



Brittany Holmes · Jun 19, 2020 · 8 min read

## 27 Ways Racism and White Supremacy Impact Housing

Today is a celebration of emancipation in the United States. Recognizing Juneteenth widely is a start in a long road to dismantling the systemic racism that has plagued this country for over 400 years. We cannot stop at a holiday. This is another step in our fight toward antiracism.

We invite you to learn more about the extent of white supremacy and the work that needs to be done to eradicate it and its effects in housing. The fight continues tomorrow. #BlackLivesMatter



27 Ways Racism and White Supremacy Impact Housing

After the murder of George Floyd, people around the world are examining the breadth of white supremacy. It extends into our society, purposefully ingrained in every facet of our government, laws, education, financial institutions, policing, housing, and more. The roots of [white supremacy, which are responsible for the housing crisis](#), are the same roots that feed the oppression dealt by police. We all experience and navigate this framework, but it is specifically designed to set up roadblocks that create systemic disadvantages for Black people. The question is, how can we better identify and eradicate them?

Despite our best-intentioned efforts to try and not partake in or contribute to discriminatory housing practices, racism in housing impacts our society in more ways than many of us realize. Its [history is long](#) and its ability to oppress is upheld by continuous reiterations of racist rules and regulations. In order to fight against it, we must be able to understand and see it. So, we are highlighting 27 ways that racism exists in housing and its impact.

- [Redlining](#) — Physical maps of cities were drawn on to show where banks should finance loans. Areas were high risk if they included higher numbers of non-white families, and were drawn in red.
- [Modern Day Redlining](#) — Home buyers in areas that have a majority of people of color are given smaller loans to purchase housing than home buyers in white areas.
- [Restrictive Covenants](#) — Property owners would write into their house deeds that the property could only be sold to white people. While generally not enforced, this language still exists in deeds to this day.
- [1940s and 1950s Federal Laws Mandating Segregation](#) — The federal government stepped in to destroy mixed-race neighborhoods, creating segregated living, and then invested in suburbs, where deed restrictions and homeowners associations required white-only home-buyers.
- [Disinvestment in Public Housing/Public Housing Cuts](#) — From the 1930s–1960s, affordable housing was being produced and funded by the federal government, yet there were no laws prohibiting that housing be provided to whites only. When white families were moved out of this housing and it was made available for Black families, it was typically in poor condition. During this time the federal government turned to private industry to build affordable housing and there was little incentive for developers and owners to revitalize the properties.
- [Urban Renewal](#) — From 1949–1960s the urban renewal policy displaced more than a million people by using federal money to “clean up” cities — which involved targeting poor people and people of color — due to earlier racist policies like redlining, which led to divestment, it was Black and brown neighborhoods that were demolished to create projects that largely benefited well-to-do white people. Although displaced people were supposed to be compensated, the funds were typically used to destroy their housing and never distributed. [In total, 363,637 acres of land were razed as part of urban renewal projects in the U.S.](#)
- [Predatory Inclusion](#) — After redlining ended in the 1960s, programs that were meant to open real estate opportunities for Black homeowners turned into predatory programs from private financial industries. The homes that were made available were falsely approved for sale when they were not up to safety code, leaving new Black homeowners with mortgages that were backed by the federal government but in homes that were unlivable — meaning the lenders still made money while Black families were without safe housing.
- [Predatory Loans and Subprime Lending](#) — Racism in financial institutions played a huge role in the market crash. From 1993 to 2000, subprime mortgages to people of color increased from 2% to 18%! The discriminatory acts of banks facilitated the disaster because of their overt racism. Banks across the country in the 2000s were routinely charging people of color higher interest rates than equally qualified white applicants. Black customers were two to eight times more likely to be given subprime loans in comparison to similar white borrowers.
- [Foreclosure Crisis](#) — During the 2008 recession, Black Americans were hit the hardest. Studies have shown that Black households disproportionately were given loans with high-interest rates, and due to the financial collapse lost significant portions of their overall wealth, which they have not recovered.
- [Gentrification/Displacement/Racial Banishment](#) — Neighborhoods that have previously not received financial investments from the government receive revitalization efforts that increase real estate value, thus creating incentives for developers and higher-income residents to come to the area while raising costs of living for locals who eventually are driven out due to rising rents/costs.
- [Criminalization of Gentrifying Neighborhoods](#) — When new — mostly white — people move into gentrified neighborhoods they are more likely to involve police than locals in the area. This means more police surveillance, and increased police presence in an area. New residents do not understand the community that they are joining and call on police for cultural norms of the neighborhood (i.e. disrupting decades-long cultural celebrations).
- [Speculation](#) — Wealthy institutions or individuals commonly purchase real estate in order to let it appreciate in value without doing more to enhance the properties or communities. This negatively impacts communities of color that are already impacted by other predatory, racist practices. Speculators use properties to make as much money as possible and often charge high fees or rents, and even look to evict tenants to renovate and sell at a high profit. And, with more places being sold to big corporations, there is less property available for locals to purchase.
- [Low-fault Evictions](#) — Landlords look for small infractions as a reason to evict tenants. This tactic is often used when a landlord wants to sell or renovate their building to make more money and needs current tenants to leave. Low-fault evictions are one of many ways that landlords use to circumvent existing tenant protections.
- [Crime-free Leases](#) — Many leases have built-in rules that do not allow tenants to call police to their house without repercussions such as eviction. This disproportionately impacts the most marginalized people, including domestic abuse survivors, and impacts Black women the most. “A tenant living in a black neighborhood in Milwaukee was three times more likely to receive a nuisance citation compared to a tenant in a white neighborhood who has also violated the ordinance.”
- [Public Housing to Private Stock](#) — Public housing had success as a government-sponsored production. But during Nixon’s presidency and [after](#), more and more regulations were dismantled and the production and management of affordable housing were delegated to private entities. Since those changes started, we have not had enough public housing and waiting lists across the country are in the hundreds of thousands and remain closed to new applicants. This deregulation and privatization also came with a loss to many anti-discrimination laws.
- [Steering](#) — When a real estate agent has a potential buyer, it is illegal for them to “steer” them into or away from housing markets; however, the practice is still happening today and disproportionately impacts Black people the most.
- [War on Drugs/Eviction Intersection](#) and [Check Box Requirements](#) — Nixon’s policies to combat the “War on Drugs” increased police presence in Black and Brown communities. With disproportionate convictions and arrests, people of color were more likely to be impacted by police presence, and impacted by minimum sentencing requirements. Stricter federal rules went into place in the 1980s that allowed housing to not accept tenants based on “one strike” rules. This excluded tens of thousands of people from being able to live in public housing, and they could not live with family members or friends either. As such, many people are excluded from housing because of rules that prohibit ex-convicts from living there by requiring them to check a box. Even minor infractions can ban people from living in public housing!
- [Profit from Exclusive Suburbs / White Flight](#) — Workers moved into suburbs and formed municipalities where they were able to control their own rules, zoning, and taxation. This allowed them to make rules about who they wanted in their communities, and upheld racial segregation. Additionally, federal subsidies made these moves possible for white people and the impacts and practices of White Flight are still happening today.
- [Reverse White Flight](#) — White people are now returning back to the cities. Doing so displaces mostly Black and brown people to the vacated suburbs while creating longer commutes — sometimes six hours or more each way — for those workers.
- [Exclusionary Zoning](#) — To keep communities segregated, exclusionary zoning is used by middle and upper-class neighborhoods to ban building affordable housing. This prevents people from having access to their more available high-performing schools and more ample career opportunities.

