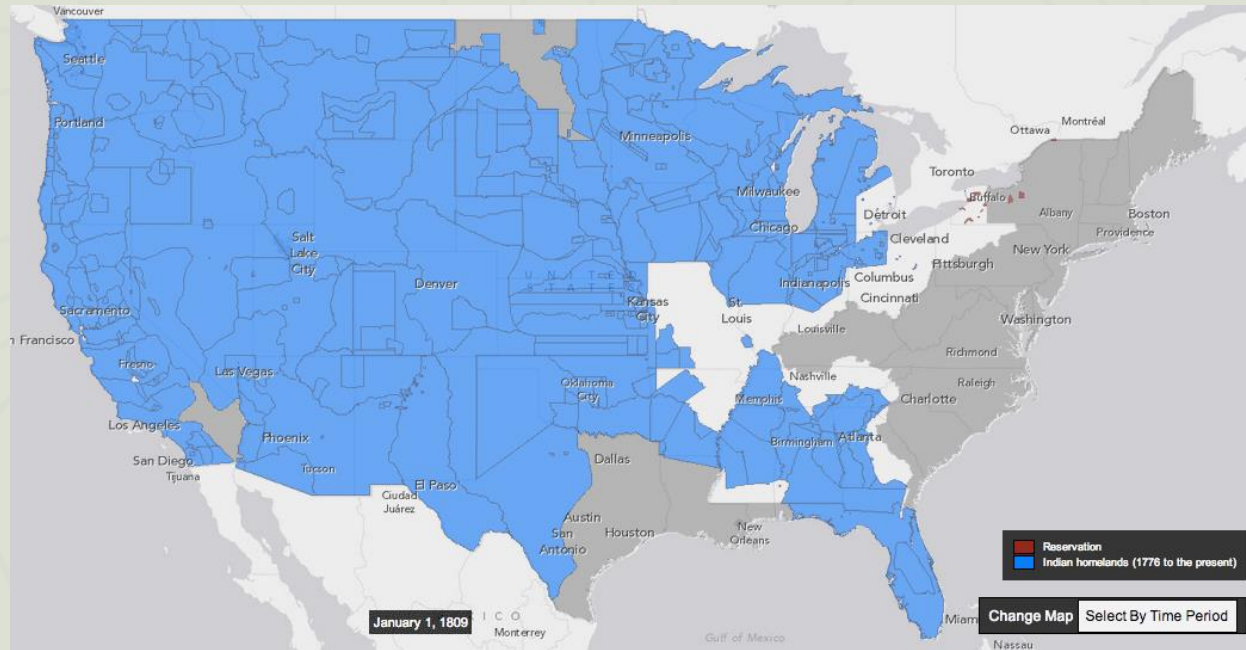


INTERSECTIONS:  
HOUSING,  
HOMELESSNESS  
AND RACISM

Jake Bradley – they/them



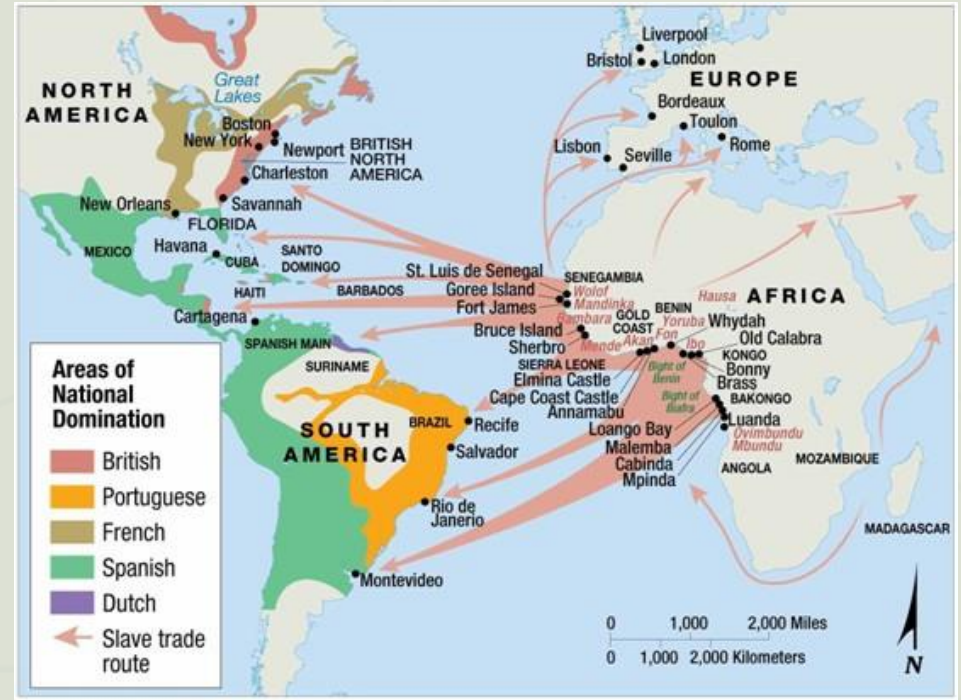
# Land and First Nations Acknowledgment:



We honor the history and contributions of Native peoples in this land, and we recognize a legacy of broken treaties and covenants, and the need to strive to make right with all our relations.

# Acknowledgment of Human Enslavement:

We acknowledge the kidnapping and enslavement of people from the African continent and recognize that people of the African diaspora lost the knowledge of native languages and culture through that process. We acknowledge that as a nation, we have not yet begun to right the hundreds of years of oppression of the people who built this country with free labor and who continue to endure social and economic injustices. We acknowledge that we live and work within a system that was not designed for everyone and continues to result in the increased abuse and death of Black individuals and communities.



# Invocation of Our Personal Values:

**equity**

**inclusion**

**hospitality**

**service**

**compassion**

**kindness**

**Anti-oppression**

**understanding**

**love**

**harmony**

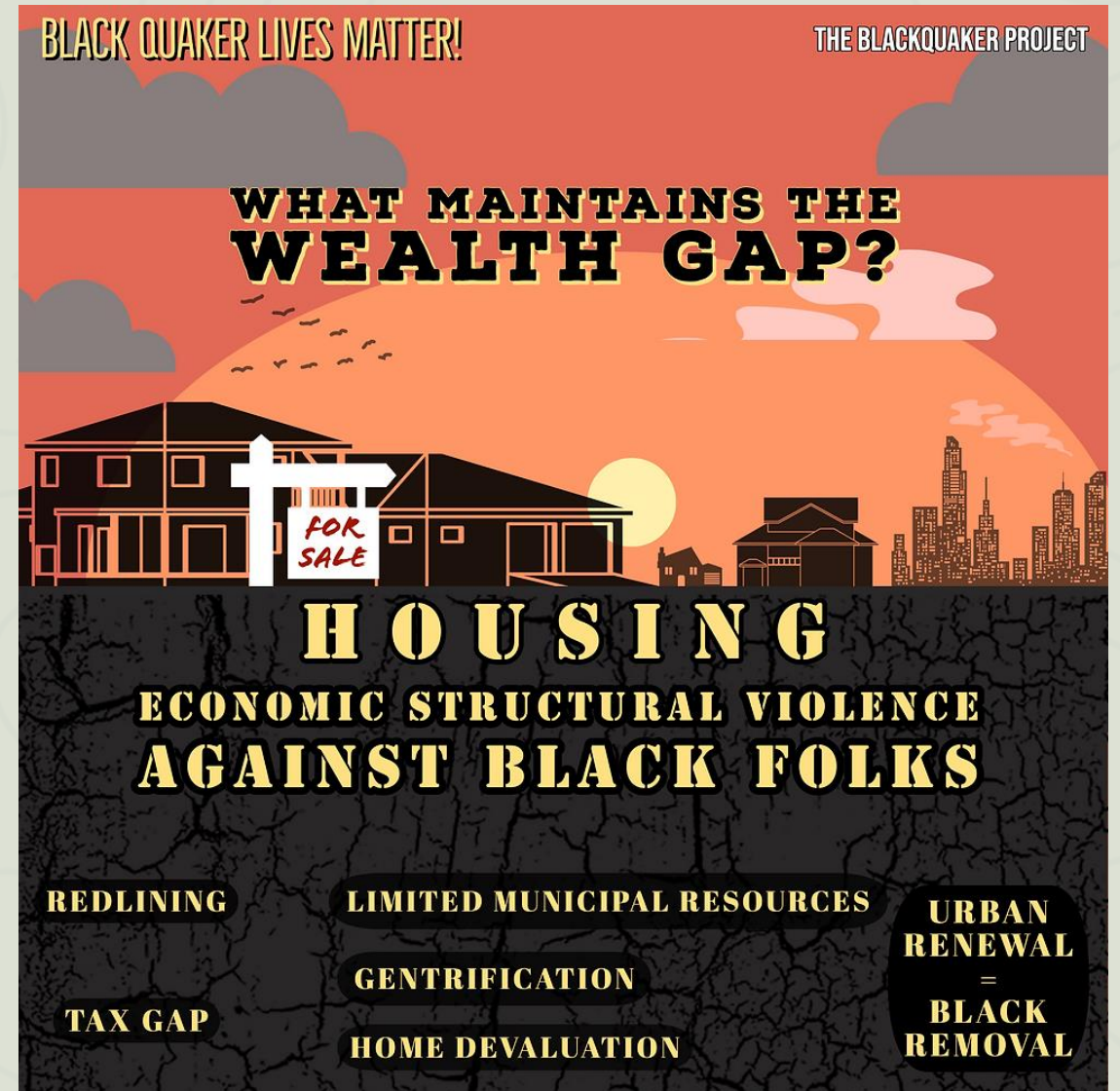
**justice |**



# Housing and Racism Training Overview:

Welcome! Today, we will cover:

- History of racist housing laws in the USA
- Impact of housing segregation and injustice on BIPOC people and communities
- How racist practices show up in lack of homelessness prevention and response systems, and in homelessness services programs
- What we can (and must) do about it all



Some questions for reflection and discussion:

When did you, for the first time, become aware of racial segregation?  
What did it tell you about your family and/or your identity?  
Did you think you had learned anything from your family and/or community?  
Did you grow up thinking there was such a thing as housing injustice?  
What did you learn from other people, families and communities?

# Why does housing injustice matter?

- **Home ownership** has been one of the most powerful vehicles of family and inter-generational wealth accumulation, and housing injustice has led to profound wealth disparity and a host of other poor outcomes for people of color.
- White Americans hold 84 percent of total U.S. wealth but make up only 60 percent of the population—while Black Americans hold 4 percent of the wealth and make up 13 percent of the population.
- wealth is a determinant of social and economic outcomes far beyond what someone can buy.

“He felt his poverty; without a cent, without a home, without land, tools, or savings, he had entered into competition with rich, landed, skilled neighbors. To be a poor man is hard, but to be a poor race in a land of dollars is the very bottom of hardships.”

—*W. E. B. Du Bois, The Souls of Black Folk*

“Housing is such a foundation that without this major revenue source being maximized, other parts of our lives start to fall apart..” – *Andre Perry, author of “Know Your Price: Valuing Black Lives and Property in America’s Black Cities”*

**\$17,600**

Median wealth of black families in 2016

**\$20,700**

Median wealth of Hispanic families in 2016

**\$171,000**

Median wealth of white families in 2016



# Video: How Redlining Shaped Black America as We Know It





1934

1950s

1968

1977

## Housing Discrimination has been enshrined into law – on purpose!

At every juncture of US History, Black folx and other people of color have had less access to affordable and appropriate housing through a convergence of laws intentionally enacted to only benefit white people, racist practices, and factors in other sectors that both spring from and cause further inequities and disparities.

*“There may not be a clearer example of structural racism and its huge cost to blacks and American society.” – Neal Gorenflo in “Timeline of 100 years of racist housing policy that created a separate and unequal America”*

## Up until the Great Depression and the “New Deal:”

1934

1950s

1968

2007

- 1865 – Reconstruction and the “40 Acres and a Mule” plan lasted less than a year, before President Andrew Jackson overturned it and reversed federal protection of Black people in the south.
- Jim Crow oppression in the south led to The Great Migration, a near century-long trek north and west by six million Black people, and a big impetus for racially motivated housing, zoning, and other policies around the rest of the country.
- The Russian Revolution in 1917 led the US government to begin to promote single family home ownership to white people to cement the capitalist “American Dream” and stimulate the economy.
- **The Federal Housing Administration (FHA)** was created in **1934** to spur home ownership during the Great Depression. It insured home mortgages, but only for houses in white neighborhoods. It also favored loans for new suburban construction over older urban properties, thereby simultaneously actively seeding urban decay and the growth of white suburbia.

## Enter: “Redlining!”

*“Federal promotion of homeownership became inseparable from a policy of racial segregation.” – Richard Rothstein, author of “Color of Law.”*

## Galvanizing Segregation and Inequity in the 40s & 50s:

1934

1940s

1968

2007

- To further boost home ownership, the Federal Government created the **Federal National Mortgage Association** (Fannie Mae) in **1938**. Now, the Government was buying and securing mortgages from local banks, which dramatically increased mortgage lending, but mostly only to white people. Between the FHA and Fannie Mae, racial discrimination became so firmly institutionalized that it outlives subsequent fair housing gains.
- In **1944**, The **GI Bill** provided numerous benefits for returning soldiers, including low-interest home loans, but the VA adopted FHA's discriminatory guidelines, which blocked most black veterans from partaking.
- During the post-war housing boom across the US, leases (with option to buy), mortgage agreements and deeds included prohibitions against selling the property to Black people and other minorities.

**AKA: "Restrictive Covenants!"**



## “Urban Renewal” and the Fight for Fair Housing:

1934

1950s

1968

2007

- In **1949**, **The American Housing Act** expanded the government’s role in using “eminent domain” to “clear slums.” Then, in 1956, the **National Interstate and Defense Highways Act** used \$25 billion over 10 years to create the Interstate Highway System, which displaced multitudes of individuals and communities of color, and further spurred and funded suburbanization in the largest public works project in US History.
- All levels of government, and all sectors continued to “invest” in white communities and families, while leaving communities of color without basic civic infrastructure and access to goods and services.
- The **Fair Housing Act (Title VIII of the Civil Rights Act of 1968)** made it unlawful to “refuse to sell, rent to, or negotiate with any person because of that person’s inclusion in a protected class.” While the act represented progress, dramatic housing disparities persist for a number of reasons: inconsistent enforcement, the lingering impacts of a past discriminatory housing policy including the huge wealth gap between blacks and whites, implicit bias, and predatory lending, which the act inadvertently made possible on a much bigger scale.
- In **1977**, the **Community Reinvestment Act** was passed to increase lending in low-to-moderate income neighborhoods, but it’s unclear what impact this has had, since there is limited oversight and not enough uniform research.

