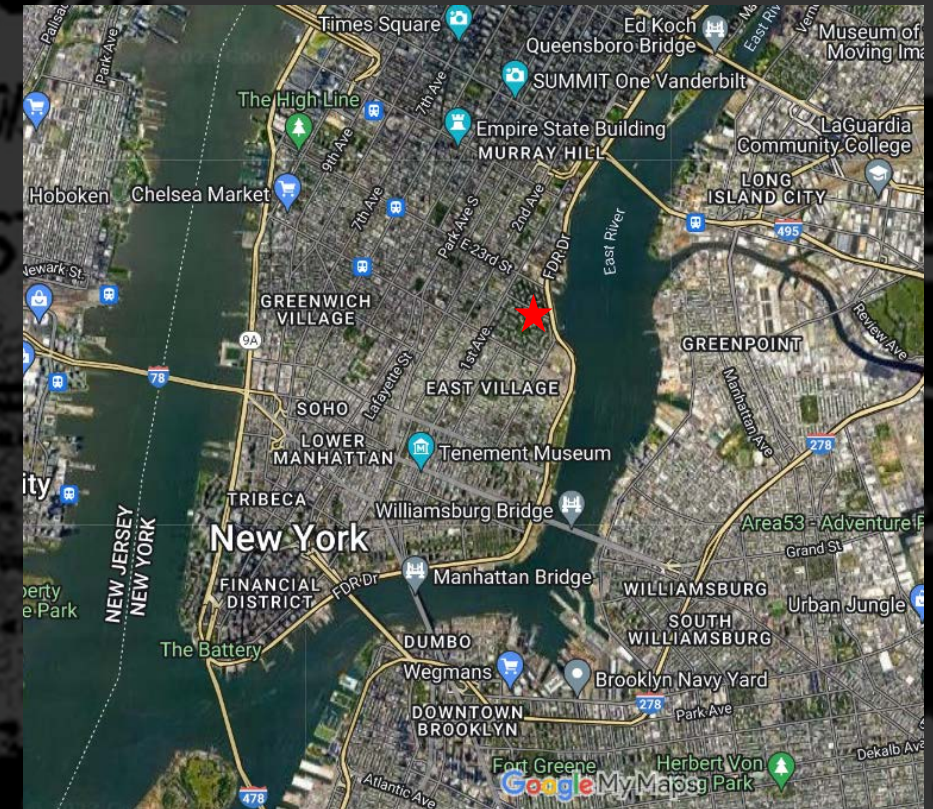


WEEK 6: Continued Legacies of Housing Discrimination

October 2, 2023 | Adjunct Lecturer: Erin Lilli
URBST 222: Introduction to Urban Housing /
URBST 723: Dynamics of Housing & Homelessness



“ Robert Moses, New York City’s Parks Commissioner, led the racist offensive to keep Black families confined to the ghetto. To thwart integration attempts, Moses introduced the Urban Redevelopment Companies Act which made it legal for real estate companies to exclude Blacks from modern housing developments like Park Chester in the Bronx and Stuyvesant Town on 14th St. on the East side of Manhattan. Stuyvesant Town, the largest housing project in the country, offered low-income spacious apartments to white veterans and their families. ”



TODAY

- Finish up W4, watching the New Deal Housing WPA video + Legacies of Redlining
- New Deal Legacies: Continued segregation
- Urban Renewal
- 1968 Fair Housing Act
- Post 1968 FHA Discrimination
 - Racial Steering
 - Valuation
 - Lending: African American women paying more for less



Members of the NAACP's Housing Committee create signs in the offices of the Detroit Branch for use in a future demonstration. 1962. From the NAACP Detroit Branch Records. <https://projects.lib.wayne.edu/12thstreetdetroit/exhibits/show/beforeunrest/panel5>

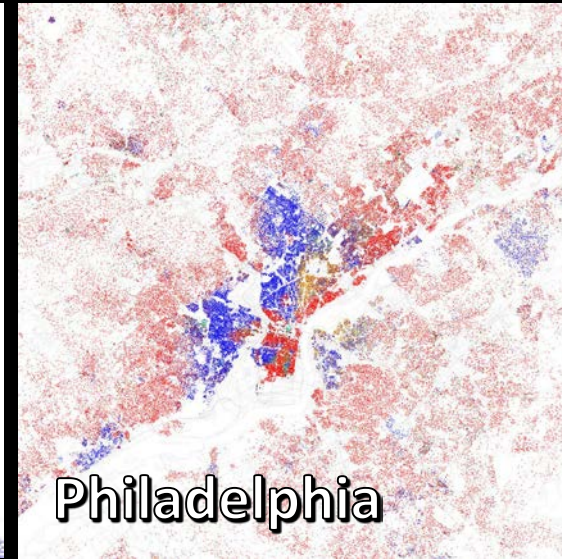
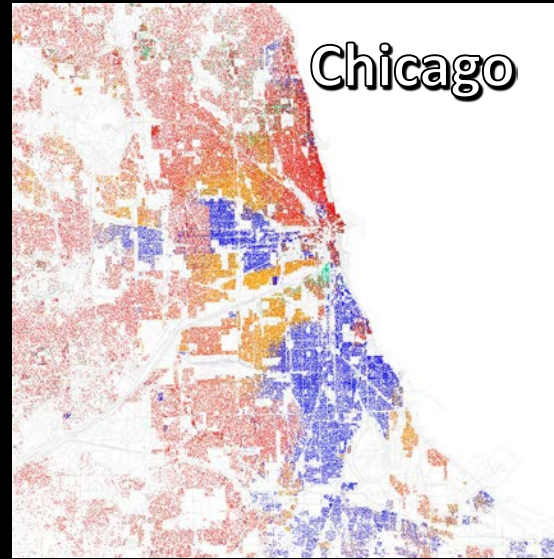
New Deal Legacies: Continued segregation