### RACISM IN HOUSING CREATES:

- [Homelessness](#) — Throughout the 1800s and 1900s homelessness came in waves and coincided with dips in the economy, but Regan made continuous cuts to affordable housing during his administration and blamed people experiencing homeless for sleeping on the streets instead of taking accountability. The failures of the government disproportionately [impacts Black people the most](#) (making up more than [40% of people experiencing homelessness](#)) after over a century of racist housing policies.
- [Criminalization of Homelessness](#) — Over the past 25 years, cities have created laws criminalizing unhoused people, despite the fact that there is inadequate affordable housing and shelter space. Measures such as sit/lie laws, prohibitions on sleeping/camping in public spaces, and panhandling are designed to keep unhoused people out of sight of wealthy residents. Since the unhoused population is majority Black — due to decades of structural racism — it has the effect of diverting more Black people into the prison-industrial complex.
- [Environmental Racism](#) and Health Impacts — Low-income housing is often placed in less desirable areas, near warehouses and other heavy industry. These areas have more air, water, and noise pollution which can cause devastating health effects for nearby residents. This disproportionately impacts people of color.
- [Poor Health Outcomes](#) — Living in concentrated poverty creates less access to medical and health resources. As a result, communities of color have less access to health facilities and experience higher rates of health problems such as low-birth rates for babies.
- [Eviction Crisis](#) — We are headed toward an eviction crisis during a pandemic. COVID-19 has highlighted existing inequities in our society and we cannot return to normal. “The housing cost burden is highest for low-income workers and people of color, especially Black women heads of households.”
- [Gated Communities](#) — Gated communities often fill with people of like-minded mentalities and can increase paranoia. More privatization emphasizes the need for more security, and heightens suspicion. Racism can be deadly, like in the gated community that Trayvon Martin was murdered in.
- [Concentrated Poverty](#) — Since the 2000s high-poverty neighborhoods have increased in density. People living there have less infrastructure support such as quality schools, roads, parks, and access to transportation, while also having poverty level income. These neighborhoods disproportionately have more people of color because of other systemic causes.

These are only *some* of the ways that racism has shown up in housing and the impacts that has had on Black and brown people. It is without a doubt purposeful and malicious, and the efforts to make it worse have only continued with recent rule proposals by the Trump administration such as [Disparate Impact](#) and [changes](#) to the [Affirmatively Furthering Fair Housing](#) rule. We must stay vigilant and continue to stand against newly proposed policies while working to eradicate existing ones. Be sure to join our mailing list so you can stay up to date and join the fight for housing justice.

How many of these did you know about? Did we miss any? Let us know in the comments.

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