



NOAAH *Prime*  
Affordable and Fair Housing in America:  
A Denial of a Dream?  
Spring 2025



THE NATIONAL ORGANIZATION OF  
AFRICAN AMERICANS IN HOUSING

NOAAH

Spring 2025

28 Years  
Of Affordable  
Housing Advocacy

# *An Enduring Race Tax*

*Black Americans remain the only racial group with a homeownership rate below 50 percent*

Reprinted from *The New York Times*

Property is generally worth less if it's owned by a Black American. That sobering fact, cemented by 150 years of assessment data, underpins inequality today.

Black Americans' properties have been undervalued by home appraisers and overvalued by tax assessors. That double punch has left Black homeowners more prone to falling behind on their taxes and, ultimately, to dispossession. One such case involved a Black landowner in North Carolina who lost his land in 1920. That loss affected the family line across generations, and his great-great grandson, George Floyd, was murdered by a police officer after a phone call to the authorities in Minneapolis about a counterfeit \$20 bill one century later.

A book published last year, "The Black Tax," explains how the case of Floyd's great-great grandfather was not unusual under a system that crystallized soon after Black Americans began acquiring property. Black Americans remain the only racial group with a homeownership rate below 50 percent.



**Black Americans owned more than 16 million acres by 1910. On the surface, that looks like a success. What lies beneath that?**

It was a remarkable achievement in the face of enormous odds. By the turn of the 20th century, though, a clear pattern of over-taxation of Black-owned property was apparent across the South. More deviously, local tax authorities were quick to auction off Black-owned land for unpaid taxes, especially when the land in question had become valuable.

While owning land afforded Black people living in the Jim Crow South a degree of independence that Black tenant farmers and sharecroppers lacked, the responsibilities that came with owning land — such as paying taxes — also carried liabilities. The abuse of local taxing powers worked to ensure that whatever land Black people managed to acquire would remain vulnerable to dispossession.

## **Explain how the assessment process was abused.**

Local tax assessors enjoyed — and often still enjoy — a remarkable amount of discretion over the valuation of local property for taxes. They were, in a sense, accountable to the voters who put them in office, which, because of disfranchisement, meant that they were unaccountable to Black property owners and could overtax them with virtual impunity.

By grossly under-assessing the value of large plantations and estates as well as smaller white landholdings, local tax authorities purposely allowed the wealthiest landowners to pay minimal taxes and starved local governments of revenue, which also shifted local tax burdens decisively onto disenfranchised Black citizens.

[To read the remainder of this article, click here](#)

# NOAAH *Prime* Interview with Colorado Housing and Finance Authority's New CEO, Thomas Bryan on Black and African American Homeownership



Thomas Bryan

Mr. Bryan moved into the top post after serving as the agency's chief financial officer since 2019 and previously serving as controller and director of accounting.

"It is a true honor to be selected as CHFA's next Executive Director and CEO," Bryan said. "It has been a privilege to contribute to CHFA's mission over the years and to work alongside communities and partners in addressing affordable housing and economic development needs across the state. I look forward to continuing this important work as CHFA pursues its vision: that everyone in Colorado will have the opportunity for housing stability and

economic prosperity."

In his new role, Bryan will lead the overall operations and management of Colorado's state housing finance agency. The position is appointed by, and reports directly to, the Board of Directors.

In a recent interview with NOAAH *Prime*, Mr. Bryan emphasized the importance of CHFA's industry-leading homeownership efforts. He reaffirmed his commitment to increasing Black and African American homeownership, noting that **"this work isn't just about today—it's about building wealth and community for generations to come."** He highlighted these efforts as a top priority and a core value of the organization.

Last week at a statewide presentation to housing and real estate professionals, Bryan further underscored how essential these initiatives are to Colorado's long-term economic health and prosperity. He and his vision were well received.

NOAAH has worked with Thomas and his staff over the years and wish him the best as he continues to move the agency and the state further.

