



A Joint Housing Report
by the NAACP and the
National Association
of Home Builders

Building on a Dream



A Joint Message From the NAACP and NAHB

BRUCE S. GORDON | JERRY HOWARD

On behalf of the National Association for the Advancement of Colored People (NAACP) and the National Association of Home Builders (NAHB), we are pleased to unveil our joint policy paper, *Building on a Dream*.

AT FIRST GLANCE, the reasons for a relationship between NAACP and NAHB might not seem obvious. Upon a bit more reflection, however, a compelling synergy between our associations becomes apparent. We share similar missions, values and visions. As the nation's oldest and largest civil rights organization, the NAACP's impact has rested upon the collective courage of thousands of people of all races, nationalities and faiths, united on one premise:

that all people are created equal. As the voice of the housing industry in the United States, NAHB's chief goal is to promote policies that will keep housing a national priority, and provide and expand opportunities for all Americans to have safe, decent and affordable housing regardless of race, nationality or income. As our nation becomes more diverse, our organizations cannot fully realize our respective goals unless we help each other. It is in this common purpose that our organizations are motivated to ensure a society founded upon political, educational, social and economic equality, where there is no racial hatred or racial discrimination.

Individual freedoms find tangible expression in the right to own property; that's one of the principles

on which our nation was created. Toward this end, a framework for liberty and prosperity rests on assurances that all Americans have access to the housing of their choice and the opportunity to realize the American dream of homeownership. But homeownership is not an end in itself. Of equal importance is the freedom for American families to live in the neighborhoods of their choice in communities that welcome social integration and offer broad economic and educational opportunities. The Housing Act of 1949 established the standard when it set the goal of "a decent home and suitable living environment for every American family." Much work remains before our nation can achieve that goal.

The good news is that the homeownership rate

among African Americans is higher than it has ever been. But when you look deeper, it is clear there is vast room for improvement. The homeownership rate for blacks remains nearly 20 percentage points below the national average. In neighborhoods where African Americans tend to reside, owning a home comes at a higher cost. In 2003, one in five black families paid more than one-half their incomes on housing. That's twice as many as white families. These neighborhoods are also more likely to be segregated, which further limits the economic and educational opportunities for minority families. And with regard to financing, federal government statistics show that sub-prime lenders made 53 percent of their refinance loans in neighborhoods where African Americans make up more than 80 percent of the population.

Some may only choose to view the homeownership racial gap as a serious problem, but we also choose to view it as an opportunity for the NAACP, NAHB and our allies to cooperatively mobilize our education and advocacy resources to address the issue. For example, many jurisdictions have enacted gold-plated regulations that limit the diversity of housing opportunity. Moreover, too many citizens adopt a “not in my back yard” attitude to block higher density, multifamily homes from their communities. Such tactics increase housing costs and affect the

wallets of all Americans. But too frequently, people of color are priced out of the housing market in disproportionate numbers. This is discrimination for the 21st century. It is not as overt and it may not even be intentional. But it is slick, it is wrong, it is pervasive in America's neighborhoods, and our associations must combat it.

Building on a Dream is the first joint report by the NAACP and NAHB. Our intention is to provide a comprehensive view of the state of minority housing opportunity, identify the barriers to decent, affordable homes in neighborhoods of diversity and opportunity, and describe the many economic and social benefits of increasing minority homeownership. Concluding this report are nine policy recommendations and a list of action items that our organizations will take as the first steps on this march for equal housing opportunity.

In the end, we see a world built around homes and families. We envision a world where color is not an issue. This is the kind of world where we want to do business, but more importantly, it's the kind of world where we want our children and grandchildren to live. And we know that the members and staff of NAACP and NAHB want to unite with all who believe we can achieve such a world. We hope you will join us in this important journey by taking the first step and reading this document.



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Building on a Dream

Breaking Ground on a New Era of Minority Housing Opportunity

AMERICA HAS CHANGED GREATLY since Martin Luther King, Jr. shared his visionary dream for a brighter future from the steps of the Lincoln Memorial in August 1963. Now, more than 40 years later, the efforts of King and many other civil rights advocates have engendered in America a much greater sense of racial tolerance.

But discrimination persists, and significant gaps in social and economic opportunity exist between white Americans and racial minorities. Achieving homeownership is one area of American life where the gap has stubbornly resisted change. The home is an integral part of the American dream. It is the foundation of prosperity and conveys many social benefits. Yet for minority families in general, and African American families in particular, there remain great disparities with the rest of the country in homeownership rates and affordable housing opportunities.