- **RECENT RESEARCH:** Using a full century of census data, Faber (2020) shows that cities that were HOLC graded and **redlined** became **more segregated over time** that those cities HOLC ignored.
 - In Faber’s statistical analysis, he controlled for racial and socio-economic characteristics prior to HOLC as well as changes over time. In other words, he was making sure his comparison between HOLC appraised and non-HOLC appraised cities and town were ‘all else being equal’ for fair comparison.
- **Trends** toward segregation began forming from 1930-1950 and are evident in 2010 data in the following ways:
 - **Black-white dissimilarity** – “measures the percent of either racial group that would need to change neighborhoods for there to be an even distribution of that group within a city” (p. 747)
 - **Black isolation** – measures the % of Black population in an area a Black resident lives
 - **White-Black information theory index** – “measures unevenness (Massey and Denton 1988) by comparing the diversity of neighborhoods (i.e., tracts) within a place to the overall diversity of that place. Similar to isolation and dissimilarity indices, the information theory index approaches zero if all neighborhoods within a city are as diverse as the city as a whole, and one if every neighborhood is racially homogenous” (p. 747)

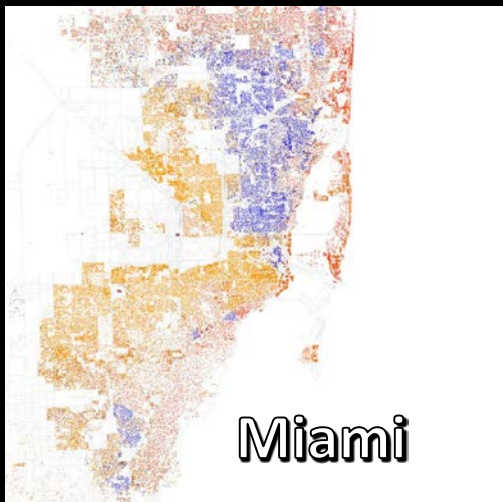
New Deal Legacies: Continued segregation

- Faber's (2020) findings indicate the long-term and detrimental impacts New Deal housing policies had on cities and towns in creating a hierarchy of places as well as “the inheritance of HOLC:s segregationist logic by a wide range of federal programs...and institutional actors...” (p. 741).
 - The FHA and GI Bill adopted HOLC's racist ideology and which financed 1/3 of all privately-owned housing between 1950-1960.
 - By 1972, these programs had helped 11 million new homebuyers and 22 million households improve their homes....overwhelmingly white people.
 - Between 1934 and 1972 US homeownership increased from 44% to 63%
 - Other institutional actions that contributed to segregation are:
 - Municipal-level zoning and land use decisions
 - Drawing of school district boundaries
 - Federal expansion and investment in the national highway system.

New Deal Legacies: Continued segregation



White
Black
Hispanic
Asian
Other

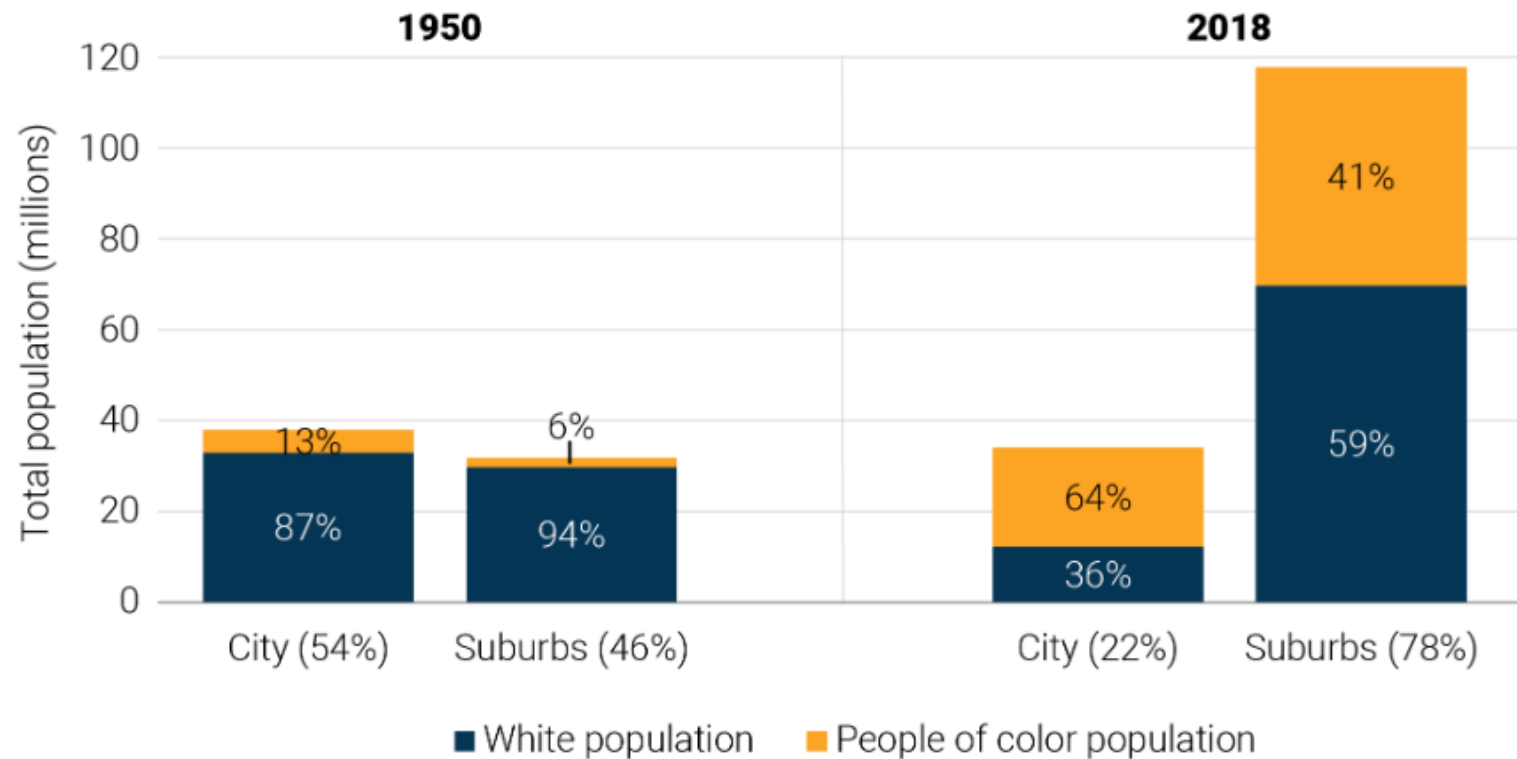


[Link](#)
NYT
interactive
map [here](#)