Prior to joining CHFA, Bryan served as controller and deputy finance director for the city of Centennial, accounting manager for the town of Parker, and as a senior accountant for FirstBank Holding Co. He is on the board of the Latino Community Foundation of Colorado, Hope Communities, and the Colorado Middle Income Housing Authority.

# NAREB Hosts Community Events Nationwide to Promote Homeownership



Last weekend, more than 100 communities across the country came together for a powerful cause—promoting the dream of homeownership. Organized by the **National Association of Real Estate Brokers (NAREB)**, these local neighborhood gatherings focused on supporting and empowering individuals and families, especially within Black communities, on their journey to owning a home.



*Muriel Williams Thompson: Denver's NAREB President*

NAREB, a leading network of Black real estate professionals, is known for championing **“democracy in housing”** and pushing for policies that protect and expand **sustainable homeownership**. Their national mission is to unite minority professionals in real estate, encouraging meaningful conversations about how to better serve clients while fostering creativity and collaboration across the industry.

Locally, NAREB chapters focus on outreach—bringing together community members, local organizations, and housing professionals to **inform, educate, and offer opportunities** for homeownership. Over the years, groups like NOAAH Prime and other housing advocates have played a major role in supporting NAREB’s mission.



*Greg Brown, CHFA Business Development Specialist: A local leader who has helped many families achieve their dream of owning a home.*



*Helen Bradshaw (Center) NOAAH Prime Correspondent with friends*

## 📍 Spotlight: Denver, Colorado – Homebuyers Summit

One of the standout events took place in Denver, where NAREB hosted the **Homebuyers Summit**—a full-day event that brought together over 50 organizations, including community leaders, lenders, housing professionals, and local residents. With valuable presentations, resource booths, and plenty of time to connect (not to mention lunch!), attendees walked away with real knowledge on how to get started on their path to homeownership.

The event had a real community vibe—friendly, welcoming, and filled with families eager to build generational wealth through homeownership. Events like these remind us that when we come together to share knowledge and resources, real change is possible.

# Federal Data Being Used to Target Undocumented Immigrants

The Trump administration is using sensitive government data—traditionally protected for privacy—to identify and remove undocumented immigrants from public housing, jobs, and schools. This effort involves multiple federal agencies and is driven by a push to enforce strict immigration policies.

Key developments include:

- **Housing and Urban Development (HUD):** A proposed rule would ban “mixed-status” families (where some members are undocumented) from public housing. HUD is sharing data with the Department of Homeland Security (DHS) to identify and evict such families.
- **Social Security Administration (SSA):** Over 6,000 mostly Latino immigrants were added to a death database, blocking their access to benefits and legal employment. SSA is also sharing sensitive data, including Social Security numbers and citizenship status, with DHS.
- **Internal Revenue Service (IRS):** The IRS agreed to share taxpayer data with immigration authorities to help identify undocumented immigrants. The IRS commissioner resigned following this decision.
- **Department of Education:** Officials have sought the names and nationalities of student protesters, possibly to aid in visa revocations, particularly for those protesting Israel's war in Gaza.



These actions are raising legal and ethical concerns, particularly about privacy violations and the misuse of data provided under the assumption it would remain confidential. Critics warn it erodes trust in public institutions and disproportionately targets Latino communities.

A federal judge has temporarily blocked DOGE (Department of Government Ethics, or a similar unit) officials from accessing certain SSA datasets, but the administration continues to push for broader data access across agencies under the banner of national security and public resource protection.

## A NOAAH *Prime* Update: Real Page Settlement

Colorado Attorney General Phil Weiser says the state has resolved part of a lawsuit over alleged rent price fixing.



U.S. Department of Justice, Washington DC

In 2024, Colorado joined nine other states in a lawsuit against RealPage, a Texas-based revenue management software company, accusing it of illegally influencing rent costs.

Six large landlords who used the software were later added to the lawsuit as defendants.

