

Example of critical thinking on housing and consumer law

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Housing laws have seen various reforms, however, the law governing the housing and consumer issues have become more integrated and complex. This has therefore seen various barriers that have been imposed based on the racial issues in addition to the class factors that have been entrenched into the country's different regions that have been either ignored or gone unacknowledged. This therefore has denied these regions any form of support. The problem of lack of proper housing and consumer services based on color and lack of access to good credit has resulted into growing divide among the home ownerships and segregated neighborhoods based on color. Through the application of the law, through the Fair Housing Act, the federal law needs to be implemented to ensure all the federal houses and community development programs carry out development of houses as well as providing fair housing to ensure majority of the people who cannot afford expensive houses. Also through the help of the local programs that may include the development of block residences or provide grants to fund people acquire cheap and better houses through the state or federal government support through their municipal jurisdictions.

Likewise, in order to curb housing problems, the government through the state government should undertake an analysis of the barriers to fair housing choice that have been in existence within different localities and ensure an appropriate step is established to mitigate the situation through various legislative organs in the region. It is due to these factors that the divide exists as majority of the municipalities are reluctant in reinforcing deeply rooted municipal and community interests that have existed despite the segregation threat they pose and the federal funding used to perpetuate

this misfortune of racial segregation. With the establishments of fair housing organizations, the fight against racial segregation in housing sector should now be given a priority to ensure all the Americans benefit from different funding for housing in a free and fair manner.

In order to facilitate this move in an efficient and faster manner, the concerned administrative and program changes should be enacted to allow faster acquisition of houses within the shortest time possible. That will include legislative amendment of the section eight of the housing choice and other programs to allow for easy access to the metropolitan regions and enable easier creation of the submarkets that will enable fair market rent standards. Through this legislative enactment, delays caused by invitation to the public authorities around the region will be reduced and enhance the faster imposition of the fair market rent demonstrations. The law will also determine the amount of the subsidy for which the families who acquire houses in the free market would qualify for based on the market size. For instance, when the fair market rent covers a larger area geographically, the house choices and the subsidy will be limited considering the geographical area covered. Likewise, the high rent neighborhood will be too expensive as the low rent neighborhoods also increase their rent artificially to match the growing demand.

In conclusion therefore, with fair housing programs on the grassroots and the organizations expanding their resource base to encompass the needs of the communities under which they operate thereby reducing the victims of the ethnic discrimination by resolving the complaints through legislative

approaches and reconciliatory programs and legitimate fair housing procedures.

References

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