

NOAAH PRIME

The Publication of the National Organization of African Americans in Housing

JUNE 2026 • NATIONAL HOMEOWNERSHIP MONTH • SPECIAL EDITION

FIVE THINGS YOU NEED TO KEEP IN MIND

Housing. History. Hope. The most important stories of this moment — and what they mean for Black homeownership.

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- 2 The ROAD to Housing Act: Congress Acts
- 3 Juneteenth and the Meaning of Home
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“Motion without movement is meaningless.”



Bipartisanship in Action: Rep. Maxine Waters (California), the ranking Democrat on the House Financial Services Committee, and Rep. French Hill (R-Arkansas), the committee chairman, listen to housing testimony.

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FIVE THINGS YOU NEED TO KEEP IN MIND

June Is National Homeownership Month

The Civil Rights Issue of Our Time

Every June, the nation pauses to celebrate **National Homeownership Month** — a recognition that a home is more than four walls and a roof. It is equity, stability, and the most powerful engine of generational wealth available to ordinary Americans. For NOAAH, now entering its 30th year of advocacy, this June carries special urgency.

Despite decades of legislative progress, the Black homeownership rate sits at just **44.2%**, while the white homeownership rate stands at **75.1%**. That nearly **30-percentage-point gap** is not an accident of individual choices — it is the cumulative product of redlining, restrictive covenants, predatory lending, discriminatory appraisals, and policies that systematically excluded Black families from the greatest wealth-building instrument in American history.

44.2%

Black Homeownership Rate (2025)

75.1%

White Homeownership Rate (2025)

~30 pts

The Persistent Racial Gap

National Homeownership Month was established to recognize homeownership as a cornerstone of the American Dream — a path to financial security, community stability, and intergenerational wealth. But for Black America, the dream has been systematically deferred. The month of June is NOAAH's annual call to action: **name the gap, trace its causes, and build the policy solutions that close it.**

“Between 2013 and 2022, more than 90% of wealth gains for Black Americans came directly from homeownership. For most Black families, a home is often the only significant asset they can pass to the next generation.”

— National Community Reinvestment Coalition (NCRC), 2024

THE WEALTH CONNECTION

The relationship between homeownership and wealth accumulation is not theoretical — it is documented and decisive. The median wealth for Black families stood at approximately **\$24,000** in

2020, compared to **\$188,000** for white families — a gap of more than seven to one. Much of that disparity traces directly to homeownership: while white families were building equity in subsidized suburban homes during the mid-20th century, Black families were systematically locked out.

The peak Black homeownership rate of **49%** was recorded in 2004. Two decades later, that number has fallen by nearly 5 percentage points. The crisis is particularly acute among millennials: only **33% of Black millennials** own homes, compared to **65% of white millennials** — a next-generation gap that, if unaddressed, will compound the racial wealth divide for decades to come.

BY THE NUMBERS: BLACK HOMEOWNERSHIP

- Black homeownership rate (2025): 44.2%
- White homeownership rate (2025): 75.1%
- Black millennial homeownership: 33%
- White millennial homeownership: 65%
- Median Black family wealth (2020): \$24,000
- Median white family wealth (2020): \$188,000
- Peak Black homeownership rate (2004): 49%
- 90%+ of Black wealth gains 2013–2022 came from homeownership

WHAT JUNE MEANS FOR NOAAH

For NOAAH, National Homeownership Month is not a passive celebration. It is an annual declaration that the work is unfinished. We publish, we convene, we advocate, and we partner — not to mark progress but to accelerate it. This June 2026 edition of NOAAH Prime reflects that mission: five stories that demand your attention, your voice, and your action.

NOAAH's HOMEOWNERSHIP PRIORITIES

- Advocate for full enforcement of the Fair Housing Act and elimination of appraisal bias
- Expand down payment assistance programs targeting first-generation Black buyers
- Support community land trusts as permanent affordable homeownership infrastructure
- Press Congress to protect HOME and CDBG from proposed FY2027 budget elimination
- Partner with NAREB, NAACP, National Urban League, and HFAs to close the gap

NOAAH calls on every partner organization, housing finance agency, lender, and elected official to treat Black homeownership not as a charitable aspiration — but as an **urgent civil rights obligation** requiring concrete, measurable, and immediate action.

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The 21st Century ROAD to Housing Act

The Most Significant Federal Housing Legislation in a Generation

After years of advocacy, negotiation, and bipartisan effort, Congress passed what observers are calling the most significant federal housing legislation since the **Cranston-Gonzalez National Affordable Housing Act of 1990**. The **21st Century ROAD to Housing Act (H.R. 6644)** has cleared both chambers with overwhelming bipartisan support and now moves toward the President's signature. For NOAAH and every organization working to close the racial homeownership gap, this is a moment of genuine consequence.

