



Fair Housing in 2024 and Beyond OCCD Conference

www.nationalfairhousing.org

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ABOUT NFHA™

The National Fair Housing Alliance® leads the fair housing movement. NFHA works to eliminate housing discrimination and ensure equitable housing opportunities for all people and communities. We advance fair housing to build inclusive, resilient, well-resourced communities where everyone can thrive.



- Education and Outreach
- Member Services
- Public Policy & Advocacy
- Housing and Community Development
- Responsible AI
- Enforcement
- Consulting and Compliance
- Resource Development & External Affairs

NFHA

How Structural Barriers Impede Fair Access to Housing & Credit

**De Facto and De Jure
Actions Created:
Segregation
Dual Credit Market
Biased Appraisal System
Unfair Technologies
Restrictive Zoning
Other Biased Systems**

Federal Government Actions

- Donation Land Claim Act
- Homestead Grants
- Home Owners Loan Corporation Act
- FHA Program
- National Highway Act
- National Housing Act
- Chinese Exclusion Act
- Indian Removal Act
- Jim Crow & Segregation Laws
- Exclusionary Zoning Ordinances

State and Local Government Actions

- Racially Restrictive Covenants
- Sundown Towns
 - Mercer County
 - Portsmouth
- State of Ohio “Black Laws”
- Act to Regulate Black and Mulatto Persons
- Exclusionary Zoning Ordinances
- Inequitable Investments
- Model Cities Program
- Urban Renewal Program
- Lack of Compliance with AFFH Mandate

Private Actions

- Racial Steering
- Blockbusting
- Lending Redlining
- Insurance Redlining
- Racial Violence
- Other Discriminatory Actions

NAR's Code of Ethics mandated segregation and restricted integration.

ARTICLE 34.

A Realtor should never be instrumental in introducing into a neighborhood a character of property or occupancy, members of any race or nationality, or any individuals whose presence will clearly be detrimental to property values in that neighborhood.

Article 34.

A Realtor should never be instrumental in introducing into a neighborhood a character of property or use which will clearly be detrimental to property values in that neighborhood.

Board of Realtors Code of Ethics Promoted Segregation

Sundown Towns and Black Laws

- **Ohio's Black Laws** restricted where **People of Color** could live, forbade them from testifying against a **White** person, prohibited them from voting, required **Whites** to post "good behavior" bonds on behalf of **Black** people, prohibited **Black** children from attending school, and more
- **Municipalities** established "all White" communities or **Sundown towns** –
 - **Portsmouth** (Jan. 1831) banished **Blacks** from the city
 - "The citizens of Portsmouth are adopting measures to free the town of its colored population."
 - **Whites** in **Mercer County** forbade newly liberated **Blacks** from moving into the area issuing a warning they would "resist the settlement of **Blacks** and **Mulattoes**...to the full extent of our means, the bayonet not excepted."

Racially Restrictive Covenants

buildings shall be erected or maintained on said premises, such dwelling house to cost not less than \$6,000.00; it being intended by this provision to prohibit, among other things, any double, duplex or apartment house on said premises.

Third: That no soil on said premises shall be removed for any commercial purposes;

Fourth: That no building shall be erected on said premises any wall of which shall be nearer the street or streets on which the said premises abut, than the building line as shown on said plat; and for the distances between said building line and such street or streets, reference is hereby made to said plat, which is made a part hereof, as fully as if hereto annexed, and no building or erection of any kind, excepting eaves, cornices, bay windows, one-story porches, one-story verandas, one-story portecocheres, and structures of a like character (some constructed in connection with any dwelling house erected inside of said building line), together with any fence or neat and ornamental material and design, shall be erected or maintained on any portion of said premises between said building line and such street or streets;

Fifth: That, until the 1st day of January, A. D. 1909, said premises, or any part thereof, shall not be sold, leased, mortgaged, pledged, given or otherwise disposed of to, or owned, used or occupied by, any person or organization of persons in whole or in part of the Negro race or blood, and this restriction shall be a condition and covenant running with the land, for the benefit of any present or subsequent owner of other premises shown on said plat; provided, that nothing herein shall prohibit a person, while occupying said premises in compliance with this restriction, from employing as a servant a person not of the white race.

