

# Race & Housing

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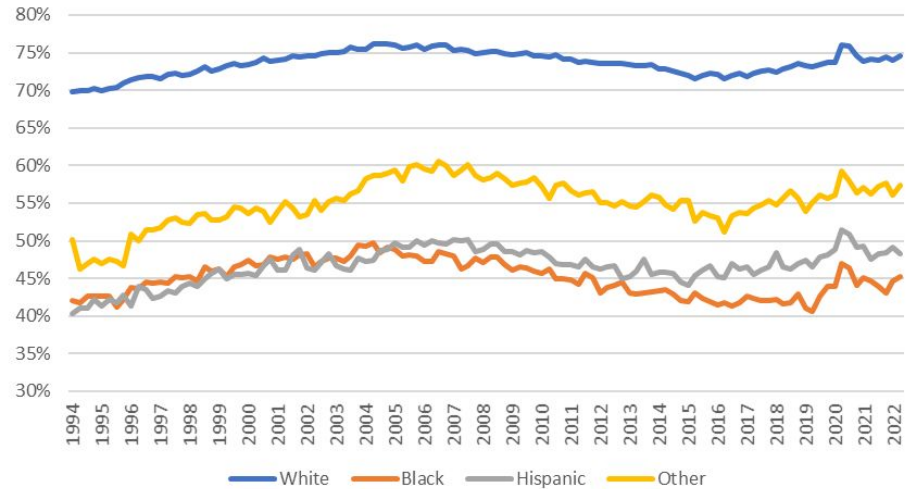
## Race and Housing Implications and Definitions:

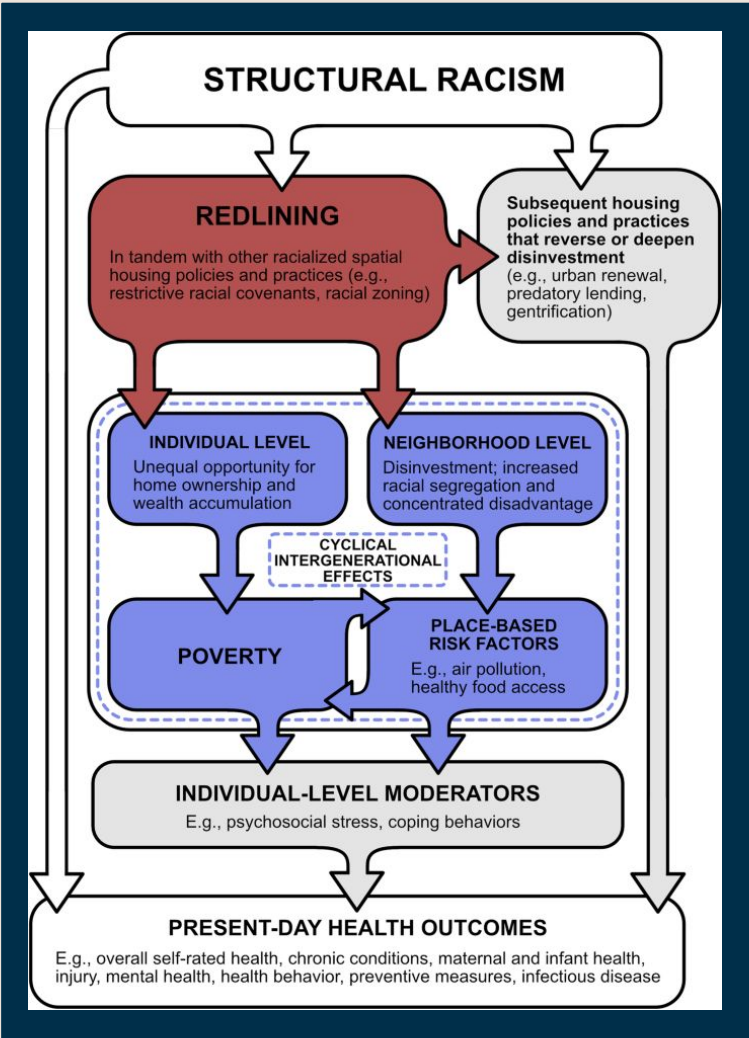
**Systemic Racism** – policies and practices within a society that result in an unfair advantage to some people and unfair or harmful treatment of others based on race or ethnic group