89–10

Senate Vote (March 12, 2026)

396–13

House Vote (May 20, 2026)

56

Provisions in Final Bill

HOW WE GOT HERE

The 21st Century ROAD to Housing Act is the product of two parallel legislative tracks that were eventually merged into one historic package. The Senate's **ROAD to Housing Act (S. 2651)**, championed by Banking Committee Chairman **Tim Scott (R-SC)** and Ranking Member **Elizabeth Warren (D-MA)**, passed the Senate 89-10 on March 12, 2026. The House's **Housing for the 21st Century Act (H.R. 6644)** had earlier passed 390-9 on February 9. The two chambers then negotiated a unified final text, which the House passed 396-13 on May 20, 2026, and the Senate took up for final passage earlier this week and the House passed it June 23rd.

“The 21st Century ROAD to Housing Act is the most significant housing bill since the Cranston-Gonzalez National Affordable Housing Act in 1990.”

— The New York Times

KEY PROVISIONS — WHAT THE BILL DOES

SUPPLY & CONSTRUCTION

The bill authorizes new incentives for home building, streamlines infill housing approvals, and creates a **RESIDE Act** program converting vacant and abandoned properties into attainable housing (up to

120% AMI). It also expands **CDBG funding** to allow up to 20% of grants to be used for new housing construction — a significant new flexibility for local governments.

CORPORATE INVESTOR LIMITS

In a major win for ordinary families, the bill caps institutional investor ownership of single-family homes at **350 properties per entity**, preventing large corporate landlords from further cornering the residential market. This provision was central to White House support and is designed to ensure that homes are for people, not portfolios.

WHAT'S IN THE BILL FOR BLACK HOMEBUYERS

- FHA appraisal flexibility to combat discriminatory appraisals
- HOME Program income threshold raised for workforce housing
- CDBG-DR permanently authorized — 3-year authorization included
- Housing counseling reforms and expanded financial literacy programs
- Choice in Affordable Housing Act provisions for voucher holders
- Rural housing reform and veteran housing provisions
- NEPA streamlining for infill and small-scale new construction
- Corporate investor cap at 350 single-family homes per entity

WHAT THIS MEANS FOR NOAAH'S MISSION

The 21st Century ROAD to Housing Act does not solve the racial homeownership gap on its own. It does not restore the **FHIP funding** that the FY2027 Trump budget proposes to eliminate — the Fair Housing Initiatives Program that funds the nonprofits handling three-quarters of the nation's housing discrimination complaints. And it does not directly address the **structural barriers** of appraisal bias, credit access inequity, or predatory lending that continue to lock Black families out of ownership.

But it is a genuine step forward — and it demonstrates that **bipartisan action on housing is possible**. NOAAH will monitor implementation closely, advocate for regulatory guidance that centers equity, and press Congress and HUD to ensure that the bill's benefits reach Black communities where they are most needed.

“Habitat for Humanity urges swift passage of this critical legislation. We stand ready to work with Congress to ensure that families, in urban neighborhoods, small towns, and rural communities, have a fair opportunity to access safe, decent, and affordable housing.”

— Chris Vincent, Habitat for Humanity International

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FIVE THINGS YOU NEED TO KEEP IN MIND

Juneteenth and the Meaning of Home

Freedom, Land, and the Unfinished Promise

On **June 19, 1865** — two and a half years after the Emancipation Proclamation — the last enslaved people in Galveston, Texas, learned that they were free. That day, now celebrated nationally as **Juneteenth**, is America’s Second Independence Day. And for NOAAH, it is the most important reminder of what we are still working toward: not just freedom, but the full, material foundation of that freedom. Because you cannot be truly free without a place to call home.

“Freedom without land is liberty without a foundation. The struggle for Black homeownership is the unfinished work of Emancipation itself.”

— NOAAH, *The Long Road Home*, 2026

THE BROKEN PROMISE OF FORTY ACRES

General Sherman’s Special Field Orders No. 15 — the origin of the phrase “**Forty Acres and a Mule**” — promised confiscated coastal lands to newly freed people. President Andrew Johnson reversed those orders within months, returning the land to its former slaveholders. It was the first great broken promise of American housing policy for Black people — and it set a pattern that has repeated itself across 160 years.

The GI Bill of 1944, celebrated as the greatest middle-class expansion in American history, was functionally a whites-only program for the vast majority of Black veterans who tried to access it. The Federal Housing Administration’s redlining maps of the 1930s and ‘40s starved Black neighborhoods of mortgage capital while subsidizing white suburban expansion. The 1968 Fair Housing Act changed the rules on paper — but could not undo the centuries of spatial racism already embedded in American geography.