New Deal Legacies: Continued segregation

Figure 1. Regional distribution of population by race

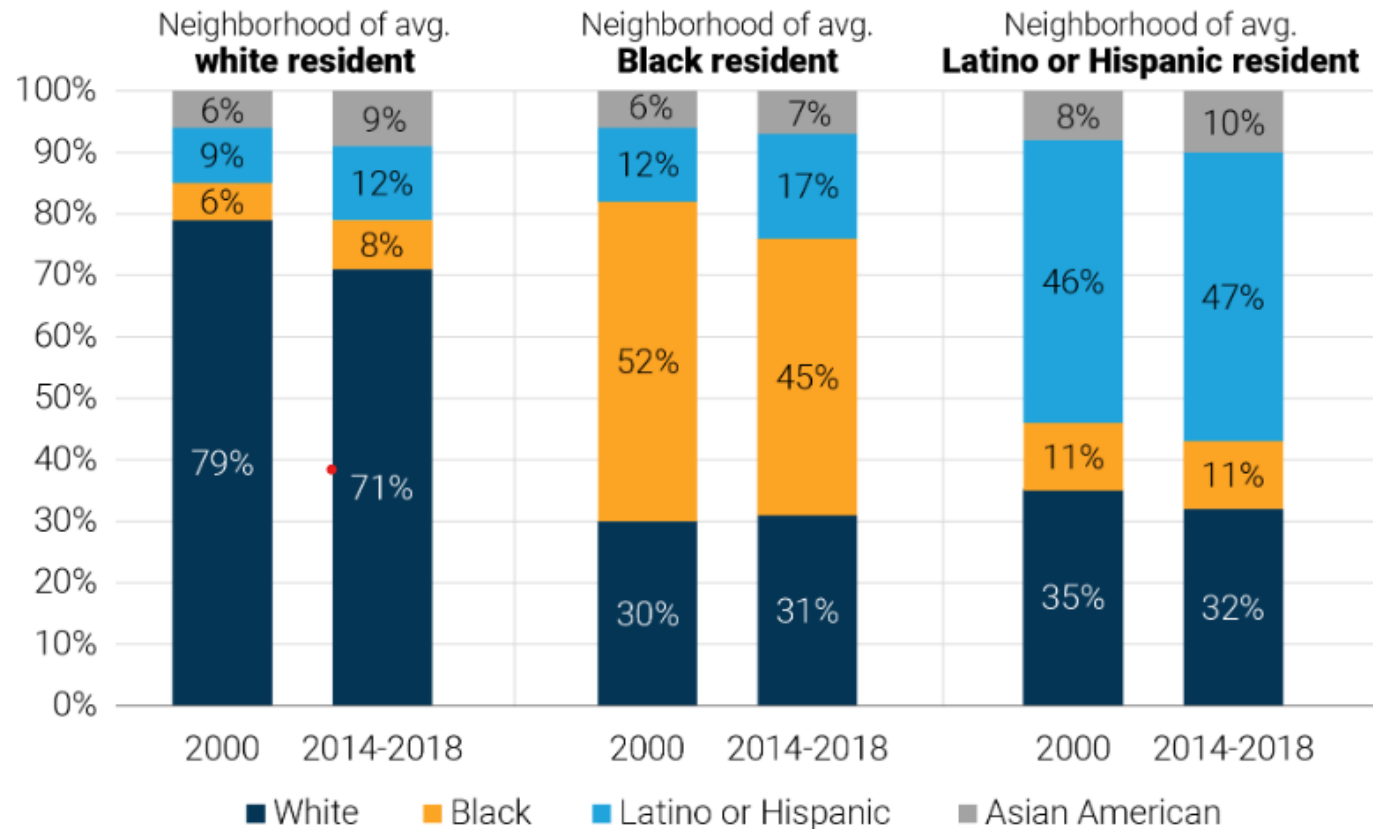
Today's MSAs containing the top 50 U.S. cities by population in 1950 and 2018



Source: Brookings analysis of IPUMS USA, University of Minnesota.