**Displacement** – forced to live somewhere else, involuntary relocation

**Exclusion** – tactics to prevent African Americans and other people of color from building wealth through homeownership and affordable housing

### Racial Homeownership Gaps Over Time

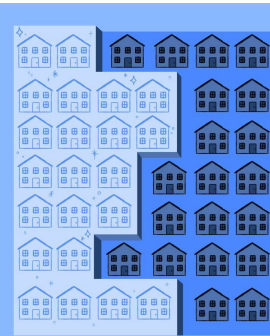




Jim Crow Laws – manifestation of authoritarian rule specifically directed at one racial group → severely limited the rights of people of color

Redlining – government agencies cut out sections of cities that were ‘undesirable for investment’ → blocked off entire groups of people of color

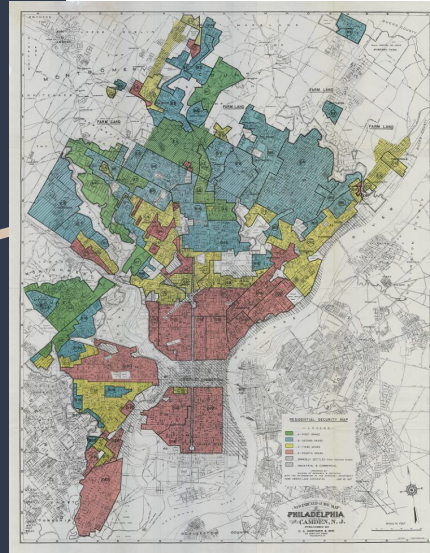
- denies access to mortgage refinancing and federal underwriting opportunities while perpetuating the notion that residents of color are financially risky and a threat to local property values



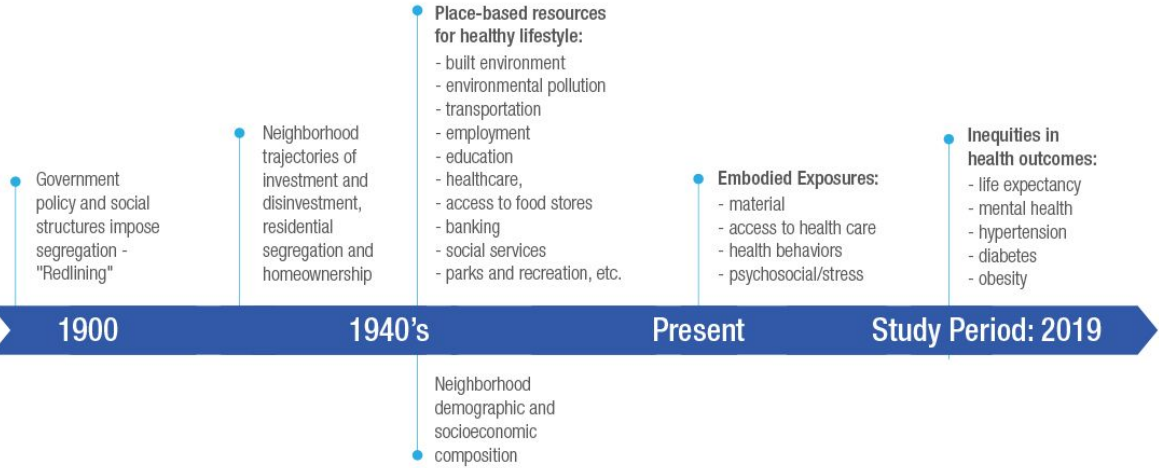
## Redlining

[red-'lin-ing]