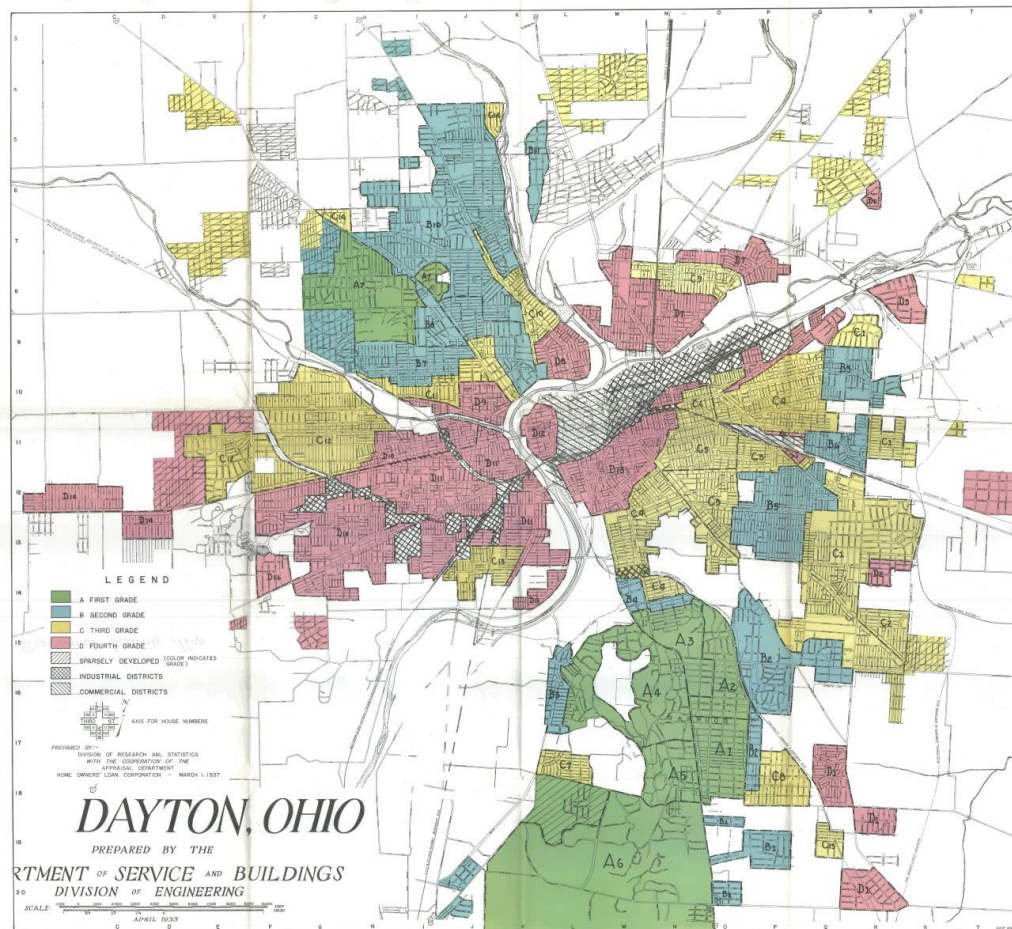
One of the first inclusions of the racially-restrictive clause in a property deed in UA. (Franklin County Recorder online database. *Henry Miller, Edward D. Howard and King G. Thompson as Executors of the Last Will and Testament of James T. Miller, deceased to Fred S. Horner and Lorraine R. Horner*, 1926 Sept 26, DB Vol 825, P 561. recorder.franklincountyohio.gov)

Race-Conscious Policies Created Systems of Inequality that are Still in Place

- **Residential Segregation**
- **Biased Appraisal System**
- **Restrictive/Exclusionary Zoning**
- **Dual Credit Market**
- **Biased Technologies**
- **Imbalanced Infrastructure and Investments**
- **Climate and Environmental Inequities**
- **Biased Tax Code**
- **Unfair Criminal Justice System**
- **Inequitable Educational System**
- **Others**

