonwhite neighborhoods. Nonetheless, there is a lack of parity in violence across these types of communities, reflecting the larger racialized social system in which whites are able to use their privileged position to reside in the most advantaged neighborhoods while African Americans and Latinos live in the most disadvantaged urban communities and therefore bear the brunt of urban criminal violence.” This also leads to additional police violence. According to Tufts sociologist Daanika Gordon “Predominantly Black neighborhoods are simultaneously over-policed when it comes to surveillance and social control, and under-policed when it comes to emergency services.” In a divided manner, “police leaders intentionally devoted more resources to protect and serve the downtown and middle-class neighborhoods.” while “Black neighborhoods were overlooked as areas meriting further resource

Housing segregation disproportionately impacts Black and Latine individuals and their health as they are more likely to live near dust and other pollutants.

commitments, on the one hand, and positioned as criminal threats to be controlled and contained, on the other.”

Congressional Action

Most housing policy is handled at the local level.

There have been several bills recently passed or introduced through Congress that addressed issues of housing and housing equity. In 2016, Congress passed — and the president signed — the Housing Opportunity Through Modernization Act. It aimed to streamline and improve various housing programs, such as the Section 8 voucher program, to enhance efficiency, reduce administrative burdens, and promote self-sufficiency for recipients.

Housing also became prominent during the Congressional response to the COVID-19 pandemic. During the pandemic, Congress passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act, which allocated substantial funding for housing-related programs. This included emergency rental assistance, eviction moratoriums, and additional resources for homelessness prevention. Congress also created the Emergency Rental Assistance Program, which provided emergency rental assistance to low-income households facing financial hardships due to the economic impacts of the pandemic.

The Consolidated Appropriations Act of 2021 provided further COVID-19 relief and included provisions related to housing. It allocated funds for emergency rental assistance, homelessness assistance programs, and the Low-Income Home Energy Assistance Program (LIHEAP), among other initiatives. The American Rescue Plan Act of 2021 considered the pattern of including housing provisions in wide-reaching spending bills, providing substantial funding for a wide range of purposes, including housing-related initiatives. It included resources for emergency rental assistance, homelessness prevention, and affordable housing programs.

Other Policy Action

HUD Grants - Single-family zoning policies refer to local land use regulations that restrict the use of residential properties to single-family homes only

During the Obama Administration the U.S. Department of Housing and Urban Development (HUD) released the Affirmatively Furthering Fair Housing (AFFH) rule. Through this program according to Policy Link a national research institute, “local communities that receive **HUD grants** will examine, publicly report, and develop strategies to address discrimination in housing. HUD will provide local communities with extensive geographic data, such as racial demographics, poverty levels, access to transit, and school quality. In addition, HUD will provide communities with guidance and technical assistance to support the local planning of fair housing opportunity-focused investments.” Through this increased information and funding each community receiving grants

can understand their specific context better and work to solve their racial segregation and affordable housing issues. Those that didn't submit and get plans approved by HUD could risk losing their funding. This rule was then removed by the Trump Administration under Ben Carson as the Housing and Urban Development Secretary. The Biden Administration then re-established these regulations but without “the 2015 mandate that communities undergo an extensive analysis of local barriers to integration and submit plans to dismantle them” (Washington Post).

Other than this specific instance, most housing policy is handled at the local level. This includes zoning laws that dictate whether land is allocated for single-family or multi-family housing or the distribution of section 8 vouchers. The Federal government has historically had little involvement in housing policy. The brunt of their control comes from utilizing their monetary power to guide local actors. However, they have funded public housing projects and funds section 8 programs.

IDEOLOGICAL VIEWPOINTS

Conservative View

At the local level, conservatives have been associated with efforts to deregulate zoning and remove barriers to construction. They argue that excessive zoning restrictions, including strict single-family zoning, limit housing affordability and choice. By advocating for more flexible zoning regulations and mixed-use developments, conservatives aim to promote market competition, encourage innovation, and address housing shortages.

On the national level, conservatives may be skeptical of large public investments in housing development, as they view them as potentially distorting market dynamics and increasing reliance on government assistance. Instead, they may favor policies that encourage private sector initiatives, such as tax incentives for developers or reduced zoning restrictions, to stimulate construction and increase the overall housing supply.