New Deal Legacies: Continued segregation

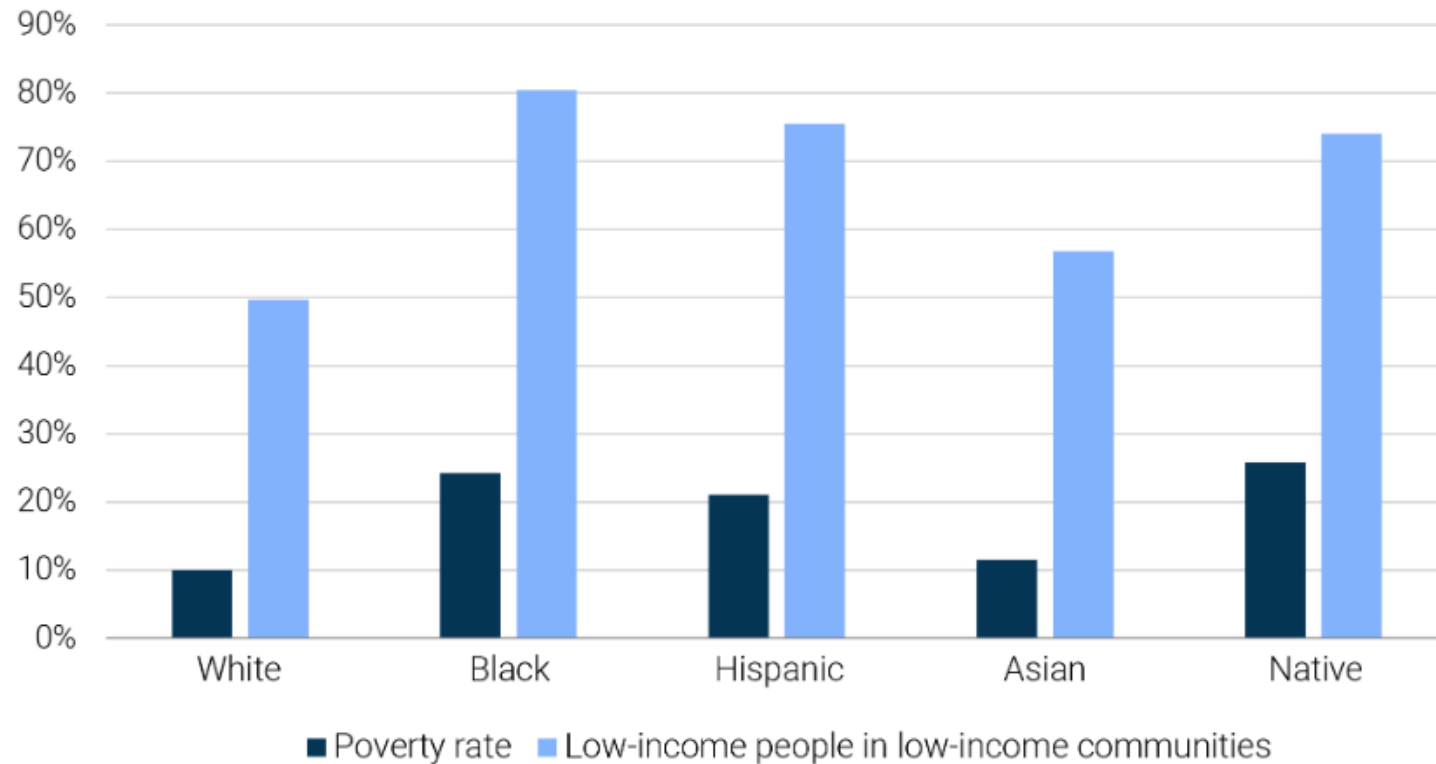
Figure 2. Race-ethnic makeups of average neighborhoods of different groups in metro areas 2000 and 2014-2018



Source: William H. Frey analysis of 2000 Census and 2014-2018 multiyear American Community Survey.

New Deal Legacies: Continued segregation

Figure 3. Not all low-income people live in low-income communities—the rate varies by race

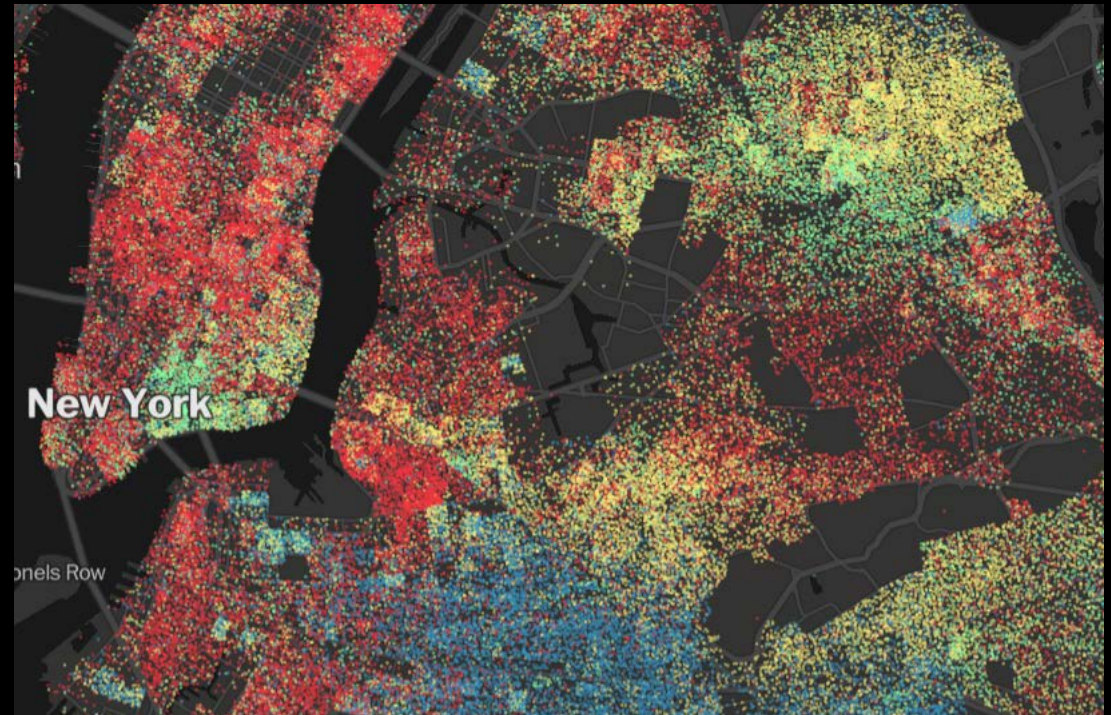


Source: Kim and Loh, 2020. Data from the 2018 American Community Survey, 5-year estimates.

New Deal Legacies: Continued segregation

“The separation of different racial and ethnic groups into separate social worlds means that members of different racial and ethnic groups have different lived experiences,” Crowder said. “They have different daily rounds. They’re exposed to different neighborhoods on a daily basis. Residential segregation has separated these groups by educational quality and occupational opportunity”.