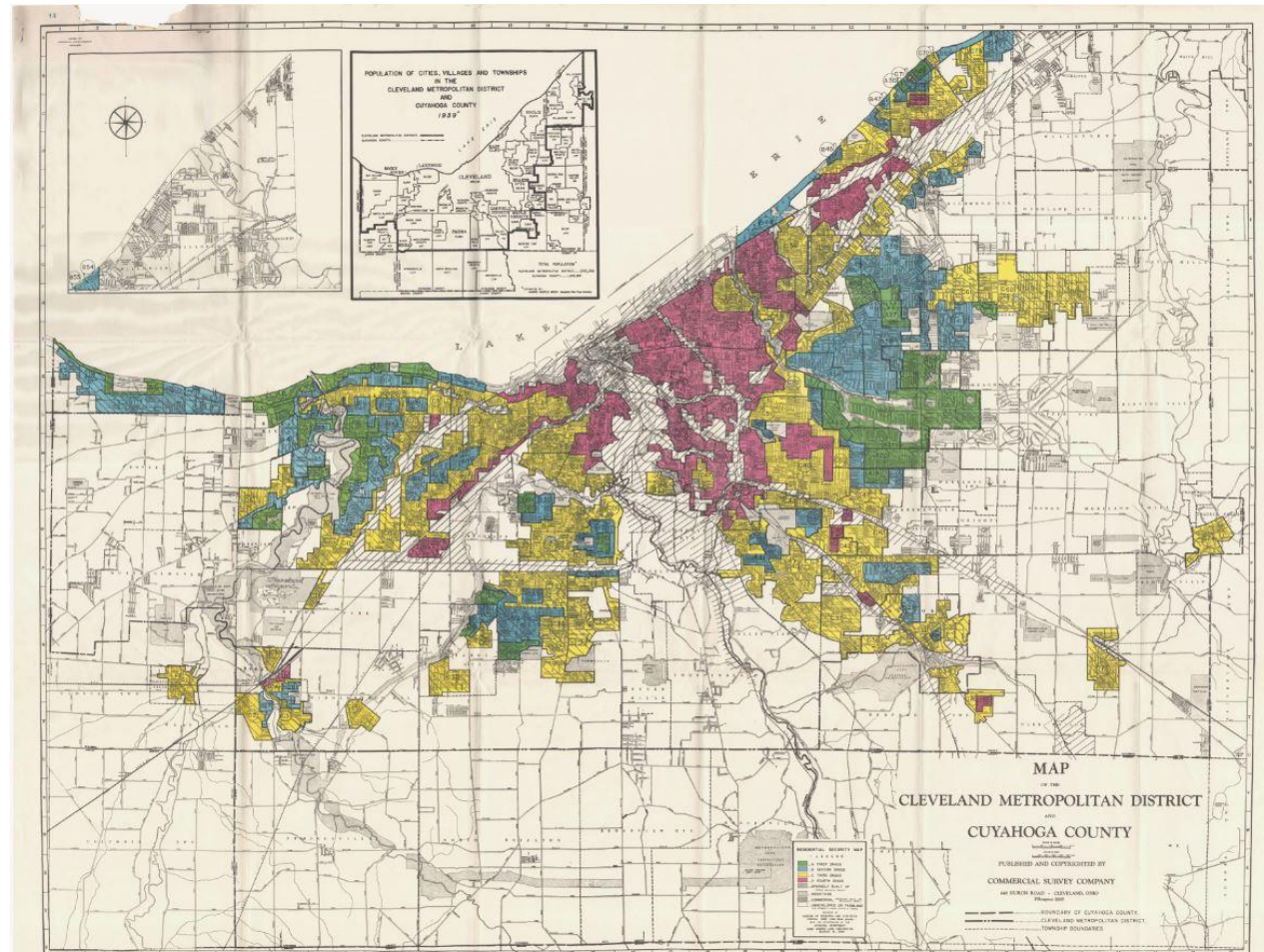
- Leads to the Highest Value Being Placed on White, Homogenous Areas
- Arbitrarily and Erroneously Devalues Properties in Communities of Color

- A "Best"
- B "Still Desirable"
- C "Definitely Declining"
- D "Hazardous"



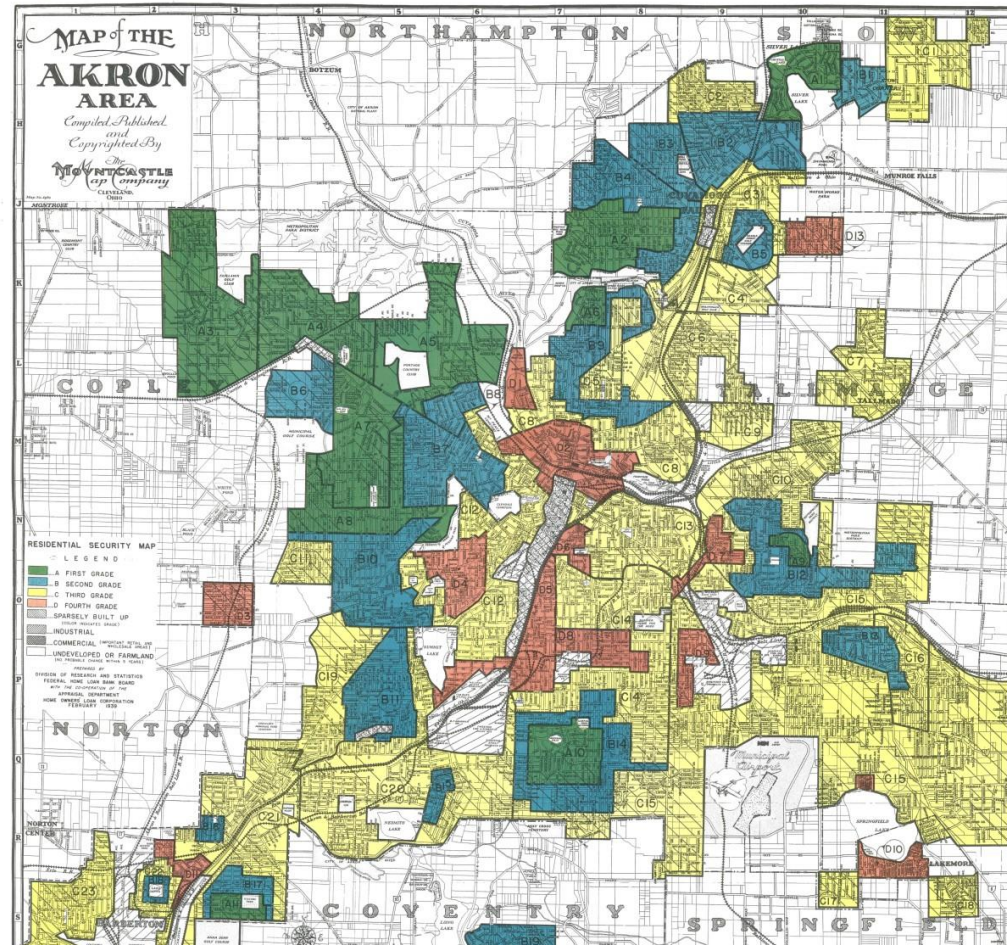
- Inculcated the Association of Race and Risk in the Appraisal System
- Systematized Bias in the Appraisal Market