Conservatives often remain against regulations such as ones during the Obama Era called Affirmatively Furthering Fair Housing regulation stating that “While the federal government has a legitimate role in enforcing non-discrimination laws, this regulation has nothing to do with proven or alleged discrimination and everything to do with hostility to the self-government of citizens” (HUD, 2023).

Liberal View

The Democratic platform on this issue advocates for national action on behalf of affordable housing policy. The 2020 national platform states, “Democrats believe the government should take aggressive steps to increase the supply of housing, especially affordable housing, and address long-standing economic and racial inequities in our housing markets” (DNC, 2020).

Liberals tend to advocate for robust government involvement to ensure affordable and accessible housing for all individuals, with a particular focus on marginalized and low-income communities.

Liberals generally support public investments in housing development, including the construction of affordable housing units and the expansion of housing assistance programs. They often advocate for increased funding for public housing initiatives, rental subsidies, and the provision of housing vouchers to help individuals and families afford suitable housing options.

In the context of zoning and land-use regulations, liberals may prioritize policies that encourage mixed-income communities, promote affordable housing quotas in new developments, and reduce barriers to constructing affordable housing units. They argue that inclusive zoning practices can help combat segregation and foster diverse, integrated neighborhoods.

Furthermore, liberals may champion tenant protections and advocate for measures that enhance housing stability and tenant rights. This can include advocating for rent control policies, just-cause eviction protections, and efforts to combat housing discrimination.

AREAS OF DEBATE

Inclusionary Housing Policy

An initial possible solution is to abolish single-family zoning laws altogether. In the city of Minneapolis, 70% of their land was previously zoned for single-family housing until they abolished that ordinance to allow all residential land to be open for multi-family units. Additionally, **inclusionary housing policy** could be furthered as well. Minneapolis is again a good example of this where they have ensured that all new apartments are required to set aside 10% of their units for lower/middle-income families. Montgomery County in Maryland has had the most successful implementation of such a policy where around 12% of all new developments are to be set aside. On top of that, $\frac{1}{3}$ of these developments are bought by the city government to make them affordable for even the lowest income receiving families. The result of such policy has made sure that $\frac{2}{3}$ s

Inclusionary Housing Policy - *Inclusionary housing policy refers to a set of regulations or policies implemented by local governments to promote the inclusion of affordable housing within new residential developments.*

Low-Income Housing Tax Credit Program - The Low-Income Housing Tax Credit (LIHTC) Program is a federal tax incentive program in the United States that aims to encourage the development and preservation of affordable rental housing for low-income individuals and families. It was established under the Tax Reform Act of 1986. The LIHTC program provides tax credits to private developers or investors who invest in qualifying affordable housing projects. The amount of tax credits is based on the eligible development costs and the duration of the affordability commitment.

of the population that relies on public housing live within racially integrated, low-poverty neighborhoods. Nationally a way to do this would be by expanding the low-income housing tax credit program. The **Low-Income Housing Tax Credit Program** began in 1986. It “is responsible for funding about 20 percent of federally supported multifamily developments” (Center For American Progress). The program is funded with \$97 billion dollars every year to ensure developers receive tax incentives to create affordable housing. This program could receive more funding to expand federal efforts toward housing desegregation.

Political Perspective

Liberals view inclusionary housing policies as a way to address the affordability crisis and ensure that housing options are accessible to a broader range of individuals, including low-income and working-class families. They argue that these policies can help prevent the displacement of vulnerable populations and contribute to more inclusive and equitable communities. From a liberal standpoint, inclusionary housing policies are seen as a mechanism to counteract the negative impacts of market forces and promote social justice. By integrating affordable housing units within market-rate developments, these policies aim to create mixed-income neighborhoods and provide opportunities for individuals of different income levels to live in the same community. Liberals often argue that inclusionary housing policies are a fair and effective approach to distributing the benefits of development more equitably. By requiring developers to contribute to affordable housing, liberals contend that it helps mitigate the potential negative externalities of gentrification and promotes the overall well-being of the community. Specifically, within this case, conservatives don’t support the excess funding furthering such a program would bring. In 2017, the Republican tax plan in the House attempted to cut bonds that fund affordable housing. In practice, it would, “effectively cut the tax loss benefits of investments made using the low-income housing tax credits because the value of depreciation expense deductions would fall” (CNBC, 2017).