“We don’t have the integrated social networks. We don’t have integrated experiences through the city. It’s baked-in segregation”...





New Deal Legacies: Continued segregation

Factors contributing to the U.S.'s continued segregation:

- Great Migration, fleeing Jim Crow > 90% rural/urban swap
- Second Great Migration, 1940s/War effort labor
- FHA/Redlining
- Zoning Laws/ exclusionary zoning
- Restrictive covenants
- Blockbusting & Racial steering
- Discriminatory lending
- Urban Renewal
- Migrant families moving in with family already in place
- White flight > shift of resources and investment to suburbs and subdivision scale of development that create insular environments/homogenous real estate brackets
- Structural racism > unequal quality in schools, job opportunities, limited earning potential
- Preference and Racism

New Deal Legacies: Continued segregation

Current Trends in Social Mobility: Raj Chetty



Per NYU Furman Center: “The New York region has the second-highest level of black-white segregation in the country, after Milwaukee, and the third-highest levels of both Asian-white and Hispanic-white segregation”.

<https://www.youtube.com/watch?v=m05NeaG3d2A>

Urban Renewal/“Negro” Removal

- **CONTEXT:**
 - The physical **expansion of industrial cities** was facilitated by technological innovation and policy
 - Seeking **cheaper land** and refuge from labor unions, factory facilities were relocated away from central cities into **racially exclusive suburbs**.
 - **New Deal** legislation encouraged **suburbanization**
 - **FHA policies and the GI Bill** allowed whites to purchase homes in new suburban developments, relegating Blacks and Latinos to disinvested urban ghettos
 - **Federal Highway Act** used federal money to **subsidize suburban/white flight**
- **Urban Renewal** policies bulldozed stable neighborhoods and pushed those who could leave out to the suburbs.

Urban Renewal/“Negro” Removal

- Urban renewal became synonymous with “progress” in the Post WWII era as cities began retooling from the war effort into other modes of economic productivity driven by competition with other nations and the interests of merchants, bankers, realtors, and corporations in downtown areas.
- The **Housing Acts of 1949 and 1954** were key to bringing in federal money to realize this “progress”.



<https://uwm.edu/news/how-rhetoric-shaped-resistance-to-urban-renewal/>

Urban Renewal/“Negro” Removal

- Central to urban renewal was new and profitable uses for urban land.
 - **Housing Act of 1949** – “Declares that the general welfare and security of the Nation requires the establishment of a national housing policy to realize, as soon as feasible, the goal of a decent home and a suitable living environment for every American family. Authorizes Federal advances, loans, and grants to localities to assist slum clearance and urban redevelopment”.
 - Areas had to be identified as “blighted”, “slum”, or “ghetto” and could then be seized using the government’s power of eminent domain.
 - Those living and working in these blighted areas were removed with minimal compensation.
 - The land was sold to developers at a fraction of the city’s cost due to federal subsidies.
 - **Housing Act of 1954** – “provided funding for 140,000 units of public housing, giving preferential treatment to families that would be relocated for slum eradication or revitalization”.
 - By June 30, 1967 a total of **400,000 residential units had been demolished** in the name of urban renewal with **only 10,760 low-income units built** on these sites.
 - African American communities were pathologized and deemed “disorganized” and of “no social loss” (Fullilove, 2005, p. 62).



The Tragedy of Urban Renewal: The destruction and survival of a New York City neighborhood

<https://www.youtube.com/watch?v=mWGwsA1V2r4&t=165s>



Urban Renewal: The Remaking of Society Hill

<https://www.youtube.com/watch?v=qPuqgOyu8iU>

Urban Renewal/“Negro” Removal

- The Second Great Migration of African Americans to northern cities-- in search of jobs and access to housing left by whites--put pressure on already disinvested urban areas
- Four options were available to cities:
 1. **Open Housing:** ending racial segregation and opening housing for Black residence. This occurred in very few places.
 2. **White Flight to Suburbs:** leaving urban housing for Black folks. This was frequent and deprived the city of wealth and key institutions.
 3. **Maintain ghetto boundaries:** and accommodate newcomers with large housing projects contained in Black areas which concentrated poverty; Chicago was known for this strategy.
 4. **Continue policies of ghetto containment:** which lead to rising populations, less and poorer housing, highly crowded conditions, and ultimately justifiably urban revolt.



<https://uwm.edu/news/how-rhetoric-shaped-resistance-to-urban-renewal/>

1968 Fair Housing Act

- Also known as: *Title VIII of the Civil Rights Act of 1968*, is U.S. federal legislation that protects individuals and families from discrimination in the sale, rental, financing, or advertising of housing. Read more [here](#).
- First brought to Congress in 1966 [Recall: when was housing discrimination by race first deemed unconstitutional?]
- Enacted in 1968, amended in 1988 to prohibit discrimination on the basis of race, color, religion, sex, disability, family status, and national origin.
- Made the denial of housing based on race illegal, however it was poorly enforced, and other, subtle forms of discrimination continue, like **exclusionary zoning, racial steering, and discriminatory lending/valuations.**

Post 1968 FHA Discrimination: Racial Steering



5 Things You Should Know About the Prohibition on Racial Steering in New Jersey

1 The New Jersey Law Against Discrimination (LAD) prohibits real estate brokers and housing providers from engaging in “racial steering.” Racial steering is the practice of limiting someone’s choices for renting or buying housing by directing them towards or away from available housing based on actual or perceived race or national origin.