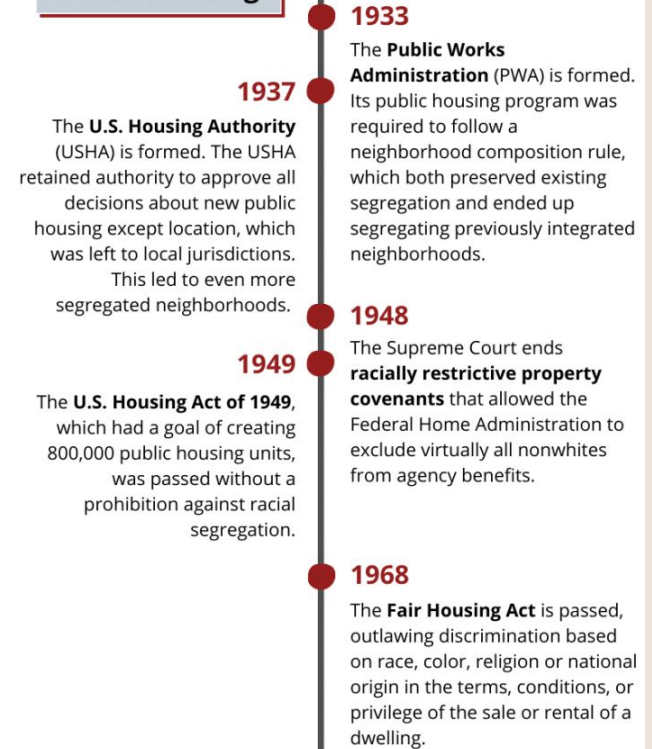
A discriminatory practice that puts services (financial and otherwise) out of reach for residents of certain areas based on race or ethnicity.



## Hypothesized Pathways



## Timeline of Race and Equity in Public Housing



## Regulations:

### Federal

- Fair Housing Act – protects people from discrimination when they are renting or buying a home, getting a mortgage, seeking housing assistance, or engaging in other housing-related activities

### State

- The Fair Employment and Housing Act – Started in California, expanded to other states
- Delaware Fair Housing Act
- Unruh Civil Rights Act – provides protection from discrimination by all business establishments in California

*Information on this page is current as of September 2022.*

## Delaware Protected Classes

(The State of Delaware Code Title 6 § 4603; Title 25 § 5116[a])

- Race
- Color
- National Origin
- Religion
- Sex
- Familial Status
- Disability
- Creed
- Marital Status
- Source of Income<sup>1</sup>
- Age
- Sexual Orientation
- Gender Identity
- Occupation

<sup>1</sup>“Source of Income” means any lawful source of money paid directly or indirectly on behalf of renter including income from any lawful occupation and government and private assistance, grants, or programs. There are limits to Delaware’s Source of income protections; please see [The Delaware Code §§4607h - k](#).

<https://naahq.org/fair-housing-delaware>

## Official Actors:

- President and Congress = agenda setting, policy formulation, policy legitimation
- The Department of Housing and Urban Development
- Federal Housing Administration
- Courts = policy evaluation
- National Fair Housing Alliance
- National Low Income Housing Coalition

## Unofficial Actors:

- Media representation of racism and housing disparities
- Public and communities experiencing the inequalities