- A "Best"
- B "Still Desirable"
- C "Definitely Declining"
- D "Hazardous"



- Promoted Segregation
- Resulted in Redlining and Disinvestment in Communities of Color

- A "Best"
- B "Still Desirable"
- C "Definitely Declining"
- D "Hazardous"

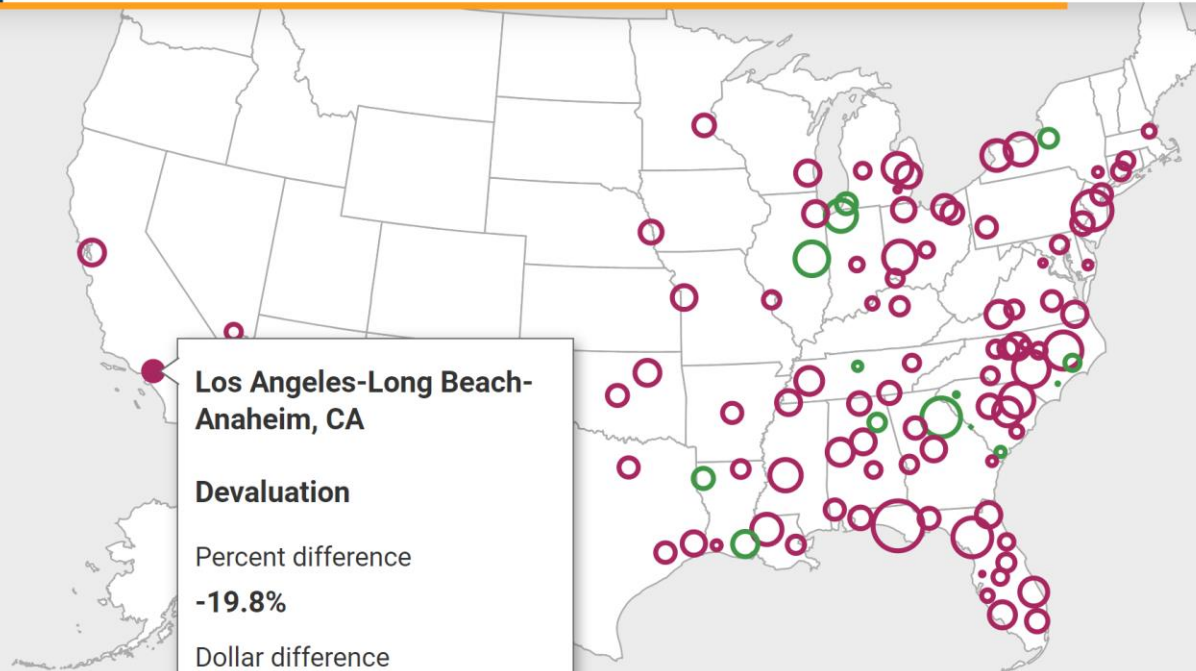


- Homeowners in Black neighborhoods are devalued on average by \$43,000 in the U.S.
- Dayton/Kettering - \$45,285
- Cleveland - \$32,553
- Cincinnati - \$18,589

Biased Appraisal System Results in Disparate Outcomes

B

How racial bias in appraisals affects the devaluation of homes in majority-Black neighborhoods

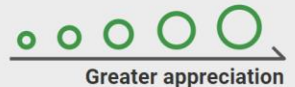


majority Black neighborhoods with those where less than 1% of residents are Black