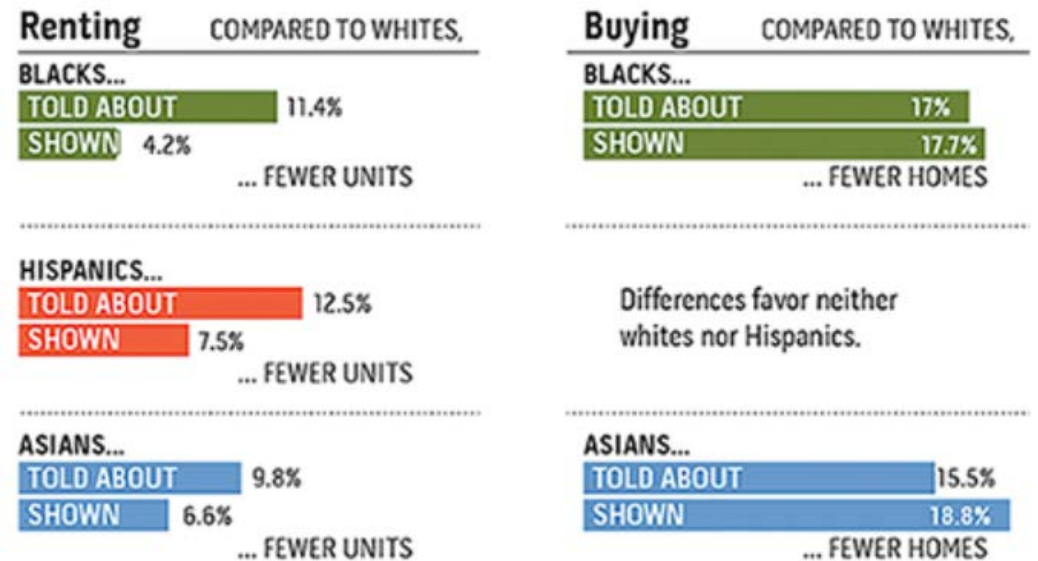
https://www.nj.gov/oag/dcr/downloads/fact_Racial-Steering.pdf

“Racial real estate steering occurs when **home seekers are guided by housing providers to communities where their race is already highly concentrated**. So as racial minorities are channeled to integrated or predominantly non-white neighborhoods and whites are shown homes primarily in white communities, steering contributes directly to the segregated housing patterns that have long persisted in urban communities and the many costs associated with that separation”.

Paired-testing Studies

- Four National Housing Discrimination Studies have been conducted (1977, 1989, 2000, and 2012) ([link](#))
- Key finding from 1989 and 2000: overall discrimination dropped considerably but is still a central feature of the nation’s urban and metropolitan housing markets. Incidents of racial steering increased in some cases. ([link](#))

Exhibit 1: Minority Homeseekers Told About and Shown Fewer Housing Units



Reprinted with permission from the Urban Institute. Source: Margery Austin Turner, Rob Santos, Diane Levy, Doug Wissoker, Claudia Aranda, and Rob Pitingolo. 2013. “Housing Discrimination Against Racial and Ethnic Minorities 2012,” Urban Institute for HUD’s Office of Policy Development and Research, xi.

Post 1968 FHA Discrimination: Valuations

- Howell and Korver-Glenn (2018) investigated whether or not racial inequality persisted in the current **housing appraisal industry** and if so, how it has persisted.
- Studying Houston, Texas they found persistent racial inequality regarding home values that were independent of: home characteristics and quality, neighborhood housing stock, socioeconomic status, amenities, and consumer demand.
- This matters because an **appraiser's evaluation influences a homebuyer's mortgage loan terms and the seller's wealth accumulation.**

Post 1968 FHA Discrimination: Valuations

- Howell and Korver-Glenn (2018) used a mixed-methods approach looking at correlations between **racial composition, tax appraisals, and market value** and in-depth interviews with appraisers.
- Quantitative Results:
 - Looking first at “neighborhood racial composition, we find that higher proportions of **Black and Hispanic residents correspond with lower mean housing values**” (p. 479).
 - “Holding all house and neighborhood characteristics constant, Model 3 predicts that an average **home in an average White neighborhood is \$296,000: more than two times higher** than otherwise equal homes in Black and Hispanic neighborhoods (which are valued at \$125,000 and \$119,000, respectively)” (p. 481).
 - “Controlling for consumer housing demand, Model 4 predicts that an average home in an **average White neighborhood is valued at \$289,000**, compared with the value of that same home in a comparable **Black or Hispanic neighborhood, at \$127,000 and \$120,000 respectively**” (p. 481-82).

Post 1968 FHA Discrimination: Valuations

- Howell and Korver-Glenn (2018) conclude:
 - “...**quantitative data** demonstrate that **comparable** Harris County **houses** zoned with **comparable schools** and located within neighborhoods with equitable housing stock, housing demand, distances to parks, commute times, and crime, homeownership, poverty, and unemployment rates were **valued systematically lower in Black and Hispanic neighborhoods**.
 - They were valued \$162,000 (2.3 times) less if they were in Black compared with White neighborhoods and \$169,000 (2.4 times) less in Hispanic neighborhoods compared with White neighborhoods. Because municipal services such as education and infrastructure maintenance rely on local property taxes, these large differences translate into inequalities in educational and infrastructural budgets and outcomes” (p. 485).



Post 1968 FHA Discrimination: Valuations

- Howell and Korver-Glenn (2018) conclude:
 - “...**qualitative data** provide preliminary insight into how racial disparities in home value can persist despite legislative interventions. Specifically, we highlighted how the **inconsistency in comp selection strategies** enables appraisers to select **comps on the basis of their racialized assumptions** about the comparability of communities, which in turn devalues communities of color, irrespective of actual demand”.

Post 1968 FHA Discrimination: Valuations

“ The report found that a home in a majority Black neighborhood is likely to be valued for 23 percent less than a near-identical home in a majority-white neighborhood; it also determined this devaluation costs Black homeowners \$156 billion in cumulative losses. ”



A second appraisal valued Abena and Alex Horton's Jacksonville home 40 percent higher than the first appraisal, after Ms. Horton removed all signs of Blackness.
Charlotte Kesl for The New York Times

Post 1968 FHA Discrimination: Valuations

“White appraisers carry the same attitudes and beliefs of white America — the same attitudes that compelled Derek Chauvin to kneel casually on the neck of George Floyd are shared by other professionals in other fields. How does that choking out of America look in the appraisal industry? Through very low appraisals..”