1934

1950s

1968

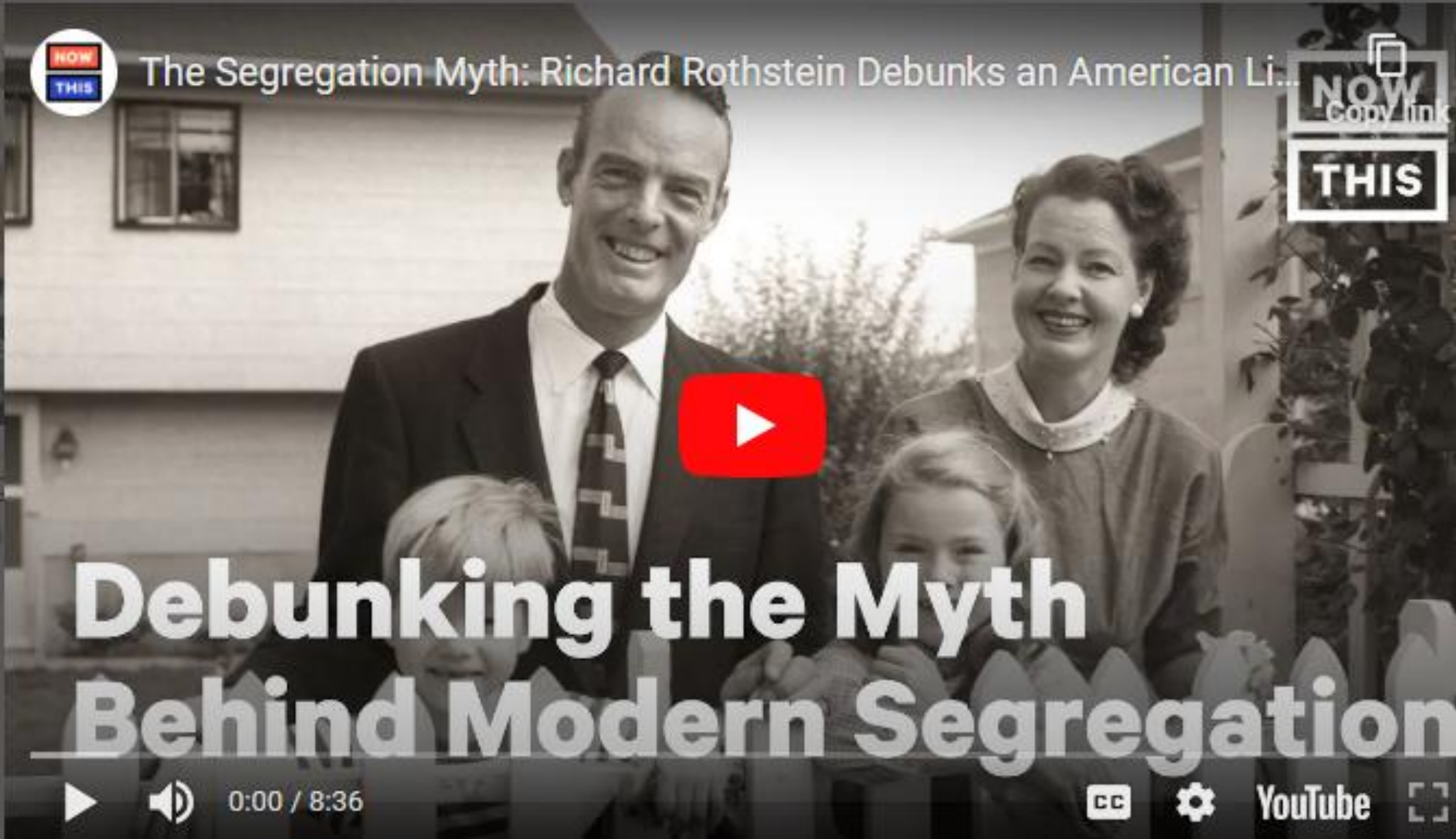
2007

## The Foreclosure Crisis and Present Day:

- In 2007, a long history of irresponsible mortgage lending driven by institutional investors' appetite for mortgage-backed securities led to a subprime mortgage crisis that caused a nationwide recession and nearly 10 million people in the US losing their homes. These unscrupulous lenders often target vulnerable borrowers, like those in minority communities, who frequently have few safer home-buying options. Latinos and Blacks experienced nearly three times more foreclosure than whites.
- As urban areas gentrify, a newer trend finds young adults and wealthy retirees moving back into city centers, displacing minorities, immigrants and less affluent people.
- The proliferation of "Anti-Nuisance" or "Crime-free" Ordinances, source of income discrimination, background and credit checks, and other policies continue to disproportionately affect people and communities of color, making it harder for BIPOC people to even find suitable rental options.

**“De-facto Segregation” and  
“Disparate Impact”**

# Video: The Segregation Myth: Richard Rothstein Debunks an American Lie



The image shows a YouTube video player interface. The main video frame features a black and white photograph of a smiling family of four (a man, a woman, and two children) standing in front of a house. A large red play button is centered over the photo. At the top left of the video frame is a 'NOW THIS' logo. At the top right is a 'NOW Copy link THIS' button. The video title 'The Segregation Myth: Richard Rothstein Debunks an American Lie...' is displayed at the top. Large white text at the bottom of the video frame reads 'Debunking the Myth Behind Modern Segregation'. The video player controls at the bottom include a play button, a volume icon, a progress bar showing '0:00 / 8:36', a Creative Commons license icon, a settings gear, the YouTube logo, and a full-screen icon.

**NOW THIS**

The Segregation Myth: Richard Rothstein Debunks an American Lie...

**NOW**  
Copy link  
**THIS**

**Debunking the Myth Behind Modern Segregation**

▶ 🔊 0:00 / 8:36 CC ⚙️ YouTube 🗲



# The Gears of Segregation in Chicago:



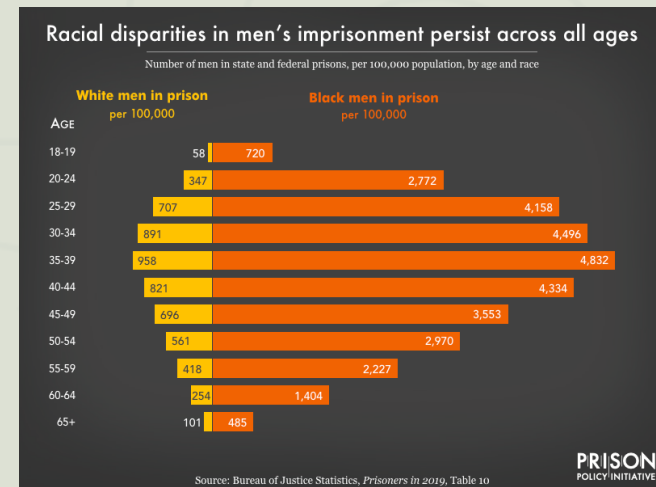
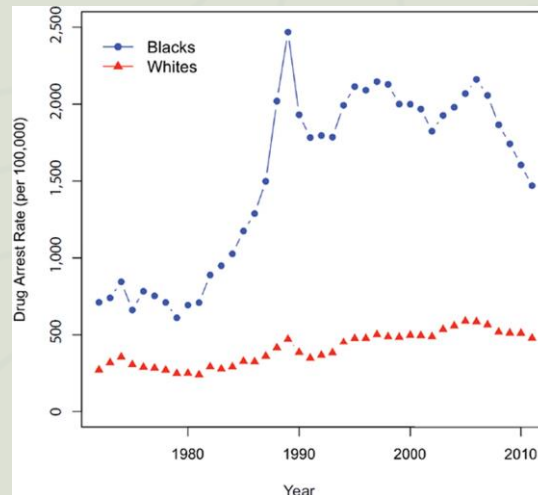
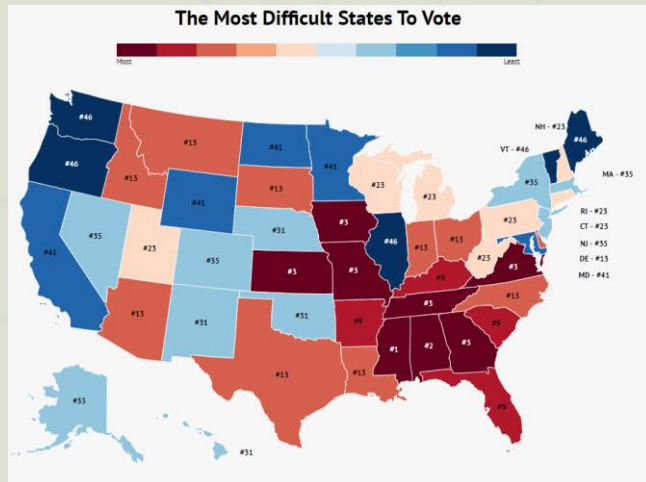
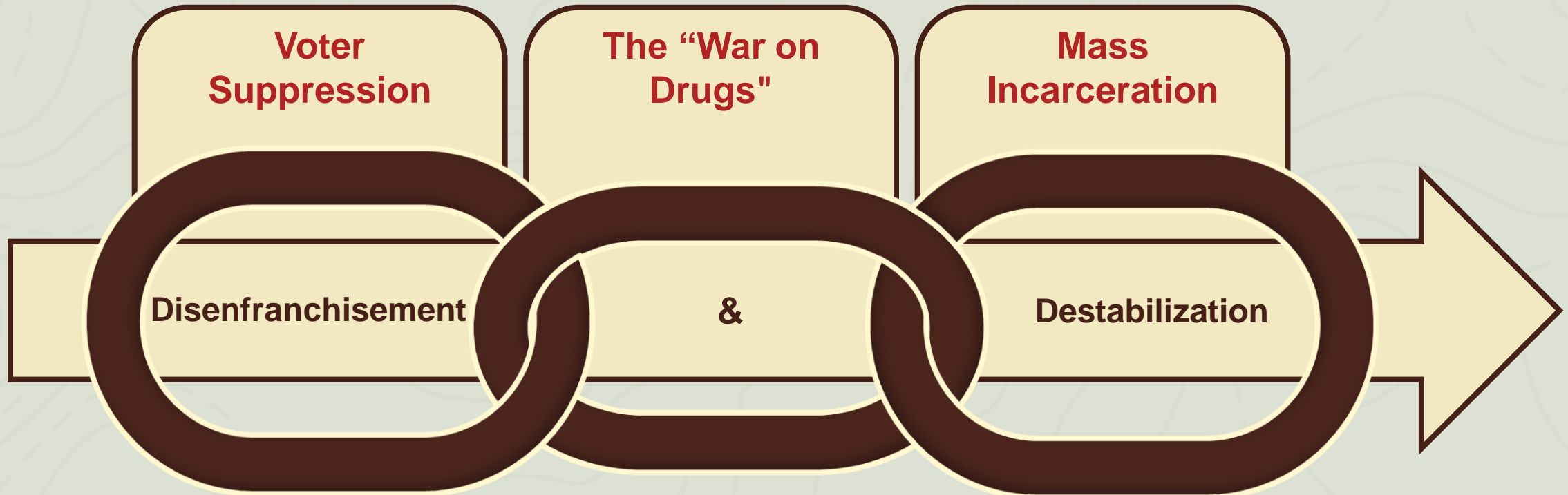
**TOP PRICE**  
**Changing Neighborhood?**  
**WE PAY**  
Will buy your home for cash at top price. No commissions—no fees.  
**M. GOLDSEKER, Realtor**  
218 W. FRANKLIN ST. MU. 5-3377

**Redlining**  
Mapping a city into graded districts based on the race of their occupants, and barring home loans and other services in districts where minorities reside.

