



Ensuring People of Color Have Affordable Housing

What is the problem?

More than 55% of Black and Latinx renters spend more than 30% of their income on rent compared to 45% of white households. People of color are also less likely to own their homes, too. Only 41% of Black and 47% of Latinx households own a home compared to 71% of White households ([Prosperity Now, 2020](#)).

The cause of these disparities is very simple and straightforward: the collusion of the federal government with the corporate elite to intentionally exclude people of color from affordable rental and homeownership in the US.

Proposal for Rental Housing and Homeownership: A federal policy platform to ensure affordable rental housing and homes for sale, increase the production of rental housing and homes for sale, or make the current supply of rental housing and homes for sale affordable and available to people of color within a generation.

We welcome your thoughts on:

- **How, in a generation, can we create a housing system that ensures all people of color have affordable, safe housing?**
- What are the tools that create more supply of rental units that don't also perpetuate current residential segregation? Do we need a mechanism beyond Affirmatively Furthering Fair Housing?
- What tools best help people remain housed? Which programs serve people of color? What are the barriers?
- What tools help people access rental housing? How do we lower the cost burden?
- What are the policies to get and keep people into homeownership?

Resources:

- Check out [this backgrounder](#) on the Fair Housing Act's Affirmatively Furthering Fair Housing provision and NCRC's [redlining report](#) uncovers how the legacy of redlining still affects communities today.
- Prosperity Now's [Providing a Pathway to Housing for All](#) details a number of housing policy solutions.