The value of Stephen Richmond's home in a Hartford, Conn., suburb jumped after he removed family photos and movie posters, and had a white neighbor stand in for him during a second appraisal. Monica Jorge for The New York Times

Post 1968 FHA Discrimination: Lending/Mortgages

- By 1967 “slum” clearance had destroyed many predominantly Black communities and housing in urban areas.
 - **Urban renewal** had led to the destruction of 404,000 units of housing + 356,000 slated for demolition. 264,000 apartment units had begun rehab or scheduled for repairs. These numbers are the total across US inner cities.
 - Tens of thousands of Black families were upended by urban renewal and many of them earned too much to qualify for public housing.
- The FHA adopted special terms to stimulate the construction of new homes to meet these needs.

Post 1968 FHA Discrimination: Lending/Mortgages

- In the late 1960s Civil Right Era, in addition to the passage of the 1968 FHA, the **Housing and Urban Development Act (HUD Act)** was passed to encourage low-income homeownership in previously denied “inner city” urban areas.
 - Two key policies were employed were **Section 235** and **Section 221 (d) (2)**
 - As we’ll see, these policies were applied in ways that **further disadvantaged Black women, welfare recipients, and lower-income urban residents** and thus further entrenched segregation



Post 1968 FHA Discrimination: Lending/Mortgages

- The 1968 HUD Act made it a ten-year plan, federal mandate to produce 26 million units of housing (6M federally assisted) and **600,000 units of low-income housing (to meet this mandate, welfare recipients were included)**.
- George Romney was the HUD Secretary at the time and the idea was he could apply the innovations from his former career as a successful auto manufacturer to the mass production of housing.
 - OPERATION BREAKTHROUGH
 - Reduce cost of housing, especially for low- and moderate-income earners
 - Mass produce quality homes for a variety of incomes; have year-round employment in housing industry
 - Reduce urban tension
 - Achieve stable communities by reversing suburban migration
 - Increase job and opportunities for minority groups
 - Encourage innovation to help the economy



Post 1968 FHA Discrimination: Lending/Mortgages

Section 235—(FHA) mortgage insurance program designed to help new borrowers achieve homeownership by allowing them to take out **government-insured mortgages** with no money down on **new properties**. On February 5, 1988, the Section 235 Program was terminated under section 401(d) of the Homes and Community Development Act of 1987.

Section 221 (d) (2)—(NHA) This program insures mortgage loans made by **private lenders to finance the purchase, construction, or rehabilitation of low-cost, one- to four-family housing**. This program increases homeownership opportunities for **low- and moderate-income families by insuring small mortgage loans** and thus reducing the lender's risk. Traditionally, this program has been targeted to assist displaced persons, although it is used in other situations as well.

Post 1968 FHA Discrimination: Lending/Mortgages

- Sections 235 and 221d2 were beneficial for two reasons:
 - They **tapped into areas that had been redlined** and therefore had low homeownership and **eager buyers** when other areas were saturated markets
 - Being government-backed, they required **low down payments**; S235 had huge interest-rate subsidies; 221 offered 40-year loan terms to lower monthly payments.
- **So, in a reversal to the racist attitudes that drove redlining, now African Americans were sought after potential buyers.**
- By 1971 the real estate industry was making \$1.4B/year off subsidies from the federal financing of 1 in 4 new housing units.
 - It was still extremely difficult to build at the pace to reach the 600,000 low-income units, plus there were escalating costs for land

Post 1968 FHA Discrimination: Lending/Mortgages

- To meet the 600,000 goal there was also an allowable “existing” portion of housing that could be refurbished and sold (in lieu of new construction).
- Originally the HUD Act allowed 25% of total subsidized housing to be existing, then that would drop to less than 10% within 2 years. However...

“The focus was to be on producing new housing in suburban areas. But immediate returns on the existing urban market proved too seductive to ignore. In 1970, 30% of Section 235 housing was “existing”, and by 1971 this had increased to 53%. Although 5% of HUD’s Section 235 budget was dedicated to the rehabilitation of distressed properties, the legislation was never intended to develop a market in old, urban properties” (Taylor, 2019, p. 139).

Post 1968 FHA Discrimination: Lending/Mortgages

- Three factors contributed to undermining this goal of 600,00 homes
 - High demand for housing in urban areas, wake of urban unrest and riots
 - Resistance from the suburbs to any kind of low-income housing, including single-family homes
 - Intense lobbying from the housing industry to utilize existing housing.
- The **FHA would continue to insure poorly constructed, existing homes** with “faulty plumbing, leaky roofs, cracked plaster, faulty and inadequate wiring, rotten wood in the floors, staircases and porches, lack of insulation and faulty heating units” (Taylor, 2019, p. 141)

Post 1968 FHA Discrimination: Lending/Mortgages

- “The problems that were to beset HUD’s homeownership program stemmed from the federal government’s reliance on a network of private institutions that, in turn, relied on racial discrimination as the guarantor of its bottom line” (Taylor, p. 135).
 - This heavily impacted Black women and welfare recipients who were targeted with the sale of FHA-insured homes that were falling apart and unsafe. Many were coerced into buying being told there were no rentals available.

Black Women bring lawsuits against HUD

- With the sudden (and manufactured) boom in the sale of inner-city housing came complaints about the conditions of homes sold under Sections 235 and 221(d)(2).
- This warranted a congressional investigation led by Democrats against Republican-administration programs.
 - Wisconsin Congressman and chair of the Committee on Banking and Currency, Wright Patman, reviews complaints and stated: “instead of providing ‘decent, safe and sanitary’ housing for low- and moderate-income people, many of these homeowners are finding themselves the unhappy possessors of nothing more than slums”. (Taylor, 2019, p. 141)

“My obligation is to sell. I’m in the business to sell. It’s not my business to warn people...It’s *caveat emptor*. Let the buyer beware”.