The homeownership rate for black Americans is 20 percentage points below the national average. Half of all African Americans live in unaffordable, inadequate and/or crowded housing. Racial discrimination continues to make it unnecessarily difficult for minorities to afford a decent home. The stubbornness of this gap has prevented this nation from realizing the true strength of its greatest asset—its citizens.

The National Association for the Advancement

of Colored People (NAACP) and the National Association of Home Builders (NAHB) believe it is possible to bridge this gap and give minority families equal access to homeownership and its benefits. That's why these two organizations are collaborating on this paper and on a number of projects designed to improve housing opportunities for minorities.

This executive summary provides a snapshot of the state of minority housing opportunity, the challenges that remain, and steps these two organizations believe should be taken to address the issue. The full report is available on line at both www.naacp.org/buildingonadream and www.nahb.org/buildingonadream.

Where there is challenge, there is opportunity. NAACP and NAHB have chosen to work together to make a difference, one family at a time, one community at a time. It is time to break ground on this challenge, this opportunity. It is time to make good on our nation's fundamental promise of equal opportunity for all.

The State of Minority Housing Opportunity

America's racial minorities have made great progress in the past half-century. Success in the civil rights movement of the 1950s, 1960s, and 1970s has improved the lives of many. There are twice as many African Americans in college. There is an emerging black middle class. African Americans and other minorities have assumed positions of leadership at almost every level of government and business.

The struggle for equality, however, is not over. Great disparities remain and are evident in the difference in housing opportunity for white Americans and for the nation's racial minorities. While a dwindling supply of affordable housing affects all Americans, the harshest effects are felt by minority households. New affordable housing units tend to be built in primarily low-income neighborhoods so

trends that illuminate the depth and breadth of the problem:

- 🏠 The homeownership rate for blacks has remained nearly 20 percent below the national average for the past 50 years.
- 🏠 Residential segregation persists, despite growing tolerance for racially integrated neighborhoods.
- 🏠 Housing affordability for minority households varies considerably across the country, but the gap between what minorities and non-Hispanic white households can afford is large and ubiquitous.
- 🏠 A shortage of workforce housing in many metropolitan areas creates especially severe problems for minorities, even those employed in key occupa-



The homeownership rate for blacks has remained nearly 20 percent below the national average for the past 50 years.

that those who can afford a decent home often must live in areas of diminished opportunity. Race remains important in this country, and disparities are exacerbated by continued racial discrimination in the housing search process, home financing and exclusionary regulations.

The stubbornness of the housing gap undercuts minorities' access to better education, health, safety, and economic opportunity. An assessment of housing opportunity in America yields five

tions—police officers, teachers, healthcare workers—that are essential to every community.

🏠 Discrimination in the housing search process denies many minority families the benefits of increased home equity, favorable mortgage interest rates and enhanced employment and educational opportunity.

While the national homeownership rate has been increasing over the last half-century, the gap in homeownership rates between blacks and the

national average has decreased by just 1 percentage point, from 20.5 percent in 1950 to 19.5 percent in 2004. Though the gap between whites and blacks is at an all-time low, it remains at an astounding 26.2 percent. Past federal regulations, such as government-sanctioned “redlining,” and the use of restrictive covenants and outright discrimination in the private sector, made it unnecessarily difficult for minorities to buy a home. Had those practices not been in place in decades past, there would be more minority homeowners today.

It is now harder for working families to own a home. A March 2006 report from the National Housing Conference’s Center for Housing Policy shows that homeownership rates for working families dropped by 2.9 percent from 1978 to 2003. The report identifies lower-income minority single

neighborhood diversity than they were in the 1970s. In a 1992-94 survey of neighborhood racial composition preferences in four major metropolitan areas, The Multi-City Study of Urban Inequality (MCSUI) conducted by the Russell Sage Foundation found that whites are increasingly willing to live in racially diverse neighborhoods, while minorities are willing to live in predominantly white areas. The study found that a large majority of white respondents (60 to 85 percent) are comfortable living in a neighborhood that is one-third nonwhite. Black respondents were least likely to want to move into an all black neighborhood, preferring a co-ethnic presence and substantial racial integration.