Devaluation: Comparable homes in majority Black neighborhoods are worth less ↘



Appreciation: Comparable homes in majority Black neighborhoods are worth more ↗

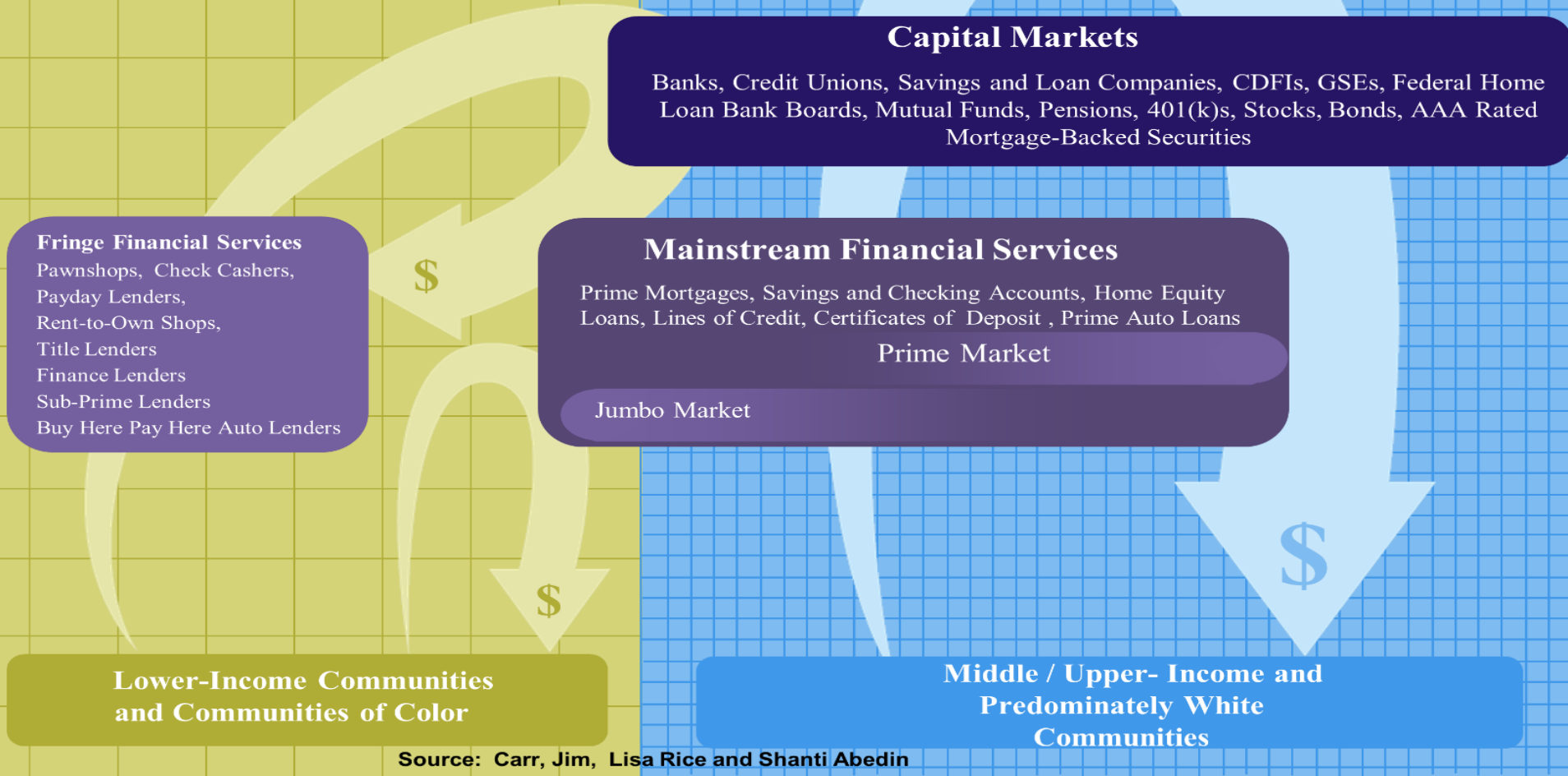


The Dual Credit Market Drives Disparities in:

The U.S. Dual Credit Market Perpetuates Inequality

- Credit visibility
- Credit scores
- Insurance scores
- Credit access
- Homeownership access
- Rental housing access
- Insurance access
- Cost to access housing, credit, and insurance
- Job access
- Wealth

Bifurcated U.S. Financial System



Source: Carr, Jim, Lisa Rice and Shanti Abedin

Who is Using Alternative Financial Services?