**Restrictive Covenants**  
Clauses in mortgages, leases and deeds prohibiting selling property to or allowing occupation by minorities

**Blockbusting**  
A predatory practice of quickly flipping the racial makeup of a neighborhood by convincing whites that minorities are moving in so that they would panic sell at reduced rates and their homes could be resold for large profit to black people.

# Aggravating Legal and Policy Factors:



# The cycle of financial disparity

*It costs more to be poor!*

01

Predatory lending



02

Higher interest rates, premiums and penalties



03

Less income to pay down debt



06

Lack of access to money management infrastructure



05

Derogatory credit history



04

Higher vulnerability to financial hardship

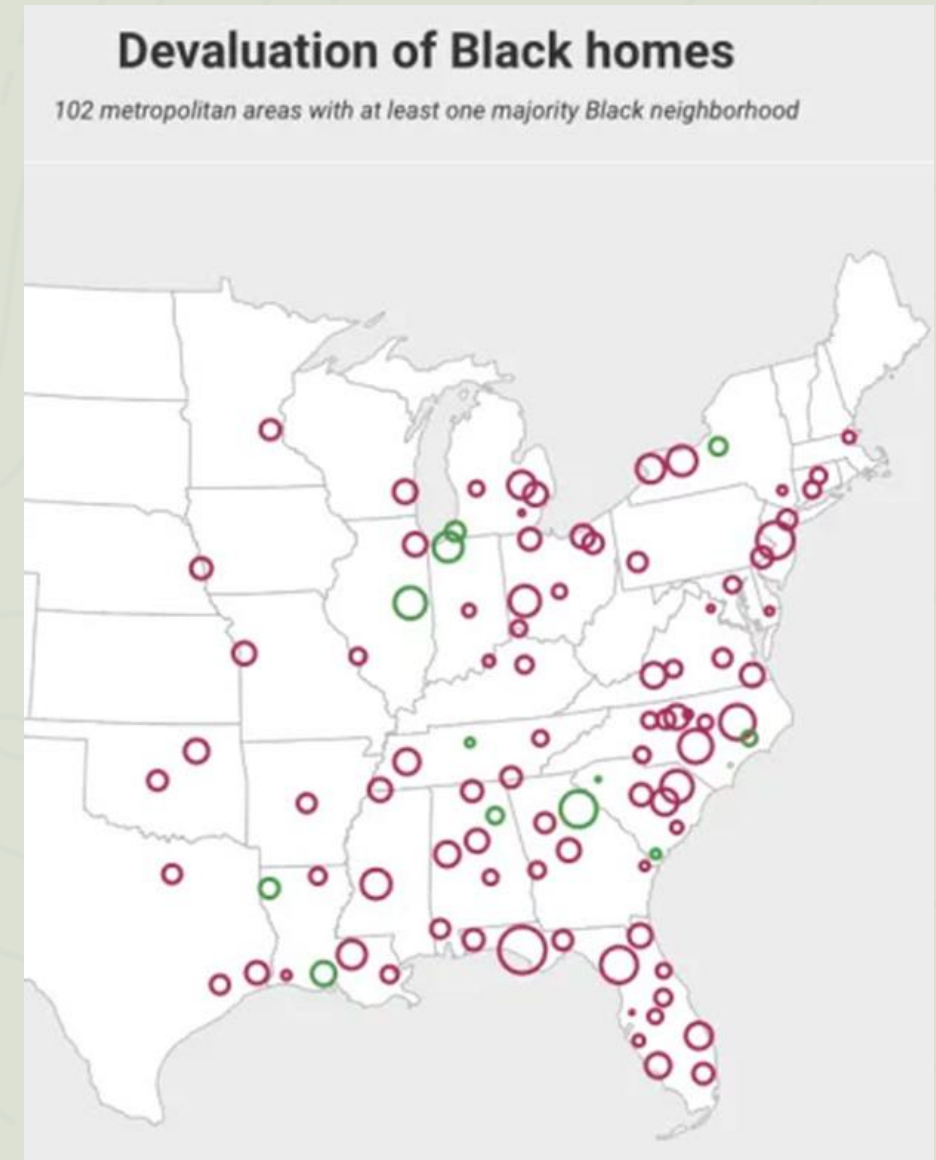




# Other Functions and Outcomes of Segregation and Redlining:

Segregation and Redlining directly caused many disparate factors:

- Systematic de-valuation of Black-owned homes



Differences in **home** and **neighborhood quality** do **not** fully explain the devaluation of homes in majority-black neighborhoods



**\$48,000**  
average loss  
in home market value



Amounting to  
**\$156 billion**  
in cumulative losses

Homes of similar quality in neighborhoods with similar amenities are worth **23% less** in majority-black neighborhoods

Metropolitan areas with **greater devaluation** of black neighborhoods are **more segregated**

# Other Functions and Outcomes of Segregation and Redlining:

**\$2,700 Less Per Student**

Districts with the most students of color on average receive substantially less (16% or \$2,700/student) in state and local funding than districts with the fewest students of color



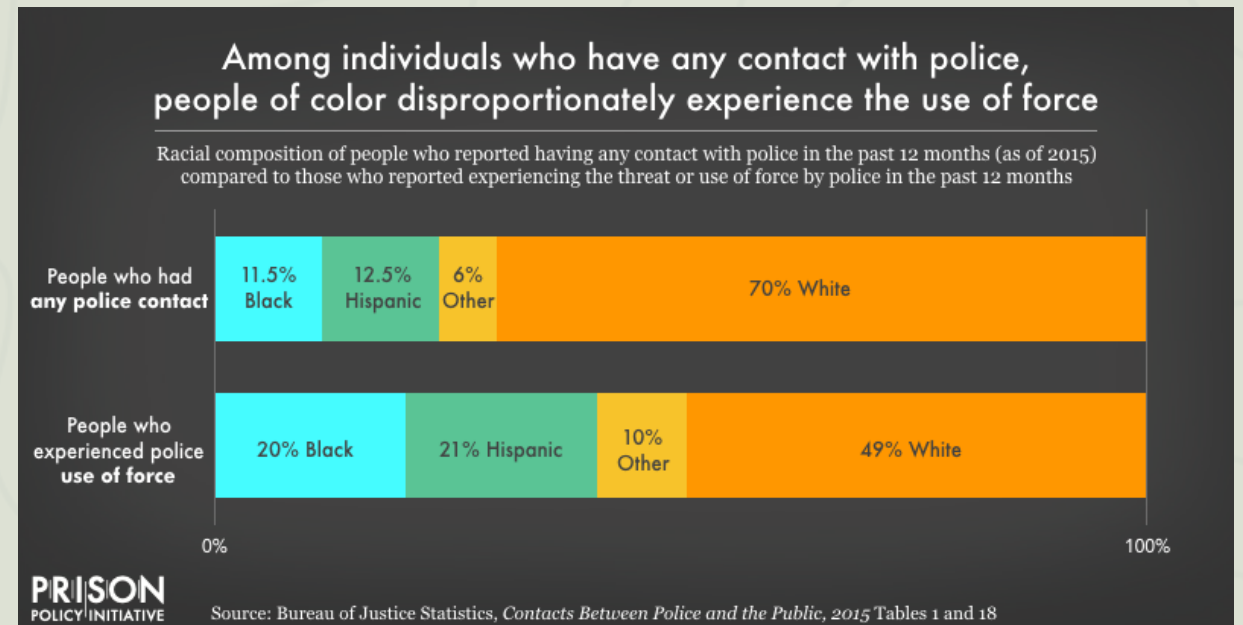
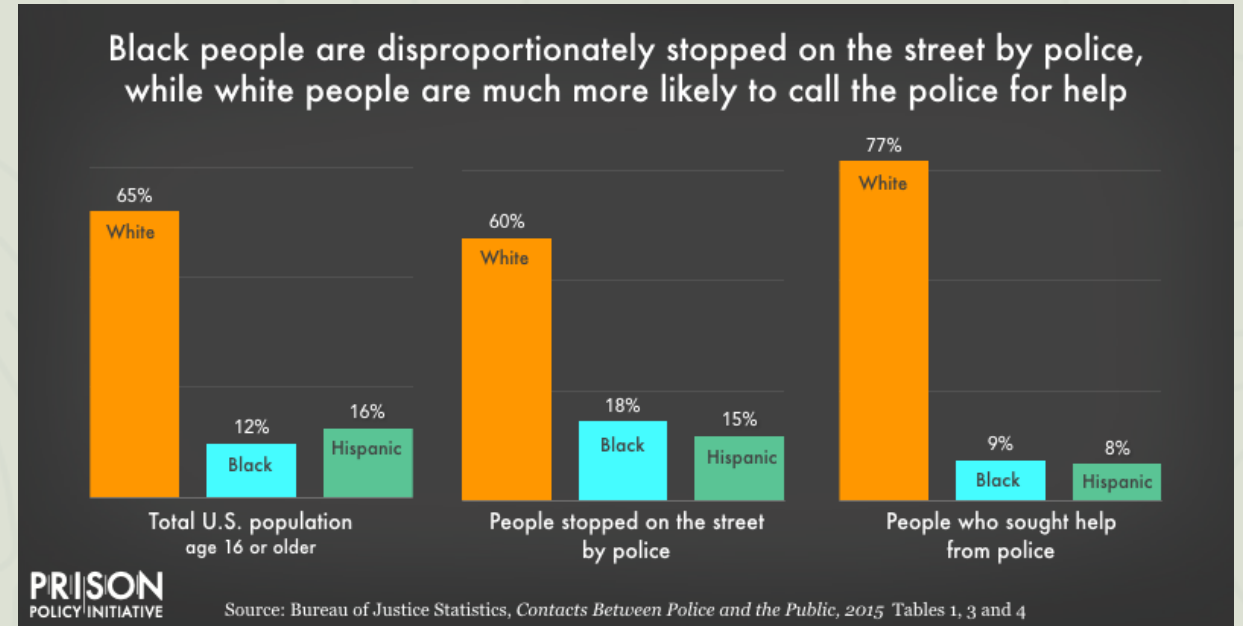
Segregation and Redlining directly caused many disparate factors:

- Placement of public housing units in communities already experiencing lack of investment, services and infrastructure
- Education and public services funded by taxes, resulting in huge funding and resource disparities between schools, teacher salaries, etc., and in lower-quality education

# Other Functions and Outcomes of Segregation and Redlining:

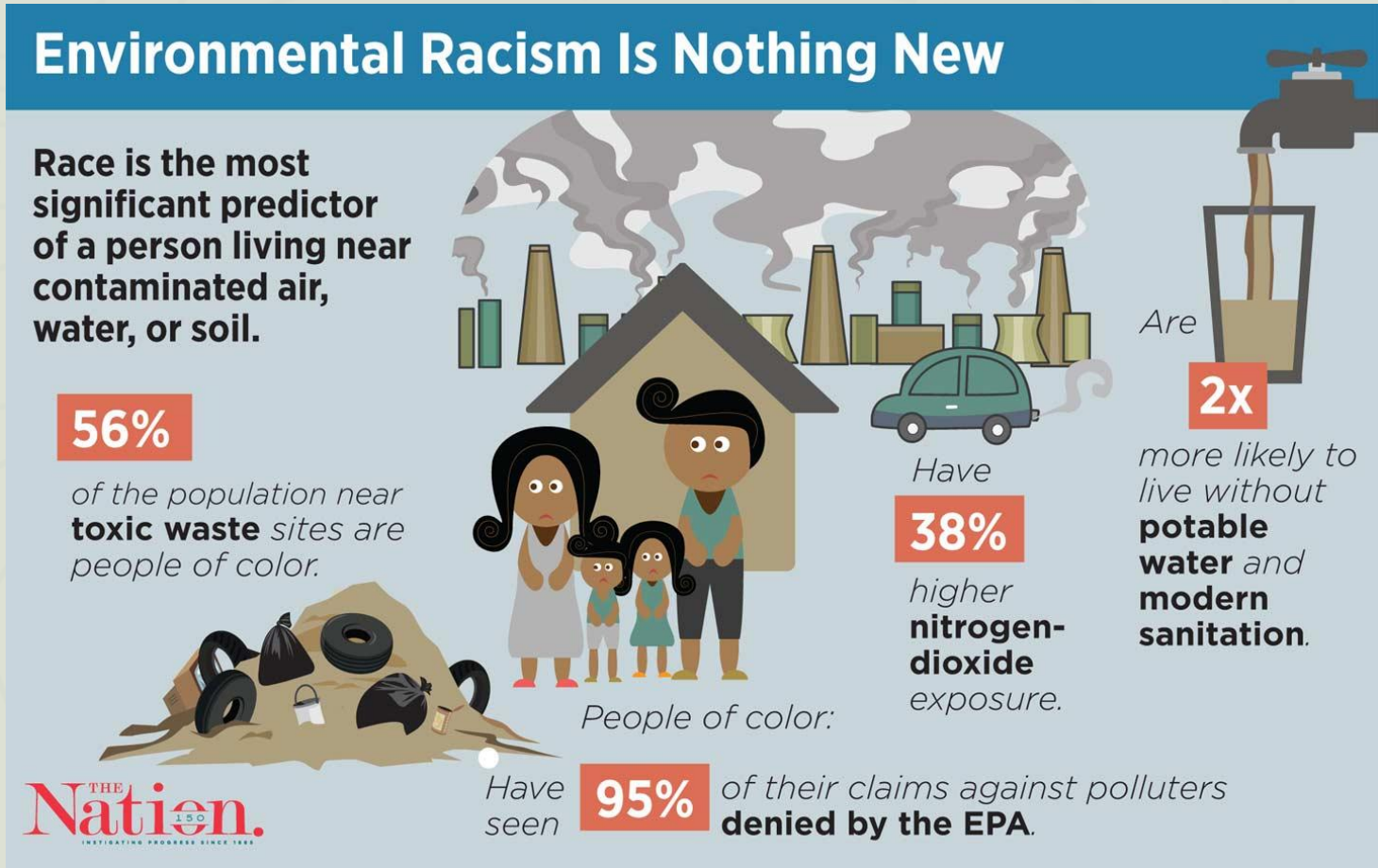
Segregation and Redlining directly caused many disparate factors:

- Over policing, profiling in law enforcement, police brutality targeted to communities of color, and lack of trust in first responders to keep people and the communities safe





# Other Functions and Outcomes of Segregation and Redlining:



Segregation and Redlining directly caused many disparate factors:

- Placement of high pollution industrial sites, waste, toxins and other hazards in and adjacent to communities where minorities live

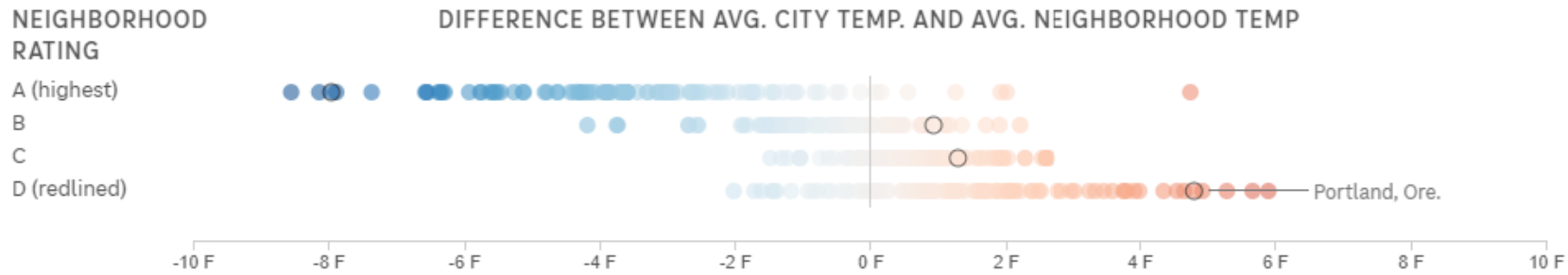
# Other Functions and Outcomes of Segregation and Redlining:

Segregation and Redlining directly caused many disparate factors:

- Less investment in public parks, playgrounds, libraries, green space, and pleasant surroundings, or management of “blight” in communities already experiencing it
- Less walk-ability and bike-friendliness

## In Formerly Redlined Areas, Americans Live With Hotter Temperatures

In the 1930s, the federal government rated neighborhoods in urban areas to help mortgage lenders assess risk. Low ratings were determined largely by race and ethnicity. New research in 108 cities shows that today those redlined neighborhoods are often hotter than other neighborhoods in the same city, with the most drastic difference found in Portland, Ore.



Source: Portland State University, the Science Museum of Virginia and Virginia Commonwealth University

Credit: Sean McMinn/NPR



# Other Functions and Outcomes of Segregation and Redlining:

Segregation and Redlining directly caused many disparate factors:

- Poor access to health and mental health services
- Poor access to good food options, healthy groceries, restaurants, recreational and fitness facilities, activities for children, youth and families, well-resourced faith communities, etc.
- Less service by public transportation, snow removal, road repair, emergency fire and medical response, media and tech infrastructure, etc.
- Fewer social services, vocational training, etc.