JUNETEENTH TIMELINE: FREEDOM AND HOUSING

- 1865: Juneteenth — Emancipation reaches Texas
- 1865: Sherman’s ‘40 Acres’ promise, then broken by Johnson
- 1934: FHA redlining maps institutionalize housing segregation
- 1944: GI Bill expands white middle-class wealth, excludes most Black veterans
- 1968: Fair Housing Act passed after Dr. King’s assassination
- 2004: Peak Black homeownership at 49%
- 2008: Black families lose more per capita in housing crisis than any other group
- 2025: Black homeownership still 30 points below white rate

JUNETEENTH 2026: A CELEBRATION AND A CALL (Denver, Colorado)

Juneteenth 2026 was celebrated across the country with festivals, parades, and community gatherings. In Denver’s historic **Five Points neighborhood** — once the “Harlem of the West” and still the heart of Denver’s Black community — the annual Juneteenth Music Festival brought together thousands of residents for free live music and the city’s longest-running parade, a neighborhood tradition dating to the 1950s.

NOAAH’s key partner, **CHFA**, was a sponsor of the Denver Juneteenth Festival, with Business Development Specialist **Greg Brown** on the ground sharing resources for first-generation homebuyers — including up to **\$25,000 in down payment assistance** through CHFA’s FirstGeneration program. This is exactly what Juneteenth should look like in 2026: not just ceremony, but concrete resources meeting people where they are.

Juneteenth is for everyone — it belongs to all Americans as a national holiday. But its deepest meaning is specific: it marks the moment when the Constitution’s promise of freedom was finally delivered, however incompletely, to those who had been denied it longest. For NOAAH, every June 19th is a recommitment to ensuring that freedom includes the stability of a home — owned, secure, and built to pass down to the next generation.

“What does freedom mean without a deed in your hand and equity in your home? Juneteenth is not just a holiday. It is a measuring stick for how far we have come — and how far we still have to go.”

Anonymous

JUNETEENTH AND HOMEOWNERSHIP: WHAT YOU CAN DO

- Connect with your local HFA or nonprofit housing counseling agency this summer
- Learn about first-generation buyer programs like CHFA FirstGeneration (chfainfo.com)
- Support Black-led Community Land Trusts in your region
- Attend NAREB’s Affordable Homeownership Bus Tour events in your city
- Advocate for full funding of FHIP and fair housing enforcement
- Join NOAAH’s September conference to turn community into action

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The NOAAH Conference Is Moving to September

Same Mission. Sharper Moment. Greater Urgency.

NOAAH was prepared for a July conference in Richmond, Virginia — and the planning had been deep, the partners committed, the programming extraordinary. But the world moved. And NOAAH moved with it.

The April 29, 2026, Supreme Court ruling in **Louisiana v. Callais** — a 6-3 decision that has effectively eviscerated Section 2 of the Voting Rights Act — changed the calculus. The redistricting wave that followed was not a gradual policy shift: it was an immediate, coordinated architecture of political displacement. At least **six states** have already redrawn congressional maps for the 2026 midterms, with analysts projecting a **20-30% drop in baseline Black political leadership** over the coming decade.

“The convergence of the Callais ruling, the redistricting wave, the erosion of CBC representation, and the proposed gutting of fair housing enforcement is not coincidence — it’s a coordinated architecture of displacement and political silencing.”

— NOAAH Prime June 8, 2026 Letter to Members

WHY WE RESCHEDULED

NOAAH was built on the understanding that housing justice and political representation are inseparable. The CBC members who helped found NOAAH knew that without Black voices in Congress and statehouses, the housing resources, fair lending protections, and neighborhood investments our communities need cannot be secured or defended.

Less Black representation means fewer champions for affordable housing, fewer checks on displacement, and fewer voices for equitable homeownership. That is not an abstraction — it is the direct, measurable consequence of the **Callais ruling** and the redistricting wave that has followed.

Given everything unfolding, the NOAAH Board determined that July was the moment for front-line response, not conference planning. NOAAH Co-Founder and National Director **Kevin Marchman** and Board Member **Floyd May** will attend the **NAACP National Conference in Chicago** in July to deepen collaboration and begin building the unified advocacy framework our communities need.

THE CALLAIS IMPACT: WHAT CHANGED

- SCOTUS gutted VRA Section 2 in 6-3 ruling, April 29, 2026
- Louisiana immediately dismantled its 2nd majority-Black district
- Florida redrew 28 congressional districts; lawsuits filed same day
- Alabama called special session to destroy majority-Black district
- Mississippi pre-announced redistricting 21 days after ruling
- At least 6 states have new maps for 2026 midterms
- Analysts project 20-30% drop in Black political leadership over decade
- CBC representation — the historic anchor of housing advocacy — under threat

SEPTEMBER: THE RIGHT MOMENT

The NOAAH 2026 Conference is now set for **September 2026 in Richmond, Virginia**. The theme remains: **“The American Dream at 250.”** The programming will be richer for the delay. Between now and September, the redistricting battles will have advanced further, the ROAD to Housing Act will be in implementation, and NOAAH will have deepened its coalition work with the NAACP, the National Urban League, and their affiliates.