African American

46%



Latino

40%



American Indian/
Alaska Native

38%



Hawaiian/Pacific
Islander

27%



Asian

19%



White

18%

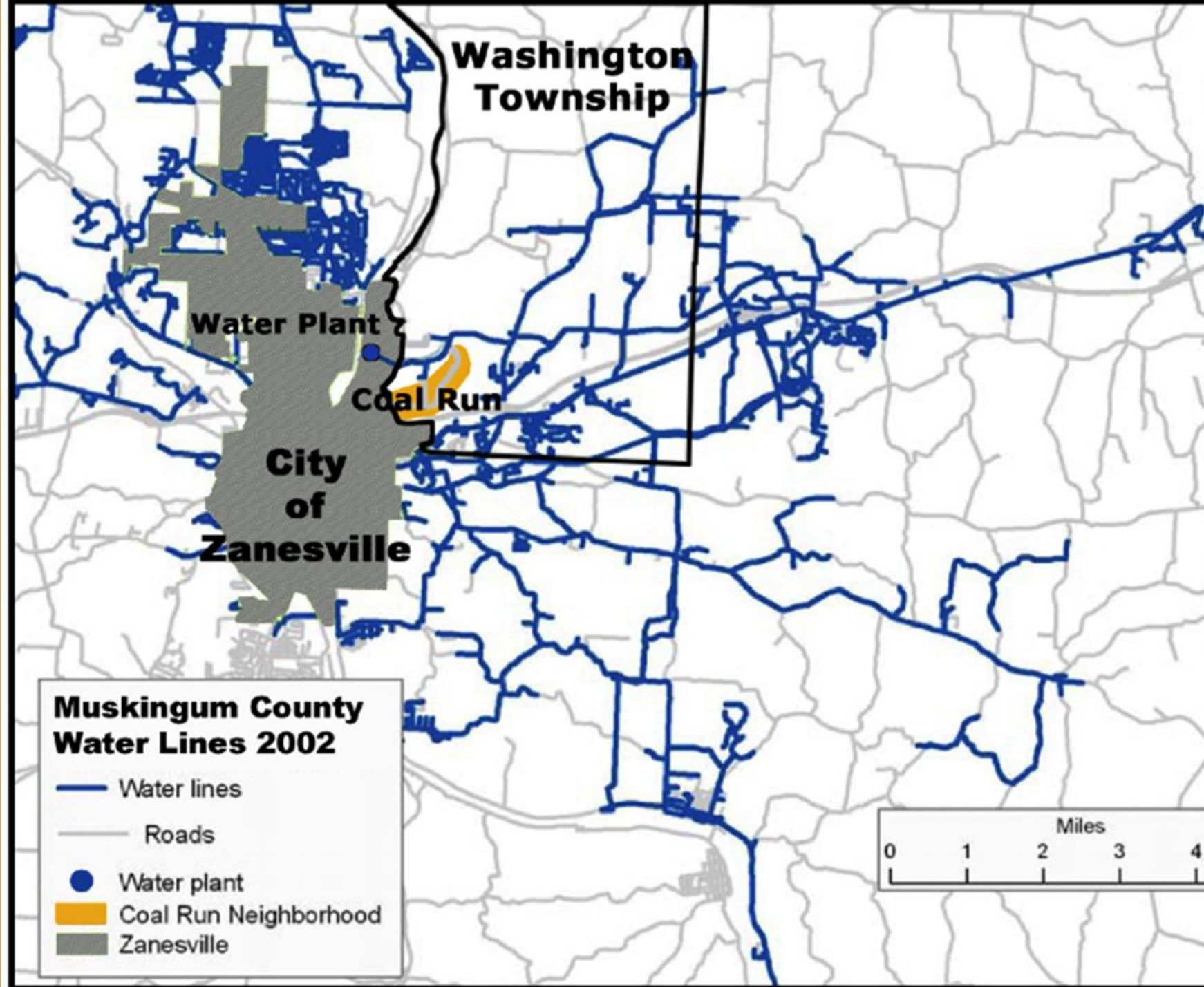


Restrictive and Exclusionary Zoning Policies

- **Single Family Only Requirements**
- **Minimum Lot Size Requirements**
- **Spatial Requirements**
- **Maximum Building Height**
- **Minimum Parking Requirement**
- **Restrictions on Manufactured/Modular Housing**
- **Blood Relative or Restrictions Based on Familial Ties**
- **Restrictive Floor to Ratio Requirements**
- **Excessive/Exclusionary Building Requirements**
- **Community Input Requirements**

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**Inequitable
Investments
Deepen Wealth,
Housing, Health,
Educational, and
other Divides**



Technology Is The New Civil and Human Rights Frontier

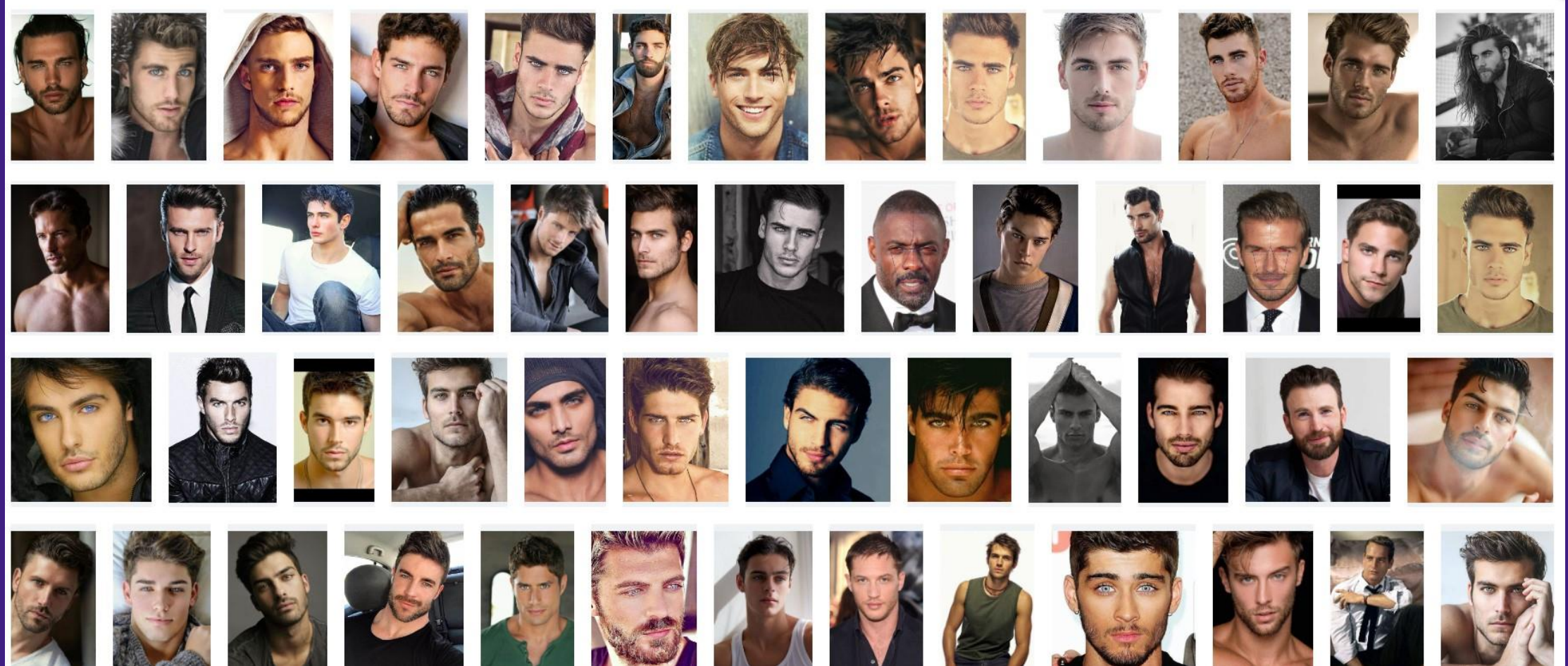
- **Technology is not innocuous**
- **Data is tainted**
- **Computers are not blind**
- **Technology can make it easier to manifest/replicate discrimination**
- **Technology can amplify discrimination**
- **Technologies systemize bias**