Increase Opportunities for Black Homeownership

Because of prior discrimination and redlining, Black people own homes at much lower rates than their White counterparts. The housing nonprofit Habitat for Humanity has 5 recommendations on this front, which include Increasing access to down payment assistance, increasing access to affordable credit, investing in affordable homeownership (expanding government grants that finance affordable home construction), and retargeting the mortgage interest deduction.

Political Perspective

The liberal wing of Congress has been attempting to pass legislation to provide down payment assistance to underserved communities. During a House Select Committee on Economic Disparity and Fairness in Growth, it was recommended by the National Fair Housing Alliance (and supported by Rep. Gwen Moore (D-Wis.) to invest 10 billion dollars into such a federal program. On the other hand, Ranking Member Bryan Steil (R-Wis.), paralleled general conservative sentiment on this issue of federal disengagement by saying “One of the things we’ve really highlighted is the impact that the cost of rising rents, the impact that that has on Americans. Inflation impacts everybody, but it clobbers seniors on fixed incomes in low-income workers,” Steil said. “It’s paramount that we get inflation under control. We get our spending under control here in Washington” (The Grio, 2022).

Section 8 Housing Voucher – *The housing choice voucher program is the federal government's major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market.*

Amend the Section 8 Voucher Program

Amending **Section 8, the federal rental assistance program** offers several benefits in addressing housing affordability and improving the lives of low-income individuals and families. By making necessary changes to the program, we can enhance its effectiveness and impact.

Because of prior discrimination and redlining, Black people own homes at much lower rates than their white counterparts.

Firstly, amending Section 8 can increase the number of vouchers available, allowing more households to access affordable housing. This expansion can help alleviate the existing shortage of affordable rental units and reduce the burden on low-income families struggling to find suitable housing options.

Additionally, amending Section 8 can improve the portability of vouchers, enabling recipients to move more easily across different regions and neighborhoods. This flexibility is crucial in providing families with greater choices and opportunities, including access to better schools, job prospects, and community resources.

This was an idea that was initially proposed by Julian Castro, the HUD Secretary during the Obama Administration called the Small-Area Fair Market Rents plan. This would assist in “making it easier to establish fair market voucher rates in smaller, presumably more expensive neighborhoods within metropolitan areas” (Center For American Progress). Additionally, according to members of HUD, “they want to reduce subsidies for low-income communities, so voucher recipients have incentives to move to more affluent communities.” This would ensure that housing vouchers aren’t just used in high-poverty neighborhoods, further concentrating poorer individuals in these neighborhoods but rather integrating them into wealthier and Whiter communities.

Political Perspective

Advocates of increasing Section 8 funds argue that a shortage of affordable housing options leaves many low-income individuals struggling to secure decent and stable housing. By expanding funding for Section 8, liberals seek to address this housing shortage by providing more rental assistance vouchers to eligible households. They argue that this will enable families to afford housing in a wider range of neighborhoods, promoting economic mobility and access to better opportunities. Conservatives generally support section 8 as well, but don't want to increase federal funding towards the program. They also want to impose work requirements for receiving the vouchers. "It has been a priority for HUD under Secretary Ben Carson. In April, the agency backed a bill called "Making Affordable Housing Work Act of 2018", which would both increase the cost of rent for people receiving federal rental assistance vouchers and allow public housing authorities and landlords of buildings that accept Section 8 vouchers to set minimum work requirements" (Thinkprogress, 2018).

BUDGETARY CONSIDERATIONS

"On March 28, 2022, the Biden-Harris Administration submitted to Congress the President's Budget for fiscal year 2023. The 2023 President's Budget requests \$71.9 billion for the Department of Housing and Urban Development (HUD), approximately \$11.6 billion more than the 2022 annualized continuing resolution (CR) level, to support underserved communities and equitable community development, increase access to and production of affordable housing, promote homeownership and wealth-building, advance sustainable communities, climate resilience, and environmental justice, and strengthen HUD's internal capacity" (Department of Housing and Urban Development). For these proposed reforms the Biden Government would have to request 10-15 billion dollars more for the HUD budget.

CONCLUSION

Housing impacts almost every aspect of life. From education to health to policing. Historically, the federal government has done little to affirmatively further fair housing policy, catching discrimination after it occurs but doing nothing substantial to correct historic inequities that inform this nation's lack of racial parity. While addressing issues of education, policing, and public health,

Congress must realize these issues' origins in segregation and a historic lack of administering fair housing policies on a federal level.

