



fair
housing
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Fair Housing For All

The Fair Housing Act requires the U.S. Department of Housing and Urban Development (HUD) to “affirmatively further fair housing” in its programs. HUD has recently issued regulations to address this nearly 50 year-old requirement and how it affects local governments receiving Community Development Block Grants and other housing funds from HUD. The NATIONAL ASSOCIATION OF REALTORS® and other organizations expect that these regulations will help communities become more active in their efforts to promote fair housing and equal opportunity.

These regulations require communities receiving these funds to conduct a Fair Housing Assessment and to take meaningful actions to address fair housing issues. HUD defines four fair housing issues to be considered in the assessment process and will provide data that the communities will use in identifying the nature of those issues. Those four issues are:

- **Segregation** – Geographic areas with a high concentration of any protected class group compared to the whole community.
- **Concentrated Areas of Poverty** – Geographic areas with significant concentrations of poverty and minority populations.
- **Access to Opportunity** – Substantial differences in access to educational, transportation, economic and other important opportunities based on protected class.
- **Disproportionate Housing Needs** – Disparities in the proportion of members of a protected class experiencing high cost burdens, overcrowding and substandard conditions compared to other groups.



The regulations come with a strong requirement for participation by the public, defined as all interested parties, in the process. By engaging in the Fair Housing Assessment process, you bring your knowledge of the market into this important discussion and have the opportunity to guide your community to actions that support homeownership and private property rights and to avoid actions with unintended negative consequences on your ability to serve the real estate needs in your community.

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