

# FAIR HOUSING

## Down Payment Holding Back Renters from Buying a Home

Zillow

SEATTLE — Even though a mortgage payment is more affordable than a rent payment on a monthly basis, renters say they can't buy a home due to the pricey down payment, according to the first Zillow@ Housing Aspirations Report (ZHAR)ii.

Almost 70 percent of renters surveyed cite the

largest generation of Americans — millennials — are coming of age and starting to think about buying a home and settling down. Rents are also at record highs, costing almost 50 percent of the median income in some cities. Making a monthly mortgage payment is cheaper than a monthly rent payment in all but two of the 35 largest U.S. metros, but first rent-

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down payment as a greater barrier to homeownership than debt, job security and qualifying for a mortgage. Just over half of renters cite qualifying for a mortgage as a barrier to homeownership, and half say debt is holding them back. Almost 40 percent of renters say job security is keeping them from buying a home.

The U.S. homeownership rate is near an all-time low and has been falling since 2004, although members of the

ers need to save enough money for a down payment.

The Zillow Housing Aspirations Report, a semi-annual survey sponsored by Zillow and conducted by IPSOS, asks 10,000 renters and homeowners in 20 metros across the country about their views on homeownership and their personal housing expectations going forward.

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## Will Federal Lawmakers Turn Back the Clock on Fair Housing?

By *Charlene Crowell*  
NNPA Newswire Columnist

When future generations read the history of the nation's first Black President, I believe there will be greater acknowledgment of his administration's significant accomplishments. For now, however, an undeniable strategic war is underway to dismantle the very progress President Obama achieved.

General market media outlets have extensively reported on reforms or repeals of the Affordable Care Act, Wall Street reform and the future of the Consumer Financial Protection Bureau. It is equally important to share that a key Obama regulation that spoke to the future of fair housing is again under assault on Capitol Hill.

A 2015 U.S. Department of Housing and Urban Development (HUD) rule finally delivered on the promises first made with the 1968 enactment of the Fair Housing Act. While the Act outlawed housing discrimination, it also included another important legal requirement. To advance the purposes of the Act, federal agencies and federal grantees were also to forge inclusive and diverse communities as a means to reverse America's housing history of segregation and Jim Crow.

Known as "Affirmatively Furthering Fair Housing" (AFFH), the HUD rule requires that cities, counties and states receiving funds for housing and community development engage in a planning process to help them take meaningful and deliberate actions to overcome historic segregation patterns, promote fair housing choice and create inclusive communities free from discrimination. Two HUD tools were shared to assist communities in the planning process, Data and Mapping and an Assessment of Fair Housing.

AFFH affects all public housing authorities and three other popular HUD programs: Community Development Block Grants (CDBG), Emergency Solution Grants (ESG), and Housing Opportunities for Persons with AIDS (HOPWA).

From its beginning, HUD's AFFH rule was met with attack and multiple legislative attempts to repeal it. The latest attempt is The Local Zoning Decisions Protection Act of 2017. If enacted, it would nullify the HUD rule. The bill would also ban federal funds from being used for any federal database that contains geospatial information on community racial disparities and disparities in access to affordable housing.

In the U.S. House of Representatives, the bill has

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## Proposal to Ban No-Cause Evictions Passes Oregon House

By *KRISTENA HANSEN*  
Associated Press

SALEM, Ore. — A controversial proposal to ban most no-cause evictions while giving cities the freedom to adopt their own rent-control policies passed the Oregon House April 4 on a 31-27 vote.

House Bill 2004 is now before the Senate. Its passage out of the House followed weeks of debate between lawmakers, many of whom have been inundated with personal stories of hardship by Oregon tenants and landlords.

The proposal includes a web of exemptions and special circumstances, mostly for the benefit of

landlords. But the overall goal is to put a stop to what's become an ongoing narrative of people living month-to-month seeing their rents suddenly spiked or leases abruptly terminated — often displacing them back into a costly rental market.

Democratic Rep. Karin Power, a freshman lawmaker from the Portland suburb of Milwaukie and chief sponsor of HB 2004, told her colleagues about how a 72-year-old constituent and her husband were evicted three times without cause within the last year and half.

"Rents are sky-rocketing throughout our community," Powers said. "I cannot imagine

the stress and anxiety this has caused her, and others like her who have also asked for my help. Each move cuts ever-deeper into their savings."

Under HB 2004, no-cause evictions would be allowed during the first six months, with 30 days' written notice, for tenants living month to month.

After the six-month mark, no-cause evictions would be banned. If 90 days' notice is provided, landlords may evict month-to-month tenants for specified reasons, such as repairs, renovations or sale of the property, and they must also pay outgoing tenants

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