

# ADU Policy Task Force

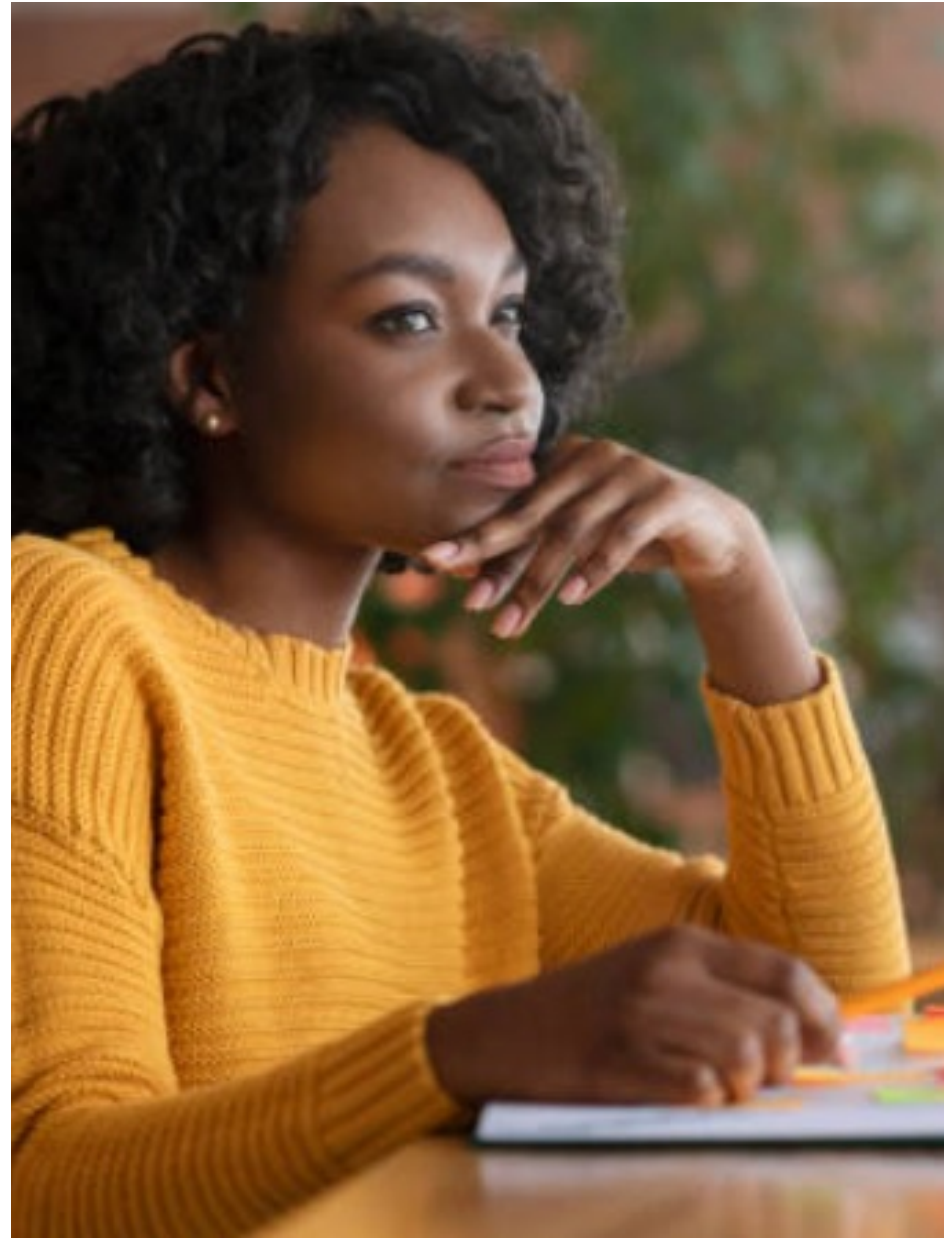
Guest Panel Discussion  
Housing and Racial Discrimination Policies  
January 16, 2024