Current residential segregation patterns undermine minorities’ ability to live and work in areas of opportunity and safety, and exclude all Americans from the

The segregation that exists today comes not so much from active choices made by families, but from limits on housing and community choice that result from government land-use and community investment policies.

parents as the most disadvantaged group in terms of attaining homeownership. In 2003, only 30.6 percent of lower-income minority single parents were home owners.

Residential segregation remains, the legacy of historical patterns of housing discrimination and the continued location of new affordable housing in areas of low opportunity. A common misconception is that the residential segregation that exists today is a natural result of the personal preferences of individual home buyers. But Americans are far more progressive in their attitudes toward neigh-

benefits of diverse living and learning neighborhoods. As we look to expand housing and homeownership opportunities for minorities, we must consider ways in which future growth can aid the cause of further integrating our nation’s neighbors.

In almost every state, overall housing affordability is worse for households headed by a person who belongs to a minority group. By using the NAHB-Wells Fargo Housing Opportunity Index (www.nahb.org/hoi), we see that in many states, the share of homes affordable to minorities is more than 30 percentage points lower than the share that is af-

fordable to non-Hispanic whites. (See graphic, page 11.)

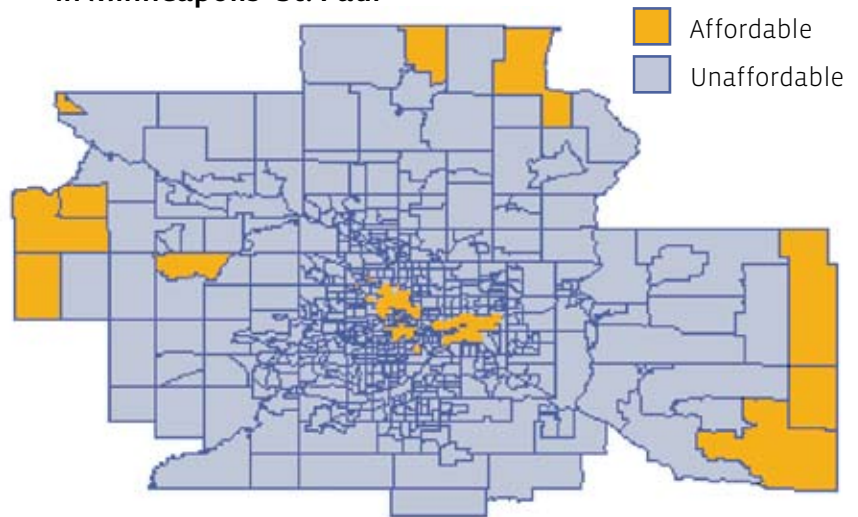
Racial discrimination continues to limit minorities' housing opportunity through higher mortgage rejection rates, predatory lending, and geographic steering in the housing search process. According to Federal Reserve Bank studies from 1990 and 1991, high-income blacks are denied mortgage loans more often than low-income whites and, on average, black and Hispanic applicants were turned down two to three times more often than whites.

Minorities are also more likely to pay higher interest rates to finance homeownership. Predatory lending can include deception, fraud, manipulation, and exploitation of borrowers' lack of understanding of loan rates. However, interest rate differentials are not always the product of intentional discrimination. The location of lending institutions, lack of homebuyer education, bank outreach, and possible skepticism of larger financial institutions also result in higher interest rates on many minority loans.

Geographic steering also affects minority homebuyers and renters in search of housing. The U.S. Department of Housing and Urban Development study HDS 2000 and others found a significant increase in the incidence of steering from 1989 to 2000, that African American homebuyers are told about fewer neighborhoods overall, are recommended, shown, and told about homes in less predominantly white neighborhoods, and hear favorable things about less affluent neighborhoods.

Residential segregation is the legacy of public and private decisions covering a wide range of issues, in-

Census Tracts Affordable to Minority Teachers in Minneapolis–St. Paul



In most large metropolitan areas, housing opportunities are especially scarce for minorities working in key occupations. In Minneapolis–St. Paul, for example, there are few census tracts with affordable housing for minority teachers. The few that are affordable to them tend to lie in the least expensive parts of the inner city, and in the exurban fringe far from most jobs. The full report (www.nahb.org/buildingonadream or www.naacp.org/buildingonadream) shows that this is a typical pattern for minority teachers, police officers, nurses, and retail sales workers in the 25 largest metro areas.

cluding housing, education, land use and community investment policies. There is nothing natural about current residential segregation patterns.