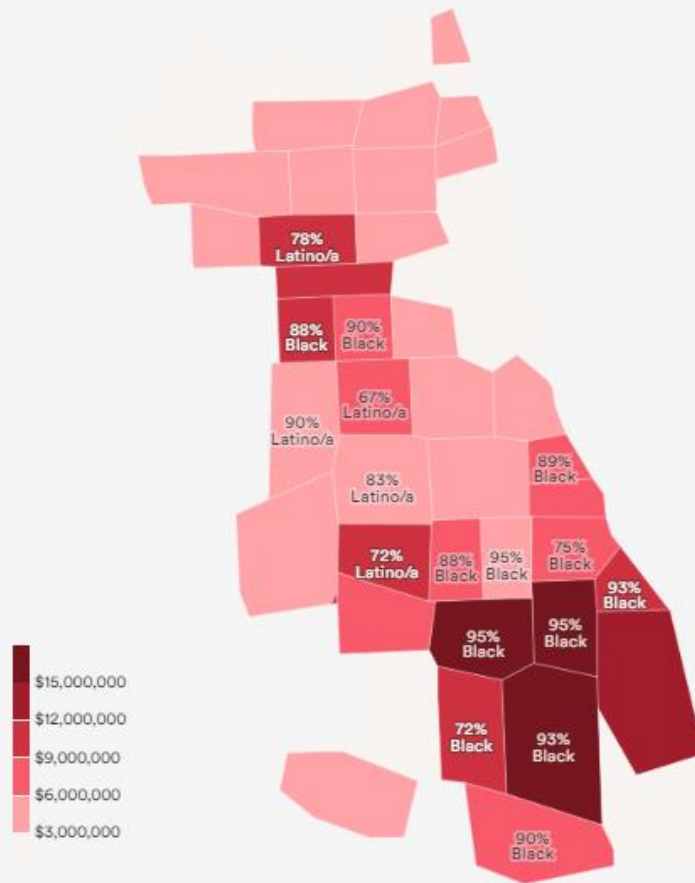




# Other Functions and Outcomes of Segregation and Redlining:

Map 1 | Black and Latino/a Chicago ZIP codes paid exorbitant amounts of payday and installment payday loan interest each year (2019)

	Total Loans	Total Estimated Interest
60%+ Black, Non-Latino/a	\$49 million	\$119 million
60%+ Latino/a, All Races	\$16 million	\$39 million



Map: New America Chicago • Source: U.S. Census data and Woodstock Institute analysis of IDFPF payday and installment payday loan data (2019) • [Get the data](#) • [Download image](#)

NEW AMERICA

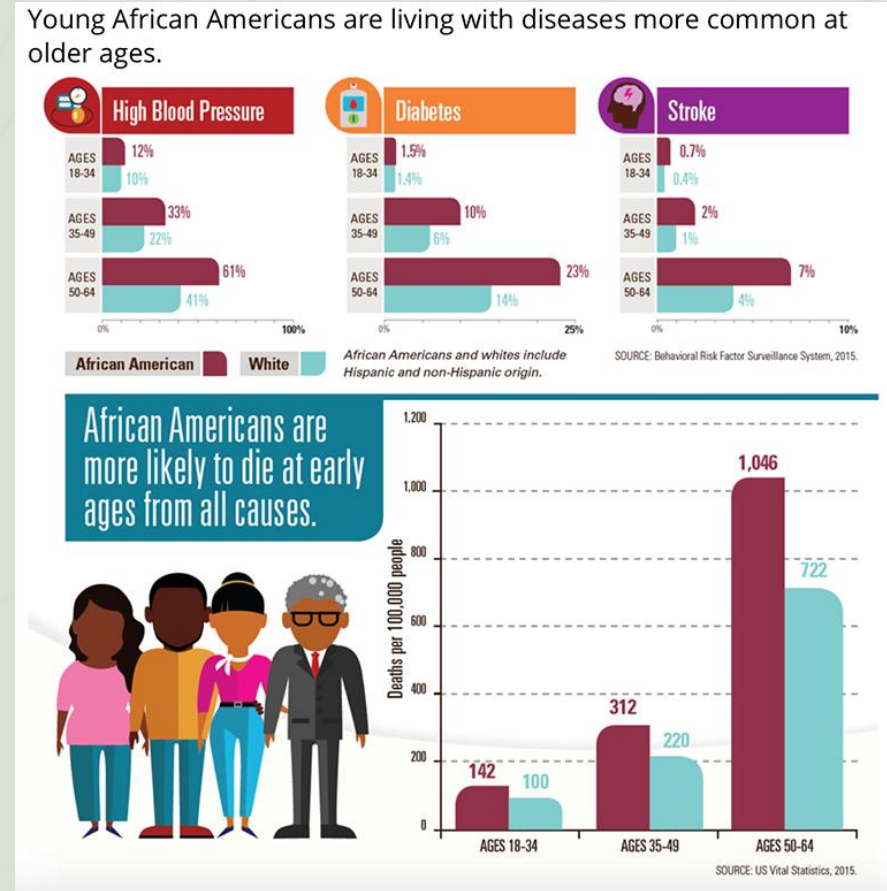
Segregation and Redlining directly caused many disparate factors:

- Less proximity to well-paying and permanent jobs
- Proliferation of companies and businesses which target and prey on poor people:
  - Rent-to-own properties and goods
  - Payday, car title, and high-interest loans
  - Currency exchanges
  - Pawn shops
  - Daily Pay and temporary labor jobs

# Other Functions and Outcomes of Segregation and Redlining:

Segregation and Redlining directly caused many disparate factors:

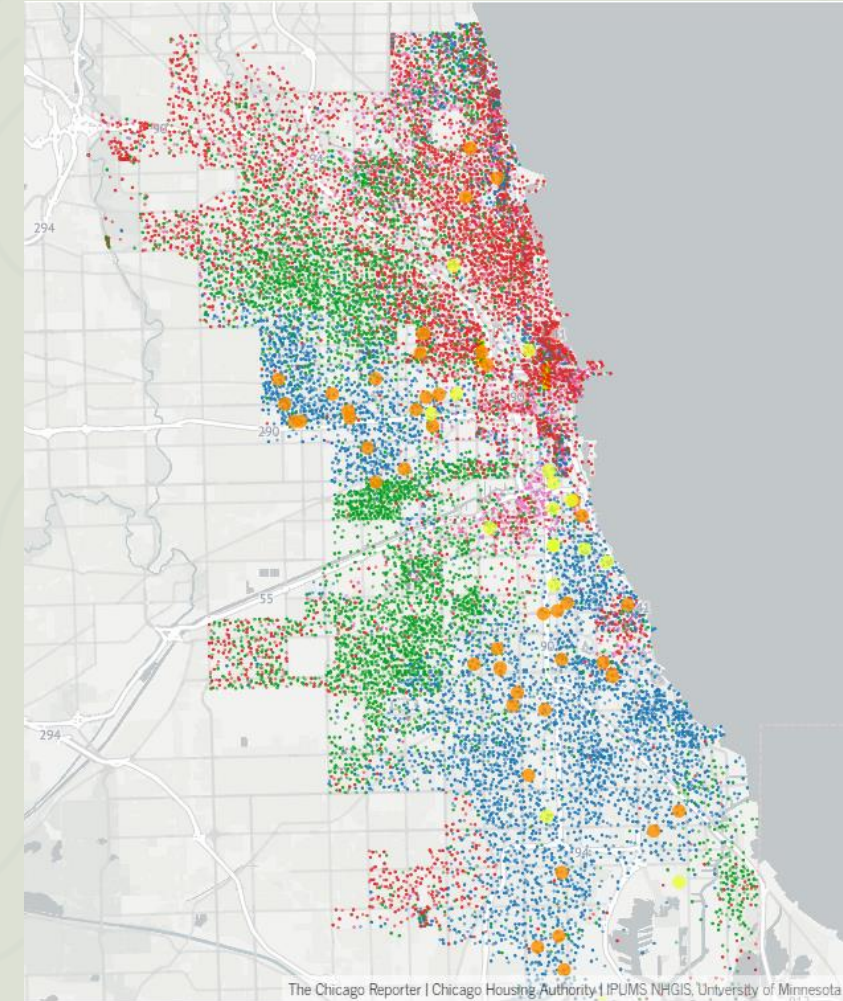
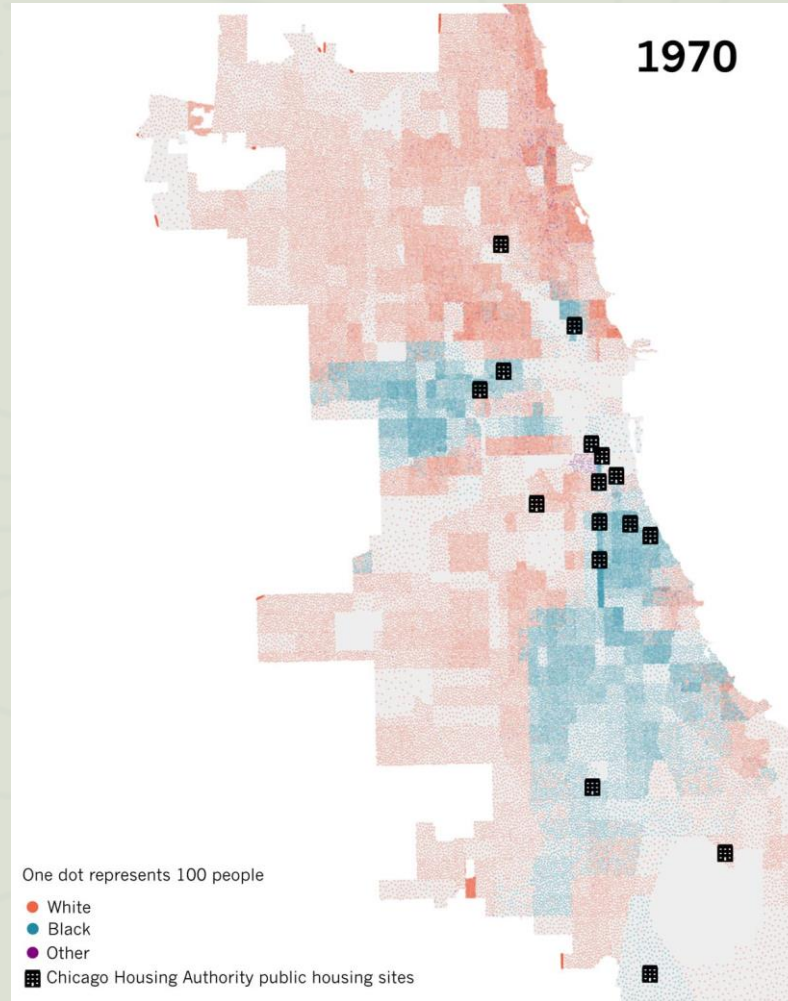
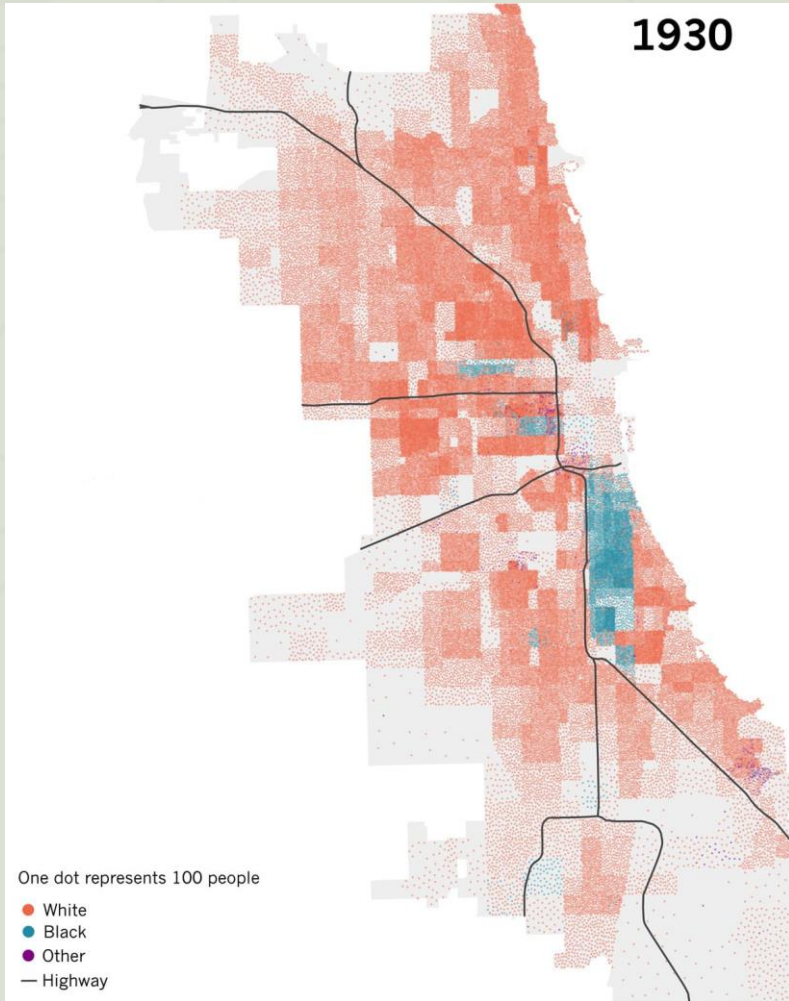
- Predatory and negligent absentee landlords who disinvest in properties and communities while charging unreasonable rents and penalties because there is little available low-cost housing in minority neighborhoods
- More flux in and disruption of community connections, belonging, etc.
- Stigma, shame and constant, compounded toxic stress
- Profound disparities in health and mental health outcomes



“There’s nothing wrong with Black people that ending racism won’t solve.” – *Andre Perry, author of “Know Your Price: Valuing Black Lives and Property in America’s Black Cities”*



# The Legacy of Segregation in Chicago:



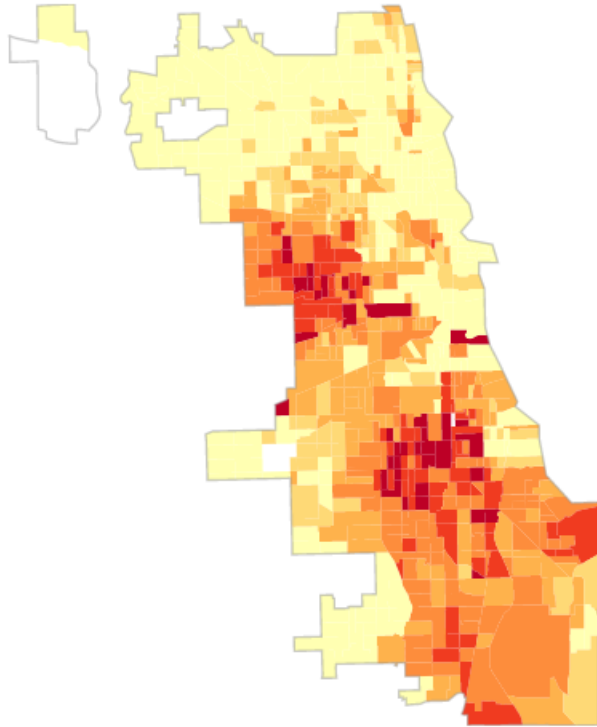
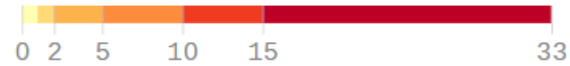


# The Legacy of Segregation in Chicago:

## Gun-related homicide and demographics in Chicago

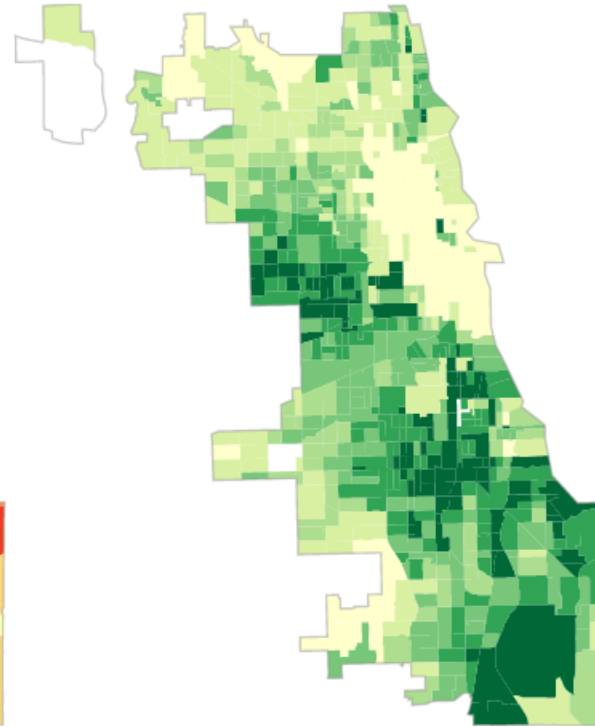
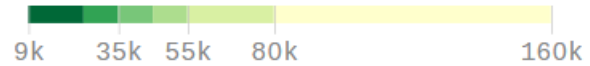
### GUN DEATHS

Homicides / 1k pop., 2001-18



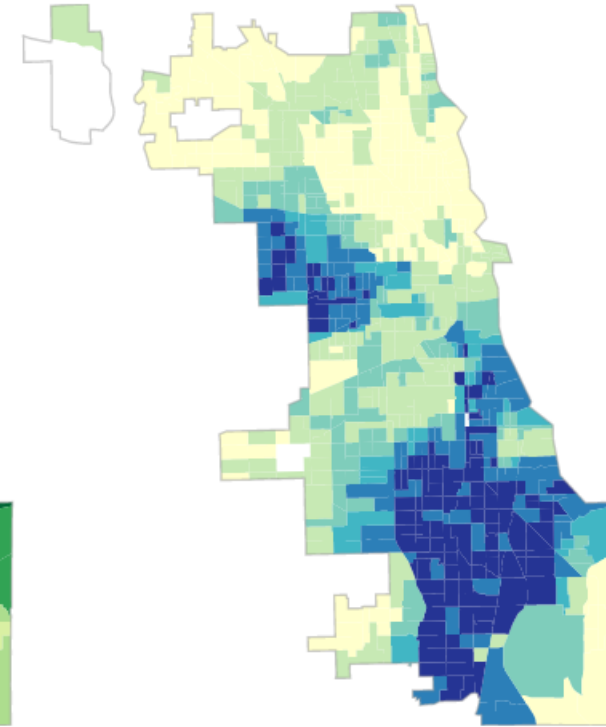
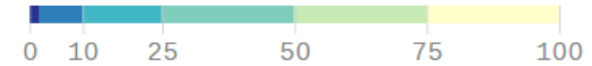
### INCOME