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*L. R. Hodges-Hiken, Esq.*

# Housing is

1. Cornerstone of one's participation in society
2. Health determinant
3. Educational outcomes
4. Wealth creation
5. Social status/ Social network
6. Access to amenities, transit, food, culture, jobs



# Where we live and who we are



Life expectancy differs by zip code



Difficulty obtaining loans



Lower home values, appraisal value disparities



Income, Access to living wage jobs, pathways to wealth accumulation

# Historic Barriers to Housing



Agency – person as property



Legal standing – ability to own property, enter into contracts



Freedom of movement – Sundown towns



Income and access to capital



Voluntary and Forced Migration

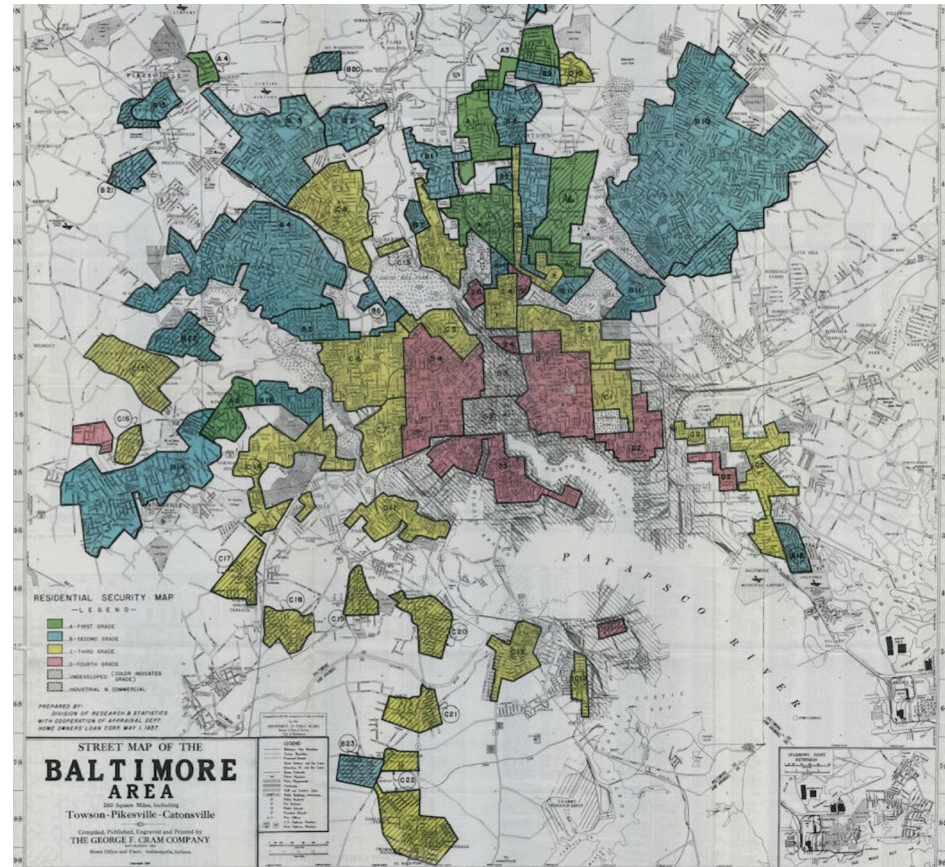
# Redlining & Racial Covenants

Federal policy to guide banks and determine where to invest, established in 1934 by FHA

Color coded maps

Tracking Blacks, Jews and Immigrants

Restricting who to sell homes to by race and ethnicity



# Value Neutral?

- Urban Renewal: Blight, Highways, Railroads
- Exclusionary Zoning



# State of Housing

- Residential segregation
- Homeownership rates almost twice as high for white than Black Americans
- A widening wealth gap where the median net worth of a white household is nearly eight times that of a Black household
- The real estate industry itself where only 2% of development companies are Black-led
- Inequity for minority-led real estate firms – they control only 1.5% of real estate assets that are under management



# ADU Policy Challenges

Who will be able to afford to build ADUs? Without assistance, this may be a program for those who already have access to capital.

Complicated bureaucratic processes can exclude folks – anything requiring a lawyer to navigate adds costs

Will ADUs for POCs add value or subtract value?



# Thank You

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