## Sustainability Evaluation/Consideration:

### Environment – unequal access to housing leads to an urban sprawl

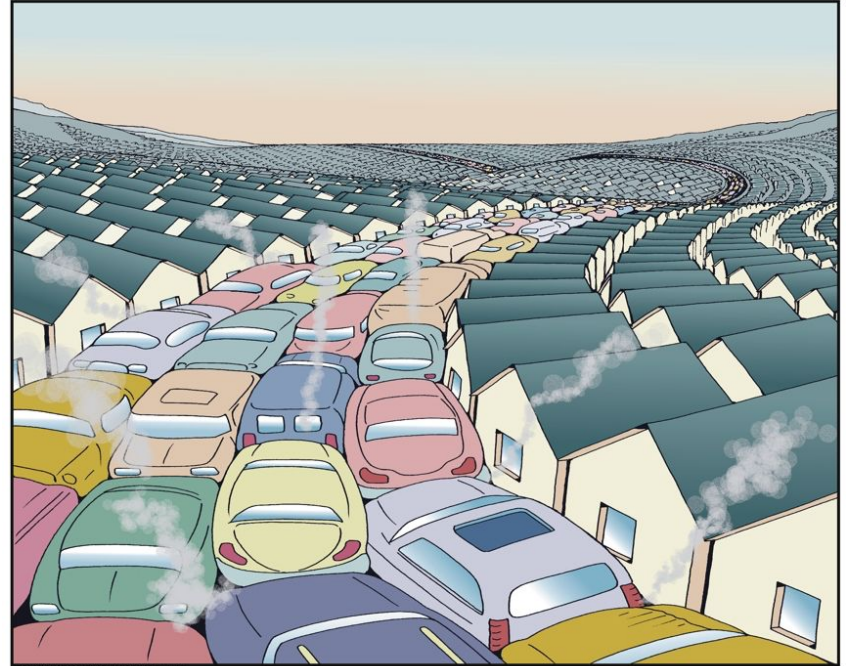
- Increased use of greenhouse gases
- Less natural habitats
- Reduced air quality

### Economic

- Does not support income growth of people of color
- Does not allow for social spreading within communities and cultures
- Negatively impacts networking and local businesses

### Equity

- Lack of affordable, accessible, and supportive housing, specifically for people of color



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## Policy Options:

- Increase of Affordable Housing Programs: assistance with rent, down-payment assistance, subsidies for developers
- Access to interim housing

## Status Quo –

- Increasing levels of homelessness
- Federal and state wide Fair Housing Act → anyone can buy any house
- BUT there are systemic obstacles impacting this ‘equality’
  - Inadequate wages
  - Lack of access to banks
  - Implicit bias
  - Intergenerational wealth

# THE GAP

## THE PROBLEM:

The U.S. has a shortage of more than **7.2 MILLION** rental homes affordable and available to extremely low income renter households.



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## Recommended Solutions:

### Social View

- Equal opportunity → strong education throughout low income communities, equal public health access
- Builds connections with peers outside of one's community

### Political View

- Increase of Affordable Housing Programs: assistance with rent, down-payment assistance, subsidies for developers
- Access to interim housing

### Economical View

- Greater tax generation through affordable housing
- Increased job opportunities
- Without affordable housing, families have constrained opportunities to increase earnings, causing slower GDP growth.

**“While homeownership and affordable housing are not a solution for eliminating racial inequality, lawmakers must make amends for past and present harms by enacting new laws designed to expand access to prosperity for all Americans”**



# Resources

<https://ncrc.org/holc-health/>

<https://dsl.richmond.edu/socialvulnerability/map/#loc=11/40.024/-75.153&city=philadelphia-pa>

<https://www.americanprogress.org/article/the-united-states-history-of-segregated-housing-continues-to-limit-affordable-housing/#:~:text=The%20roots%20of%20housing%20discrimination,deep%20into%20the%20nation's%20history.&text=Slavery%20shaped%20the%20early%20housing,new%20world%20for%20plantation%20labor.>

<https://www.habitat.org/stories/historic-housing-discrimination-us>

<https://ncrc.org/holc-health/>

<https://home.treasury.gov/news/featured-stories/racial-differences-in-economic-security-housing>

<https://www.americanprogress.org/article/systemic-inequality-displacement-exclusion-segregation/>

<https://cohhio.org/report-shows-gap-in-affordable-housing-in-ohio/>

<https://www.brookings.edu/articles/homeownership-racial-segregation-and-policies-for-racial-wealth-equity/>