Technology Is The New Civil and Human Rights Frontier

- Facial Recognition
- Credit Scoring
- Insurance Scoring
- Automated Underwriting
- Risk-based Pricing
- Digital Marketing Platforms (Meta, etc.)
- Tenant Screening Selection
- Dynamic Rental Pricing
- Automated Valuation Models
- Claims Processing
- Customer Service
- Mass Eviction Filing

Search navigation: All, **Images**, Video, News, More, Filter. Safesearch On

Filter tags: Blue Eyed Handsome Man, Green Eyed Men, HandSome Man with Blue Eyes, Handsome Men Ever, HandSome Men Green Eyes, Handsome Gentleman, HandSome Man with Beard, Handsome Cute, Hand Some Men in Kilts, Handsome Faces



The image displays a grid of 48 individual portraits of men, arranged in four rows of 12. The men exhibit a wide range of physical attributes, including various hair colors (brown, blonde, black, grey), eye colors (blue, green, brown), and facial hair (beards, mustaches, clean-shaven). Some men are shirtless, while others wear suits, t-shirts, or casual attire. The backgrounds of the portraits are diverse, ranging from plain white to outdoor settings.

Stunning Beautiful Woman

Beautiful Women in Dresses

Beautiful Woman Eyes

Beautiful Plus Size Women

Beautiful Women Love

Beautiful Women Amazing Most

Beautiful Woman Face with Makeup

Pretty Women



Beautiful Women Pictures and Wallpapers - WoW Style



Beautiful Women Pictures and Wallpapers - The WoW Style



Beautiful Women Pictures and Wallpapers - The WoW Style



Beautiful Women Pictures and Wallpapers - The WoW Style



Top 10 Countries With the Most Be...



Beautiful Women Pictures and Wallpapers - The WoW Style



Beautiful Women Pictures and Wallpapers



Most Beautiful Women in the Wo...



10 Nations With The Most Beautiful Women



Top 30 World's Most Beautiful Women of 2013 | Movies Songs Lyrics



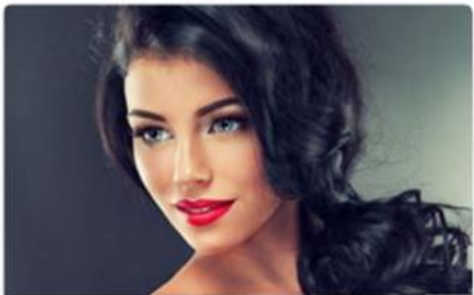
Top10 Most Beautiful Women in the World



37 Amazing Photos of Beautiful and Sexy Wo...



Wonderful Photos: Most Beautiful Women In The World Everything has its ...





Esquire
The Most Beautiful ...



People
All-Time Beautiful W...



People
Most Beautiful Women ...



New York Post
Most Beautiful' woman ...



The Florida Times-Uni...
WORLD'S TOP 10 M...



Pexels
Beautiful Woman Pho...



Glamour
Lupita Nyong'o Nam...



Quora
beautiful and famous...



DeviantArt
Black Women by K...



Quora
Who is the most attr...



Pinterest
Beautiful girl face, ...



ELLE
Most Beautiful Wo...



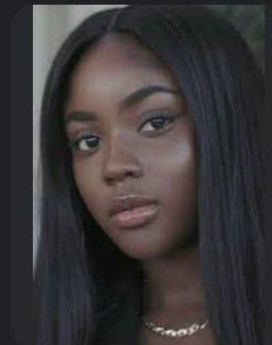
Bright Side
The Top Twenty Mo...



Damia Global Services
10 Most Beautiful Wo...



The Economic Tim...
World Most Beautif...



Where You Live Matters

Education

Where you live impacts your child's ability to attend a **well-resourced school** with expanded learning opportunities. Across the nation, schools spend \$334 more on White students than students of Color and predominately White school districts receive \$23B more than non-White districts even though they educate the same number of students. Moreover, schools in predominately White communities have higher instances of veteran, highly-qualified educators who are teaching in their field of expertise. The COVID-19 pandemic has exacerbated the racial education gap.