One of the landlords, Cortland Management, has agreed to stop using the software and to assist Colorado in its ongoing lawsuit against RealPage.

As part of the settlement, the company reportedly agrees not to use any non-public data from other property management companies to set rents, not to pool or combine non-public data from Cortland-run properties with different owners, and not to share such data with any non-Cortland property owners.

They will also no longer be allowed to use any software that incorporates artificial rent floors or price decrease limits, according to the District Attorney's Office.

"Coloradans who are struggling to make ends meet are getting hammered by high rent prices, and landlords that collude using private data from RealPage are a part of the problem," Weiser said.

Cortland previously settled with the U.S. Department of Justice over similar allegations.

The Department filed a lawsuit against the company in 2024, accusing it of violating antitrust laws. Justice Department officials alleged the algorithm allows landlords to align their prices and avoid competition that would otherwise keep rent prices down.

Coloradans who believe their landlords are engaging in conduct that violates state law are encouraged to file a complaint with the attorney general.

NOAAH *Prime's*

## Publisher's Page: Guest Article from Habitat for Humanity



### Working Toward a Future Where Everyone Has a Home

At Habitat for Humanity, our vision is simple but powerful: a world where everyone has a decent place to live. But for many Black families in the U.S., that dream remains out of reach due to a long history of racial discrimination in housing.



Pres. Jimmy Carter, Lifetime Supporter

For decades, practices like redlining and unequal access to mortgage credit have made it harder for Black families to buy homes. These barriers don't just make it difficult to save for a down payment or get approved for a loan — they also limit the opportunity to build long-term financial stability and wealth through homeownership.

### The Homeownership Gap

Across the country, Black families are significantly less likely to own homes compared to white families. At Habitat, we've been working to close that gap for 45 years. In fact, in our 2021 fiscal year, 43% of the families who partnered with us to build homes were Black. That's progress — but we know there's still more work to do.

Our next steps are clear:

- Be proactive in tackling systemic issues
- Make sure all voices are heard
- Work together with communities, partners, and families

“Habitat is a recognized leader in affordable housing,” says Tawkiyah Jordan, Vice President of Housing and Community Strategy at Habitat for Humanity International. “We're in a strong position to increase Black homeownership — and we want to be clear that this is a top priority.”

**Our Commitment: Advancing Black Homeownership**

Habitat is taking bold steps to break down the barriers that have kept generations of Black families from owning homes — and from accessing the wealth and stability that comes with it.

Thanks in part to a transformational \$436 million donation from MacKenzie Scott, we're rolling out a nationwide strategy focused on advancing Black homeownership. Here's how we're making it happen:

- **Creating equitable lending opportunities**  
Through our lending arm, Habitat Mortgage Solutions, we're developing a racial-equity lending strategy and a property acquisition fund to help more families access affordable housing.
- **Supporting local innovation**  
We're funding U.S. Habitat affiliates that are pioneering new ways to increase Black homeownership in their communities.
- **Providing financial coaching**  
We offer personalized support to guide applicants through the homebuying process — even if they don't end up purchasing a Habitat home.
- **Listening to the voices that matter**  
A new advisory group made up of Black homeowners is helping shape our strategies and programs to ensure they truly serve the people they're meant to help.
- **Researching what works**  
We're investing in research to find out which strategies best support long-term affordability, innovation, and successful outcomes for families.
- **Pushing for policy change**  
Through our *Cost of Home* advocacy campaign, we support legislation that makes affordable housing more accessible for millions of Americans.

At Habitat for Humanity, we believe that homeownership should be within reach for everyone — and that by breaking down racial barriers, we can build stronger, more inclusive communities for generations to come.



Kevin Emanuel Marchman is the publisher of NOAAH *Prime* and a former U.S. Assistant Secretary of HUD and former Executive Director of the Denver Housing Authority. He currently serves as the Chairman of the Stapleton Development Corporation Board of Directors.

***"Living Globally, Thinking Nationally, Acting Locally"***