GUIDE TO FURTHER RESEARCH

Policy think tanks like the Center for American Progress and the Brookings Institute are good places to start to gain a greater understanding of the issue as well as to learn from their policy recommendations. It would also be helpful to read the book, *Color of Law* by legal scholar Richard Rothstein. It is a comprehensive overview of racist housing policy and solutions to contemporary housing segregation.

GLOSSARY

Fair Housing - Fair housing refers to the principle and practice of ensuring equal access to housing opportunities for all individuals, regardless of their race, color, religion, sex, national origin, disability, familial status, or other protected characteristics, as mandated by laws and regulations.

30-year Mortgage - A 30-year mortgage is a type of home loan that has a repayment term of 30 years, during which the borrower makes monthly payments to gradually pay off the loan principal and interest.

Redlining - Redlining refers to the discriminatory practice of denying or limiting access to financial services, such as mortgages or insurance, based on the racial or ethnic composition of a neighborhood. Historically, it involved drawing red lines on maps to designate predominantly minority neighborhoods as high-risk areas, resulting in limited investment and economic opportunities for residents in those areas.

Fair Housing Act - The Fair Housing Act is a federal law enacted in 1968 in the United States that prohibits discrimination in the sale, rental, and financing of housing based on race, color, religion, sex, national origin, disability, and familial status.

Affirmatively Furthering Fair Housing - During the Obama administration, there was an emphasis on promoting fair housing through an approach known as "Affirmatively Furthering Fair Housing" (AFFH). AFFH aimed to address systemic housing discrimination and promote inclusive communities by requiring

local and state governments to take proactive steps to combat segregation and ensure fair housing opportunities. It involved assessing and addressing barriers to fair housing, creating strategies to promote integration and equal access, and receiving federal funding tied to compliance with fair housing objectives.

Open Communities Initiative - Under the Open Communities initiative, George Romney instructed HUD officials to deny federal funding for various infrastructure projects, such as water, sewer, and highway projects, to cities and states that had policies promoting segregated housing. The initiative aimed to encourage local governments to adopt fair housing practices and actively work towards desegregation and equal housing opportunities.

Single-Family Zoning Ordinances - Single-family zoning policies refer to local land use regulations that restrict the use of residential properties to single-family homes only. These policies typically prohibit the construction or conversion of properties into multi-unit or higher-density housing options, such as townhouses, duplexes, or apartment buildings, within designated areas zoned for single-family dwellings. Single-family zoning policies are often aimed at preserving the character of neighborhoods, promoting privacy, and maintaining a certain level of housing density. However, they have also been criticized for contributing to housing affordability challenges

Affirmatively Furthering Fair Housing Rule - The Affirmatively Furthering Fair Housing (AFFH) rule was a regulation implemented by the U.S. Department of Housing and Urban Development (HUD) in 2015. It required local and state governments receiving federal housing funds to take proactive steps to identify and address barriers to fair housing and actively promote housing opportunities that are inclusive and free from discrimination. Under the AFFH rule, these governments were required to conduct an assessment of fair housing in their jurisdictions, known as the Assessment of Fair Housing (AFH),

HUD Grants - HUD grants refer to financial assistance provided by the U.S. Department of Housing and Urban Development (HUD) to support various housing and community development initiatives.

Inclusionary Housing Policy - Inclusionary housing policy refers to a set of regulations or policies implemented by local governments to promote the inclusion of affordable housing within new residential developments. The purpose of inclusionary housing policies is to address the issue of housing affordability by requiring

or incentivizing developers to include a certain percentage of affordable housing units within their projects.

Low-Income Housing Tax Credit Program -

The Low-Income Housing Tax Credit (LIHTC) Program is a federal tax incentive program in the United States that aims to encourage the development and preservation of affordable rental housing for low-income individuals and families. It was established under the Tax Reform Act of 1986. The LIHTC program provides tax credits to private developers or investors who invest in qualifying affordable housing projects. The amount of tax credits is based on the eligible development costs and the duration of the affordability commitment.

Section 8 Housing Voucher – The housing choice voucher program is the federal government's major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market.

HUD – Department of Housing and Urban Development Exclusionary Housing Policy– when governments use zoning ordinances to exclude certain types of land uses from a given community, primarily to regulate racial and economic diversity.

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