- Chicago based real estate agent quoted in journalistic investigation (Taylor, 2019, p. 145)

Black Women bring lawsuits against HUD

- By April 1970, Section 235 made up 75% of the mortgage lending business.
- Based on the congressional investigation, HUD inspected 1,281 homes across 52 FHA jurisdictions and reviewed 2,000 written complaints.
 - 25% of the investigated homes had deficiencies
- 11% of the 16,000 new homes had “significant deficiencies” affecting “safety, health, and livability”
- Of existing homes...
 - 25% were in such poor condition they should never have been insured
 - 50%+ had “significant deficiencies affecting safety, health or livability”
- 80% of existing housing had significant problems compared to 43% of the new subsidized homes with defects.

Black Women bring lawsuits against HUD

- Homes purchased under Section 235 and 221(d)(2) were unsafe, not up to code, and falling apart; however, the system left these predominantly Black, urban residents with little to no recourse adopting what
 - Prospective homeowners never even met with anybody from a government body regarding sales under these programs—instead, they could only deal with real estate agents (speculators) and bankers whose only interests are commissions and not meeting the needs of adequately housing low-income people.
- On August 4, 1970, **four women, who were also welfare recipients**, from Seattle, WA contacted Legal Services, eventually **waging a class-action suit** (as were many of the suits against HUD-FHA) on the basis that there was a violation of the law.

Struggle for housing and racial justice

- Congress had made the provision that *existing* homes sold under Section 235:

“*shall...meet the requirements of all state laws, or local ordinances or regulations relating to the public health or safety, zoning or otherwise which may be applicable thereto*” (Taylor, 2019, p. 201).

- The women’s homes were condemned by the city of Seattle mere weeks after purchase...and never should have been insured by the FHA...a clear violation of the law.
- Similar lawsuits sprang up across the country

Liza Mae Perry purchased a home for \$15,000 in June of 1970. FHA did not make a compliance inspection report because the mortgagee certified that all necessary repairs had been made on the home and the house was in good condition. On July 6, 1970, only a month after the home was purchased, the city of Seattle inspected the home, declared it substandard and ordered it repaired or condemned.

Ida Mae Foster purchased a home in September 1969 for \$15,500. The same month, a few days prior to moving in, FHA issued a compliance report, stating that the house was in good condition. On July 6, 1970, the city of Seattle declared the house substandard, ordered it repaired or condemned.

Ada Coleman purchased a home in January 1970 for approximately \$18,000. On January 2, 1970, prior to occupancy of the home, FHA inspectors issued a compliance report, stating that the house was in good condition. On July 6, 1970, the city of Seattle inspected the home, declared it substandard, and ordered it repaired or condemned.

Sandra Cook purchased a home on March 5, 1970, for \$18,750. On March 3, 1970, FHA inspected the property and issued a compliance report stating that the house was in good condition. On July 6, 1970, the city of Seattle inspected the home, declared it substandard and ordered it repaired or condemned.

Y4. B. 221: HBI⁵²

INTERIM REPORT ON HUD INVESTIGATION OF LOW-
AND MODERATE-INCOME HOUSING PROGRAMS

92-1

HEARING
BEFORE THE
COMMITTEE ON BANKING AND CURRENCY
HOUSE OF REPRESENTATIVES
NINETY-SECOND CONGRESS

FIRST SESSION

ON

HUD INVESTIGATION OF LOW- AND MODERATE-INCOME
HOUSING PROGRAMS

MARCH 31, 1971

Printed for the use of the
Committee on Banking and Currency



Struggle for housing and racial justice

- HUD was forced to acknowledge that is facilitated in the illegal sale of faulty homes.
- So, what is the “solution” to this problem, existing only two years after the passage of the 1968 Fair Housing Act:
 - 1970 Housing Act provision, Section 518(b) allowed Section 235 homeowners reimbursement for damages in the amount they paid for repairs to their homes or payments to make repairs. However...
 - Deadline for making a claim under 518(b) was December 1971
 - HUD made very little effort to inform victims, relying on mortgage companies (who had also facilitated the sale of faulty homes) to inform their mortgage holders.
 - By October of 1971, HUD had spent only \$51,000 nationally on reimbursements or in grants to pay for home repairs.
 - The 159 claims filed in Philadelphia were flat out denied because the area FHA director disagreed with the premise of the 518(b).

Struggle for housing and racial justice

- The situation in Philadelphia spurred resistance and the formation of grassroots organizations like *Concerned Section 235 Owners* to litigate against HUD-FHA for reimbursement demanding:
 - Permanency of Section 518(b)
 - Inclusion of those affected under 221(d)(2)...which made up most of the defective homes sold with government support in Philadelphia...in 1972 the *Concerned 221(d)(2) Homeowners* and *Concerned City-wide Homeowners* groups formed to take legal action against HUD-FHA.
- Grassroots activism led by Black women homeowners, with the help of Community Legal Aid, forced HUD-FHA to make changes in Philadelphia:
 - Mortgage companies, not the FHA, were now to be held financially responsible for selling defective housing...this leaves the FHA off the hook

These women and the thousands of others who publicly took legal action produced a counternarrative to what HUD and Secretary Romney had been proclaiming...that the poor conditions of these homes were the fault of the poor, Black homeowners themselves. Citing historian Rhonda Williams:

“In response to the ‘ghetto’ conditions of postindustrial capitalism, the flowering of vociferous struggles, and social disrepute, low-income black women waged their own battles for citizenship based on achieving empowerment, human dignity, and other basic necessities of human existence” (Taylor, 2019, p. 209).

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