Transportation

Transportation points, like highways, toll roads, and train lines have been used to isolate communities of color, entrenching segregation and cutting them off from access to job centers and important amenities and services. Since People of Color are less likely than their White counterparts to own a car, they are more susceptible to injury when they walk to work, school, and other places. In fact, Black people are more likely to die in traffic accidents than other group because they are less likely to own a car making reliable public transportation an imperative. Moreover, NFHA's investigative work shows even when People of Color have better credit, they are often charged more for auto loans than their White counterparts.

Wealth

In 2016, the **median wealth** of White families was 10 times that of Black families and 8 times that of Latino families. According to Prosperity Now, if White wealth were to remain constant, it would take Latinos 84 years and Blacks 228 years to reach parity. This **wealth gap** is tied to disparities in H/O rates – 72% for Whites, 47% for Latinos and 42% for Blacks.

Healthy Environments

People of Color are more likely to be impacted by **environmental injustice** and are twice as likely to live in areas without potable water or proper sanitation. Race is the most significant predictor of whether a person will live in a neighborhood with contaminated air, land or water. More than half of the people who live within 2 miles of a waste facility are People of Color.

Healthy Food

People of Color are more likely to live in a **food desert**. Latinos are a third less likely and Blacks half less likely to have access to a grocery store than their White counterparts. 8% of Blacks live in a census tract with a grocery store compared to 31% of Whites.

Living Wage Jobs

There are large **income disparities** based on race. Higher paying jobs are not located in Communities of Color. These jobs are located either in core downtown areas or suburban hubs. In addition, People of Color face direct discrimination when trying to get a job. One study found that people with "White" sounding names are contacted 20% more than those with "Black" sounding names.

Healthcare

Blacks and Latinos are more likely to live in **health deserts** with fewer healthcare facilities and primary care physicians. As Melody Goodman, Assistant Professor of Washington University put it, when it comes to your well-being, "Your zip code is a better predictor of your health than your genetic code." The COVID-19 pandemic has exacerbated racial health disparities. Due to discrimination, segregation, and other structural inequities, people of color are dying from the coronavirus at more than twice the rate of Whites.

Digital Access and Tech Equity

Communities of Color have less access to **high-speed Internet**. Most people who benefit from federal investments on rural broadband subsidies are non-Hispanic White. Moreover, people who lack residential broadband service for reasons other than network availability are disproportionately people of color. Black and Brown communities are also disproportionately impacted by **tech bias**, like automated underwriting, credit scoring, tenant screening, and risk-based pricing systems that often manifest discrimination.

Access to Credit

People of Color are more likely to be affected by America's **dual credit market**. 46% of Blacks, 40% of Latinos, and 38% of American Indian/Alaska Natives use non-traditional credit compared to 18% of Whites. Subprime and fringe lenders are hyper-concentrated in Communities of Color. Alternatively, White communities have an average of 41 bank branches while Communities of Color have an average of 27 bank branches for every 100,000 people.

NFHA

**Current Anti-Discrimination Laws
Can Help Expand
Fair Access**

Affirmatively Furthering Fair Housing

- Mandated in the Federal Fair Housing Act
- Requires all entities receiving federal funds for a housing or community development purpose to use funds and implement all programs in a manner that affirmatively furthers fair housing
- Jurisdictions must conduct an Analysis of Impediments to Fair Housing (Equity Plans) every 5 years
 - Identify barriers to fair housing
 - Develop solutions to overcome barriers
 - Monitor progress
- AFFH fosters diverse, vibrant, well-resourced communities replete with affordable housing, clean land and air, fresh water, healthy foods, banks, clean transportation, living wage jobs, well-resourced schools, healthcare facilities, etc.

Affirmatively Furthering Fair Housing Solutions

- Increasing support for fair housing groups in the region
- Strengthening enforcement of fair housing laws
- Broadening fair housing education
- Increasing support for fair housing research
- Engaging in zoning, licensing, and permitting modernization to increase supply of fair and affordable housing
- Supporting and implementing equity-based solutions
 - First Generation Homebuying Programs
 - Special Purpose Credit Programs
 - Shared Equity Programs
- Tying municipal investments in and relationships with financial institutions based on their fair housing compliance (CRA rating, bank locations, product mix, liability for fair housing violations, etc.)
- Reforming real estate tax structure to lessen racial disparities (addressing appraisal gap issue, loosening tax liens for low-wealth households, etc.)

NFHA

The Benefits of Closing The Gap

Closing The Wealth Gap Is An Economic Imperative

- If racial disparities had been closed 20 years ago, U.S. GDP could have benefitted by an estimated \$16 trillion
- By closing the racial wealth gap, the U.S. GDP could be 4-6% higher by 2028, up \$5T
- Diverse teams are more productive
- Reducing economic insecurity results in better educational outcomes for children, reduced stress and health issues, and better quality of life
- Advancing equity compels people to devote their intellect to higher uses, thereby making our country more productive
- Advancing racial equity is not a zero-sum game; it represents exponential growth and opportunity