Barriers to Housing Choice and Affordability

Barriers to increasing housing opportunity for minorities fall into two categories— racial discrimination and lack of supply of affordable housing (both for-sale and rental housing). Discriminatory policies by governments and private institutions can affect minority families in terms of the cost

of buying a home and the neighborhoods that are readily available to them:

- 🏠 Minorities are more likely to be targets of predatory lending that increases the cost of the mortgages and the risk of default.
- 🏠 Lack of homebuyer education for minorities increases exposure to sub-prime loans and decreases knowledge about housing options in areas of high opportunity.
- 🏠 Fair Housing Act violations diminish minority families' access to quality housing in many neighborhoods.
- 🏠 Not in My Back Yard (NIMBY) regulations are often used to thwart production of affordable housing intended to serve minority households.

Housing affordability problems are often the product of land-use policies established by a region's local governments. A number of development regulations and land-use restrictions affect how much land is available for housing or how much it costs to develop the land and build a house:

- 🏠 Large-lot zoning, massive agricultural preserves and other land inefficiencies drive up the cost of land and housing.
- 🏠 Gold-plated infrastructure requirements put the expense of future infrastructure maintenance on the shoulders of new home buyers.
- 🏠 Inclusionary zoning ordinances benefit a very small proportion of low-income families at the expense of moderate-income families.
- 🏠 Excessively slow and drawn-out permitting processes add to the risk and cost associated with building homes.
- 🏠 Impact fees and exactions force home buyers to bear the cost of public amenities and services that benefit the entire community.
- 🏠 Restrictions on multifamily housing dimin-

ish the supply of moderately priced for-sale and rental housing.

A recent report by the John F. Kennedy School of Government at Harvard University has uncovered evidence that as regulations increase, so does the price of housing. The study analyzed the housing growth rate versus housing prices in the metropolitan Boston area between 1960 and 2005 and found that housing costs began to escalate exponentially between 1975 and 1980. During this time period, tighter regulations requiring such features as mandatory sewer service, larger lots, lower density development and aesthetic characteristics were implemented in the metropolitan region.

Unfortunately, many of these regulatory demands come at a time when the federal commitment to housing has diminished.

Many communities pass laws and regulations and create complex and lengthy development approval processes unaware of the negative impact they have on housing affordability. During any visit to a local government public hearing, one typically hears discussion about the negative effects of overcrowding, traffic congestion, the loss of open space and deterioration of the aesthetic environment. These are all valid concerns, and most communities have elaborate planning guidelines and documents that support regulation to achieve a favorable result in their community concerning these issues.

However, many of these planning guidelines and documents also contain "housing elements," which are often required by the state government. Typically, they call for a mix of housing types in a broad range of prices. This makes housing available to a wide range of the socio-economic spectrum and in turn makes the community more racially and economically diverse. Ironically, local regulations often



do not consider these requirements and actually make it more difficult or impossible to build a mix of housing types in different price ranges.

This is an enormous “disconnect” at the local policy making level that, in its aggregate, can lead to a serious regional problem. This disconnect is most evident when local jurisdictions adopt ordinances, withhold building permits, or deny development approvals for housing at the lower end of the economic price spectrum. Restrictive policies and ordinances can have far-reaching consequences on those who seek to build affordable housing in communities that need it.

Economic and Social Benefits of Increased Minority Homeownership

Affordable housing—be it for rent or purchase—provides an array of benefits for individuals, families and neighborhoods. This section focuses on the specific benefits of homeownership. And while many families may prefer to rent, many minority families have made it clear that owning a home is a goal they would pursue if the opportunity were available.

Increased homeownership among minorities generates a number of economic and social benefits for the community. The economic benefits include income and jobs for businesses and employees in the housing industry and related industries, as well as federal, state and local taxes generated from the increased economic activity. The economic benefits for the minorities that become home owners include enhanced personal wealth in housing equity that can be used to fund new

business enterprises.

At the individual level, homeownership can help to provide a safe and secure environment for minority families and improve minority children’s achievement.

In the aggregate, there is evidence that home owners participate more actively in community activities, thereby strengthening the social fabric of neighborhoods. For example, to the extent that home owners are more involved in schools and otherwise support local education, public schools benefit.

