



LOCUS Guide to Equity Action Plans: *Department of Housing and Urban Development*

In April 2022, the Biden Administration released the federal government’s first ever Equity Actions Plans for over 90 federal agencies. These strategies delineate department-specific long range goals and operational priorities that aim to improve the delivery of equitable outcomes for all Americans through systemic reforms and investments in historically underserved communities. The actions proposed in these plans will have broad impacts on land use, infrastructure investment, housing and regional planning, which are summarized succinctly in these LOCUS guides.

Equity Priorities:

The Department of Housing and Urban Development (HUD)’s Equity Action Plan recognizes the discriminatory history of housing policy in the U.S. The plan seeks to reverse past harm and position HUD to advance the more equitable development of housing and communities across the country. In the Equity Action Plan, HUD outlines strategies to encourage more inclusive and sustainable communities and better meet the demand for affordable housing. HUD also outlines strategies to reforming financing programs and departmental processes to advance equity.



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Key Equity Actions:

- Close the racial homeownership gap through new programs and partnerships, such as work with the Federal Housing Administration (FHA) to remove potential biases in FHA programs, enhancing outreach to nontraditional lenders, analyzing strategies to make small-dollar mortgage loans more available, and continuing work leading the Interagency Task Force on Property Appraisal and Valuation Equity (PAVE);
- Address housing insecurity and improve housing stability, through programs and partnerships such as work with the U.S. Interagency Council on Homelessness and other agencies; work will both focus on reducing entry into homelessness and better collecting data related to homelessness;
- Expand pathways to inclusion in HUD's federal procurements for local and small businesses;
- Reinforce comprehensive fair housing laws and rules to prevent future discrimination and racism in housing policy and practice. HUD will invest in staff capacity and issue new rules and guidance to implement the Fair Housing Act and its mandate to "Affirmatively Further Fair Housing."

Land Use or Real Estate Highlights:

- Overhaul financial and economic programs to:
 - Increase opportunities for small-dollar mortgage loans;
 - Expand accessibility to financing for affordable and diverse housing types;
 - and revamp technical processes to ensure equitable property appraisal and valuation;
- Improve the efficiency of the Federal Housing Administration (FHA) and deliver more funding streams and capital for the development of affordable rental housing.

Measuring Impact:

Each of the priorities includes proposed strategies to track progress and impact, related to the specific actions proposed. Some notable metrics include:

- Number of small-dollar mortgage loans utilized over time to ensure expanded opportunities to financial resources;
- Number of affordable housing development projects in communities;
- Change in the racial homeownership gap over time.

Read HUD's Equity Action Plan [here](#).