WHAT TO EXPECT AT THE SEPTEMBER 2026 NOAAH CONFERENCE

- Richmond’s Slave Trail and Gilpin Court resident voices: housing as reparative justice
- The Maggie Walker Community Land Trust model: a blueprint for Black ownership
- The ROAD to Housing Act: what implementation means for Black communities
- Redistricting, the CBC, and the fight to restore Black political representation
- Virginia Union University partnership programming
- NAREB’s Closing the Gap agenda: from advocacy to action
- NOAAH’s next 30 years: building the infrastructure our communities deserve

Richmond is exactly the right city for this conference. It is a city where the wounds of American history are visible on every block — and where the seeds of a new future are being planted by people of extraordinary courage. NOAAH will be there to witness it, to amplify it, and to build from it.

“Our July conference in Richmond will be rescheduled — details to follow. In the meantime, our communities need us on the front lines. That is where we will be.”

— NOAAH Prime June 8, 2026 Letter to Members

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With Gratitude: Our Partners and Supporters

The People and Organizations That Make This Work Possible

NOAAH Prime does not happen because of a single person or a single organization. It happens because a community of extraordinary people — advocates, practitioners, scholars, partners, and friends — believe that the story of Black homeownership in America is worth telling, amplifying, and fighting for. To every one of them: **thank you.**

“A publication is only as strong as the people who pour their knowledge, their credibility, and their time into it. NOAAH Prime is the product of a community that refuses to be silent.”

— Les Berry, Editor, NOAAH Prime

OUR EDITORIAL AND LEADERSHIP TEAM

Les Berry — Editor, NOAAH Prime. Les brings decades of communications expertise and an unflinching editorial sensibility to every edition. His guidance shapes not just what we say, but how we say it.

Brittni Joy West-Ware — Chief Operating Officer, NOAAH. Brittni’s operational leadership ensures that NOAAH’s advocacy, publications, and programming meet the highest standard of excellence and impact.

Kevin Marchman — Co-Founder, National Director, and Publisher. A former U.S. HUD Assistant Secretary, Executive Director of the Denver Housing Authority, Boulder County and turnaround leader at housing authorities in Chicago, San Francisco, and New Orleans, Kevin has spent four decades ensuring that African Americans and others have a voice at the housing policy table.

THIS EDITION’S CONTRIBUTORS

- Thomas Bryan — Executive Director & CEO, CHFA
- Greg Brown — Business Development Specialist, CHFA
- Muriel Williams-Thompson — Vice Chair, NAREB & NOAAH Board of Advisors
- Floyd May — NOAAH Board Member
- Les Berry — Editor
- Brittni Joy West-Ware — Chief Operating Officer
- Kevin Marchman — Publisher & National Director

OUR PARTNER ORGANIZATIONS

NOAAH's work in 2026 has been made possible by the partnership, expertise, and commitment of organizations across the housing, civil rights, and community development ecosystem. We are proud to stand alongside:

HOUSING & FINANCE PARTNERS

- Colorado Housing and Finance Authority (CHFA)
- National Association of Real Estate Brokers (NAREB)
- National Community Reinvestment Coalition (NCRC)
- Urban Land Conservancy
- Elmington Housing

CIVIL RIGHTS & ADVOCACY PARTNERS

- NAACP
- National Urban League
- National Low Income Housing Coalition (NLIHC)
- Habitat for Humanity International
- National Council of State Housing Agencies (NCSHA)

A PERSONAL NOTE FROM OUR PUBLISHER

This June 2026 edition of NOAAH Prime was produced at a moment of unusual intensity. The Supreme Court's Callais ruling, the redistricting wave, the passage of the ROAD to Housing Act, the approach of the 250th anniversary of American independence — all of it arriving simultaneously, all of it pressing on the same question that NOAAH has asked for 30 years: **will the American Dream finally include Black America?**

We do not know the answer. We know only that the question demands more of us than silence, more than ceremony, more than motion without movement. It demands the kind of work that this publication — and every person named in it — represents: **honest, urgent, grounded, and unafraid.**

To our readers, our partners, our contributors, and our board: NOAAH is what it is because of what you bring to it. We carry that forward to our September Conference — and beyond.

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The National Organization of African Americans in Housing

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