The economic benefits of housing are significant. Housing production and rising homeownership rates create jobs within and outside of the building industry. Construction of 100 single-family homes generates \$11.6 million in new income to local businesses and workers in the first year of construction, and \$2.8 million every year thereafter. It also creates 250 jobs in the local community during the first year of construction, and 65 jobs every year thereafter. In terms of contribution to public revenue, these 100 new homes bring in \$1.4 million in additional local taxes and fees during the first year of construction, and \$498,000 every year thereafter, for a total of \$5.9 million over 10 years.

Housing’s economic impact doesn’t end when a home is sold and the new owners move in; housing continues to be an economic force long after the sale is closed. In the first 12 months after purchasing a new home, owners spend an average of \$8,900 to furnish, decorate and improve their homes—more than twice the amount spent by families that have not changed residence.

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Rising homeownership rates also are important because homeownership provides wealth building effects that can help families afford education, start a new business or simply save for retirement. Housing is, by far, the single most important asset on the household balance sheet. Total home equity (the market value of all housing minus mortgage debt) in the U.S. is approximately \$11 trillion.

The Case for Diversity

It is important that communities provide a mix of housing in a wide range of prices to meet the needs of families at all income levels. Cities and towns need housing that is within the economic reach of teachers, police officers, firefighters, healthcare workers, and service and retail employees. These are the people who teach our children, keep our streets safe, and provide the services we depend on.

Unfortunately millions of the nation's working families simply cannot afford to live in the communities where they work. Many of these families are forced to commute long distances, live in overcrowded or substandard housing, or spend far too much of their income on housing.

While this issue cuts across all racial and ethnic boundaries, minority families whose incomes lag behind the national median feel its effects most acutely. The median income of African-American households, for example, was \$30,134 in 2004, roughly \$14,000 below the national median of \$44,389. The median income of Hispanic families was \$34,241.

It is a fundamental tenet of smart growth that local governments should plan for and facilitate the availability of housing that is affordable to families across the economic spectrum. Moreover, there is broad agreement that it is in a community's best interest to have housing that is affordable to public servants

and other low- and moderate-income individuals who often hold vital community support jobs.

A community suffers when the people who provide its essential services go home to a different—and often distant—community at the end of the workday. These working people are an important part of the social fabric. If they don't live in the community, then the city or town has lost their voices and their contributions as citizens.

Homeownership generates many positive social benefits that spill over into the neighborhood where the homes are located. Hence, a community's homeownership rate is an important factor in determining the social benefits available for its residents. This is one of the reasons it's important to make sure minority households have the opportunity to move out of racially isolated low-income communities and into communities with a substantial number of home owners where these social spillover benefits accumulate.

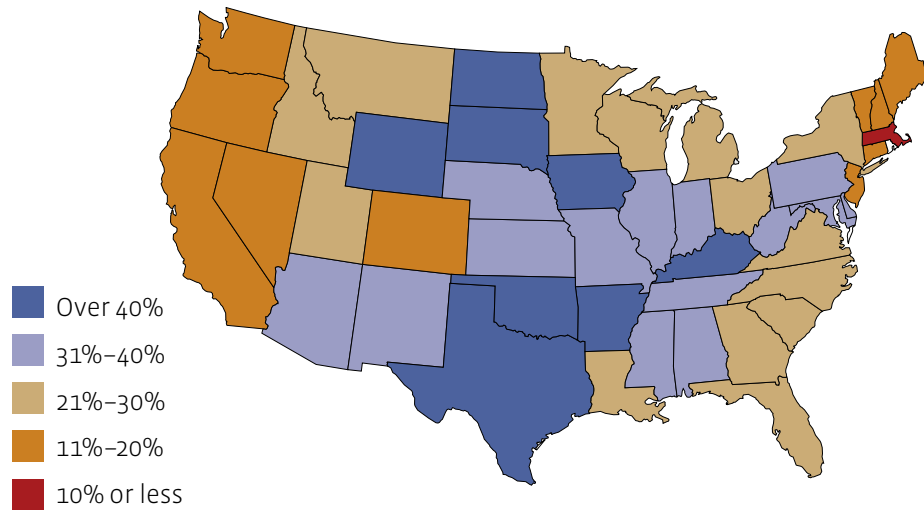
Equal opportunities in education and wealth creation cannot exist when the yoke of residential segregation remains in place. An America that offers equal opportunity to all of its citizens—economic opportunity, housing opportunity, educational opportunity, political opportunity—must view encouraging diverse neighborhoods as not just good policy, but as necessary for a sustainable and healthy democracy.

