



Addressing Racial Inequities in Housing

OBJECTIVE

Ensure that all people have a range of safe and affordable housing choices by eliminating racial inequities in access to housing.

WHAT ARE RACIAL INEQUITIES IN ACCESS TO HOUSING?

Decades of racial discrimination and policy have led to racial disparities in access to affordable housing. In the Puget Sound region, the cost burden of housing is not felt equally. Overall, [Black, Indigenous, and people of color \(BIPOC\) households tend to pay a greater share of their income on housing](#) compared to white households. Specifically, Black, Hispanic/Latinx, and American Indian/Alaska Native households are consistently more likely to be cost burdened, paying more than 30% of their income on housing. In addition, neighborhoods with affordable rents are often further from major employment centers, which contributes to long commutes, auto-dependency, and decreased access to economic opportunity. While Asian renters tend to have significantly higher incomes than that of Black and Hispanic/Latinx households, this income can vary by county. Although Asian renters have more housing choices on average, this does not account for income variation within the [variety of Asian ethnic groups](#).

WHY IS IT IMPORTANT TO ADDRESS RACIAL INEQUITIES IN ACCESS TO HOUSING?

Access to safe, quality, and affordable housing should be possible for all, especially historically disenfranchised groups. BIPOC communities experience significant barriers and gaps in their access to housing, impacting long-term community success, health, and access to opportunity. Multiple regional plans and strategies are working to address this, including VISION 2050 and the Regional Housing Strategy. VISION 2050

RELATED OBJECTIVES & TOOLS

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[Community Engagement Plans](#)

[Cottage Housing](#)

[Direct Household Assistance](#)

[Flexible Single-Family Development Regulations](#)

[Foreclosure Resources](#)

[Infill Development](#)

[Missing Middle Density](#)

[NIMBY and Community Opposition](#)

[Nonprofit Partnerships](#)

[Preservation and Rehabilitation](#)

[Small Lot Development](#)

[Tenant Protections](#)

[Townhomes](#)

[Upzone and Rezone](#)



works to address widespread inequities—past and current—particularly among low-income people and communities of color. Ensuring that all people have access to resources and opportunities is a main goal of the plan, including access to housing.

Increasing housing equity is inherently tied to racial equity and is a necessary step in supporting historically disenfranchised communities, and therefore creating a more resilient society. Working towards equity in housing not only helps to support those who are the most disadvantaged, but also the rest of those who need stable housing. Policies that work to bridge the racial gap in housing will inherently help everyone gain access to stable and affordable housing.

WHICH JURISDICTIONS SHOULD CONSIDER ADDRESSING RACIAL INEQUITIES IN ACCESS TO HOUSING?

Inequality is a multifaceted issue. All local governments can promote equity through planning and explicitly remove barriers in policies and regulations that perpetuate inequity. There is a clear relationship between equity and long-range planning. Planning has [created and perpetuated discrimination through overt discriminatory practices](#), such as redlining, restrictive covenants, exclusionary zoning, and urban renewal. Discrimination has also happened in more subtle and pervasive practices, like excluding marginalized voices from decision-making and using language that encodes bias, prejudice, or exclusion. On the other hand, planning and investments can also play key roles in making communities healthier and more equitable.

The “Fairness in Lending Act,” passed in Washington state in 1977, led to an increase of people of color in the suburbs of the central Puget Sound region. Many households of color, however, still could not access these communities because of an increased number of local governments limiting housing options through exclusive single-family zoning.

Banning multi-family housing and smaller homes — often referred to as [missing middle or middle housing](#) — in many parts of the region artificially constrains the amount of housing that can be built. Limiting development to one of the most expensive housing types increases the cost of housing. This greatly reduces the number of people of color who can afford to move to, and enjoy the resources offered in, these communities. It also prevents many households of color from enjoying the wealth that accrues in these neighborhoods as homes increase in value.

Local governments make decisions that shape transportation, land use, and the built environment and can dismantle systems of inequity and reimagine communities where race can no longer predict life outcomes. All local jurisdictions, regardless of size, location, or timing of incorporation, should be a part of the solution to addressing racial inequities in housing.



WHAT DO I NEED TO KNOW TO GET STARTED ADDRESSING RACIAL INEQUITIES IN ACCESS HOUSING?

Addressing racial inequities in housing is an ongoing process that may look different over time. There are five general steps to follow. They can be done iteratively and repeated as new data, policies, and program outcomes are taken into consideration.

Engage the Community

Identify the communities that may be experiencing disparate impacts, exclusion, or displacement, specifically communities that identify as BIPOC. Develop a program of community engagement to support the analysis and assessment of racial inequities in existing policies and regulations. More information and resources for equitable engagement can be found in PSRC's [Equitable Engagement Guide](#).

Gather and Analyze Data

Gather data and conduct an analysis to assess racial inequities, displacement, and exclusion in housing, as well as identifying areas at risk of displacement. Community engagement can help interpret the findings from the data analysis and provide greater insight into the intersecting factors that may cause housing policies or regulations to have a racially disparate impact. More information and resources can be found on [PSRC's website](#) under "Housing: Displacement and Racially-Disparate Impacts." and in Commerce's [Racially Disparate Impacts \(RDI\) Data Toolkit](#).

Evaluate Policies

Evaluate policies using insights gained from community engagement and data analysis to evaluate existing housing policies. Identify areas for which new policies and regulations may be warranted. PSRC has created a [Racial Equity Impact Assessment](#) tool to help integrate racial equity in policy decisions and programs.

Revise Policies

Revise existing policies to reduce or remove inequities, displacement, and exclusion in housing. Improve or implement policies to prevent displacement. Sample policies and additional guidance on revising policies is available in PSRC's [Equity Planning Resources for Comprehensive Plans](#).

Review and Update Regulations

Review and update regulations to achieve the goals and policies of the comprehensive plan, and any other plans guiding development regulations and zoning. [The American Planning Association's Equity in Zoning Policy Guide](#) provides helpful guidance on reversing and alleviating the disproportionate impacts of zoning.



RESOURCES

- WA State Department of Commerce: [Racially Disparate Impacts Guidance](#) (2023)
- PSRC: [Racial Residential Segregation Analysis](#) (2022)
- PSRC: [Equity Resources](#) (2023)
- University of Washington: [Race and Segregation in Washington Cities and Counties, 1940 – 2020](#)
- Sound Communities: [Station Area Knowledge Base](#) (2022)
- King County: [Resources for Documenting the Local History of Racially Exclusive and Discriminatory Land Use and Housing Practices](#) (2023)