NAACP and NAHB have pledged to work together to promote housing opportunity for all Americans and to promote diversity within our nation's communities. We believe we can bridge the homeownership gap, and we believe we will bridge the gap.

Working together, we hope to build an America where all people can enjoy the benefits of homeownership, affordable housing and strong communities.

Housing Opportunity for Minority Households, State by State

Share of Homes Affordable to a Household Headed by Someone Other Than a Non-Hispanic White Person



The Housing Opportunity Index (HOI) shows the share of homes that are affordable to families earning the median income for minority and non-Hispanic white households in each state. In Ohio, for example, 60.2 percent of the homes are affordable to families earning the median income for non-Hispanic whites, but only 25.6 percent are affordable to families earning the median income for minorities. The HOI is explained more fully in the full report at www.nahb.org/buildingonadream.

STATE	NON-HISPANIC WHITES	MINORITIES	DIFFERENCE	STATE	NON-HISPANIC WHITES	MINORITIES	DIFFERENCE
Alabama	67.3%	37.4%	-29.9%	Montana	46.9%	25.3%	-21.6%
Alaska	55.6%	27.2%	-28.4%	Nebraska	50.5%	29.9%	-20.6%
Arizona	44.6%	31.9%	-12.7%	Nevada	34.7%	17.5%	-17.1%
Arkansas	72.1%	43.8%	-28.3%	New Hampshire	34.4%	14.3%	-20.1%
California	17.4%	11.4%	-5.9%	New Jersey	26.6%	14.0%	-12.6%
Colorado	32.7%	12.2%	-20.5%	New Mexico	62.9%	35.7%	-27.1%
Connecticut	36.5%	16.0%	-20.5%	New York	41.5%	24.1%	-17.5%
Delaware	57.5%	35.6%	-21.9%	North Carolina	57.0%	29.4%	-27.7%
District of Columbia	35.4%	5.5%	-29.9%	North Dakota	73.8%	50.4%	-23.4%
Florida	41.4%	20.7%	-20.7%	Ohio	60.2%	25.6%	-34.6%
Georgia	58.8%	23.4%	-35.4%	Oklahoma	68.2%	54.5%	-13.7%
Hawaii	21.2%	21.2%	0.0%	Oregon	35.1%	16.1%	-19.0%
Idaho	51.0%	23.9%	-27.1%	Pennsylvania	55.8%	32.2%	-23.6%
Illinois	46.8%	30.6%	-16.3%	Rhode Island	15.2%	2.8%	-12.4%
Indiana	68.8%	37.6%	-31.2%	South Carolina	55.9%	28.6%	-27.3%
Iowa	62.8%	45.3%	-17.5%	South Dakota	63.2%	44.7%	-18.5%
Kansas	46.2%	35.8%	-10.4%	Tennessee	64.9%	33.2%	-31.7%
Kentucky	53.0%	41.5%	-11.5%	Texas	65.4%	41.5%	-23.9%
Louisiana	71.4%	29.2%	-42.2%	Utah	63.0%	28.6%	-34.4%
Maine	48.1%	18.6%	-29.6%	Vermont	43.3%	15.5%	-27.9%
Maryland	37.3%	30.8%	-6.6%	Virginia	42.4%	28.0%	-14.4%
Massachusetts	17.2%	7.8%	-9.4%	Washington	36.7%	17.7%	-19.0%
Michigan	50.0%	25.7%	-24.3%	West Virginia	49.7%	35.0%	-14.7%
Minnesota	43.7%	22.5%	-21.2%	Wisconsin	55.1%	22.2%	-32.9%
Mississippi	65.8%	38.2%	-27.7%	Wyoming	68.7%	58.6%	-10.1%
Missouri	61.1%	35.2%	-25.9%				

Joint Policy Recommendations

The National Association for the Advancement of Colored People (NAACP) and the National Association of Home Builders (NAHB)

MILLIONS OF AMERICAN FAMILIES struggle to find affordable housing in areas of opportunity—those places that offer dynamic schools, good-paying jobs and a secure environment. These families commute long distances, live in segregated neighborhoods, endure overcrowded or substandard housing, or spend far too much of their incomes on housing. While this issue cuts across all racial and ethnic boundaries, its effects are felt most acutely by African Americans and other minority families.

Contemporary forms of discrimination also constrain housing choice. Discrimination today is often more subtle than in decades past, but it remains in

government policies, business practices and citizen activism that limit the housing and economic opportunity of America's minority citizens—even if racial discrimination is not the intent.

The national homeownership rate now stands at roughly 69 percent, while the rate for African Americans is just under 50 percent. That 20 percentage point difference represents a significant gap in access to the economic and social benefits of homeownership. It also represents a challenge—and an opportunity.

It is time to break ground on a new era of housing and economic opportunity.

The National Association of Home Builders (NAHB) and the National Association for the Advancement of Colored People (NAACP) agree that more can be done to address the nation's growing housing af-



fordability gap and improve housing opportunity for all Americans. The two organizations encourage public and private institutions to establish policies to increase the supply of affordable housing and address the particular issues that make it harder for minorities to find a decent and affordable home. The NAACP and NAHB jointly recommend policies that will:

- 🏠 **Provide comprehensive home-buyer education developed and promoted by public and private housing market participants.**

- 🏠 **Eliminate predatory lending practices by better defining such practices and encouraging federal banking regulators to develop and enforce stringent anti-predatory lending regulations.**

- 🏠 **Prevent racial discrimination through increased federal, state and local enforcement of the nation’s Fair Housing laws and education about those laws. Participants in the housing market must be aware of their responsibilities under the Fair Housing Act.**

- 🏠 **Ensure that state and local regulatory activities do not—regardless of intent—violate the Fair Housing Act by disproportionately pricing minorities out of the housing market.**

- 🏠 **Encourage local planning and zoning boards to accommodate a range of housing types that meet the needs of families across the economic spectrum and to acknowledge the importance of housing opportunity in their decision-making.**

- 🏠 **Encourage government legislators, regulators and administrators to remove and avoid lengthy and costly approval processes and excessive development standards that unnecessarily drive up the cost of housing.**

- 🏠 **Increase funding for federal housing programs, such as HOME, Section 8 rental assistance vouchers and Community Development Block Grants, in order to keep pace with the growing gap between incomes and rising housing costs.**

- 🏠 **Maintain all existing housing preferences in the federal tax code, including the mortgage interest deduction, the Low Income Housing Tax Credit, and deductions for residential property taxes.**

- 🏠 **Promote the production of new affordable housing by educating public and private stakeholders that affordable housing is a necessary and desirable part of their communities.**

NAACP and NAHB— Action Steps for Moving Forward

The policy recommendations are just words on paper unless NAHB and NAACP commit to work together in the policy arena. The following are action steps that our respective organizations can take as advocates for housing and economic opportunity for America’s minority families. NAHB and NAACP will conduct an annual review of progress on these action steps. NAHB and NAACP agree to:



- 🏠 **Work with their local chapters to produce and coordinate home buying education opportunities.**

- 🏠 **Work together to better define predatory lending and work with the appropriate legislative bodies, federal banking regulators and the financial services industry to eliminate predatory lending practices.**

- 🏠 **Educate the building industry about actions and behaviors that could be considered discriminatory.**

- 🏠 **Continue to pursue legal and other actions against agencies that violate the Fair Housing Act. A good example is the joint litigation by the NAACP and NAHB in Texas to stop one city from imposing exclusionary development regulations that would push the cost of housing beyond the means of many families.**

- 🏠 **Provide their local chapters with the necessary documentation and information to help planning and zoning agencies understand the importance of policies that promote housing choice.**

- 🏠 **Explain the negative economic and social consequences to communities that maintain excessively time-consuming, out-of-date approval processes.**

- 🏠 **Sign appropriate joint letters of support for homeownership and affordable housing to members of Congress as well as encourage their individual members to contact their members of Congress.**

- 🏠 **Seek to shape federal tax policy through appropriate congressional contacts and joint public statements.**

- 🏠 **Seek to promote production of new affordable housing by providing their local chapters with educational materials that explain the benefits of affordable housing.**

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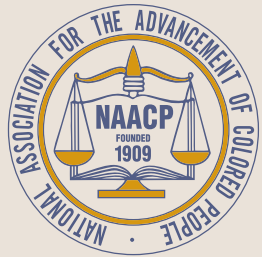
The full report is available at:

www.naacp.org/buildingonadream
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