Median income (\$), 2016



### RACE

Percent white only, 2016



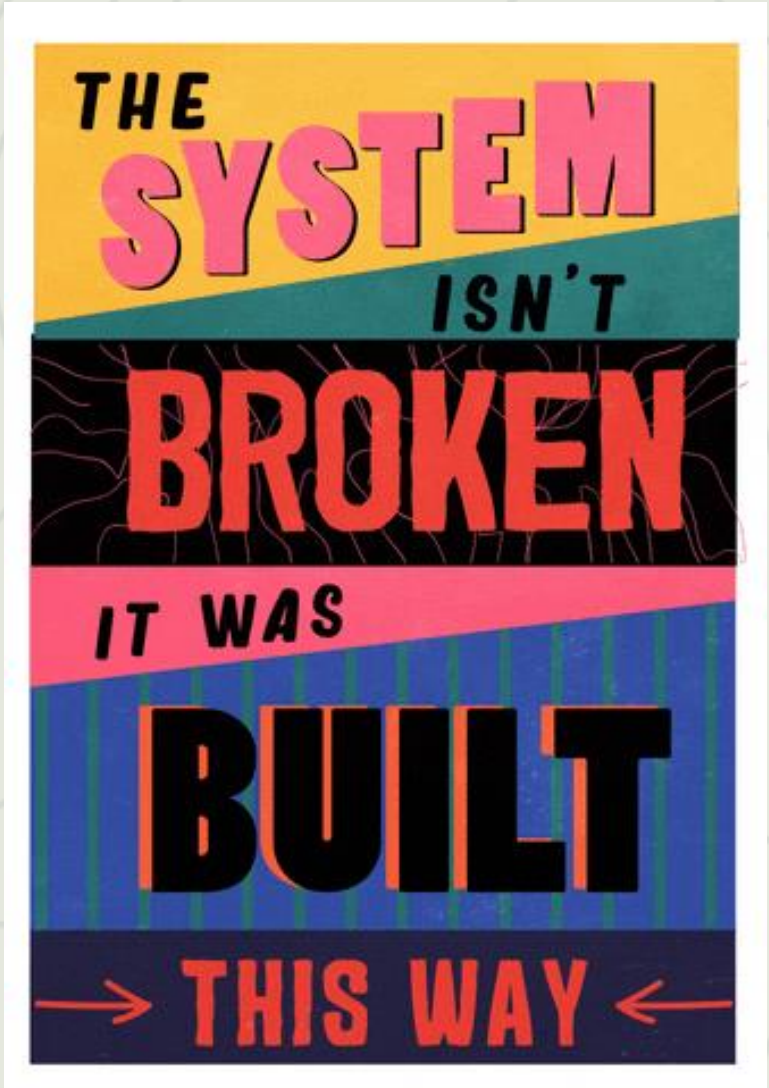
Data: Chicago Police Department via [Chicago Data Portal](#), U.S. Census Bureau American Community Survey 2016, 5-year estimates. Notes: Homicide data is from Jan. 1, 2001 through July 31, 2018; income data from 2016 was not available for Census Tract 804, so 2015 data was used. Graphic: Harry Stevens/Axios

# US Housing Policy Also Has Led to a Homelessness Epidemic:

Ever-evolving ways  
to discriminate

Intergenerational Poverty  
for People of Color

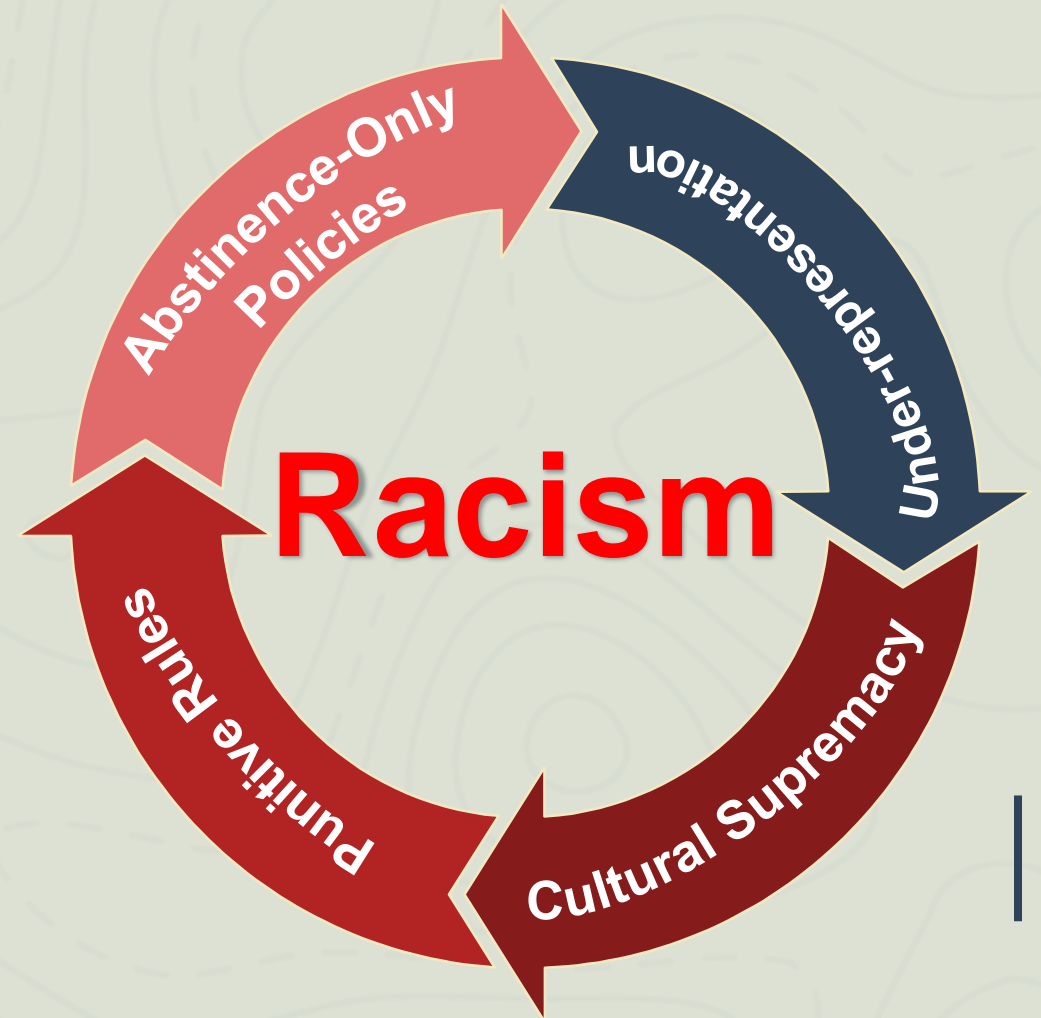
The Housing Affordability Crisis



# Racism and White Supremacy in Housing Services:

We carry forward the legacy of racial discrimination and housing injustice through many common features of our homelessness and housing services! All too often, we:

- treat poverty, homelessness, legal history, housing history, or other circumstances as consequences only of the individual's personal choices, "lifestyle," moral character, motivation to thrive, or any other individual factor, rather than as outcomes of a structurally racist and systemically and purposefully inequitable society.





# Racism and White Supremacy in Housing Services:

We carry forward the legacy of racial discrimination and housing injustice when we:

## BARRIERS TO ENTRY

Some shelters have criteria for entry that limit the clients they serve. They may include:

Requiring people to produce photo identification

Limited hours of operation, and check-in or check-out times

Credit checks or income verification

Criminal background checks

Service or religious participation

Bans on pets

Separation by gender or from partners

Restrictions on personal belongings

Requiring sobriety, evidence of being in or completing treatment for substance use disorders, or restricting the use or possession of substances

- create and maintain many barriers to accessing our spaces and services.
- perpetuate rules and policies aimed at holding and reinforcing power and authority over our clients.
- are quick to discharge and evict people, and remove their basic needs as punishment when we are unhappy with them.

# Racism and White Supremacy in Housing Services:

We carry forward the legacy of racial discrimination and housing injustice when we:

- police and reinforce “respectability” and dominant cultural norms, and fail to be adequately culturally competent.
- Staff and manage our programs with a majority or preponderance of white people.
- Fail to authentically engage and take guidance from people with lived and living experience of homelessness, criminalization, racialization, participation in street economies, etc.



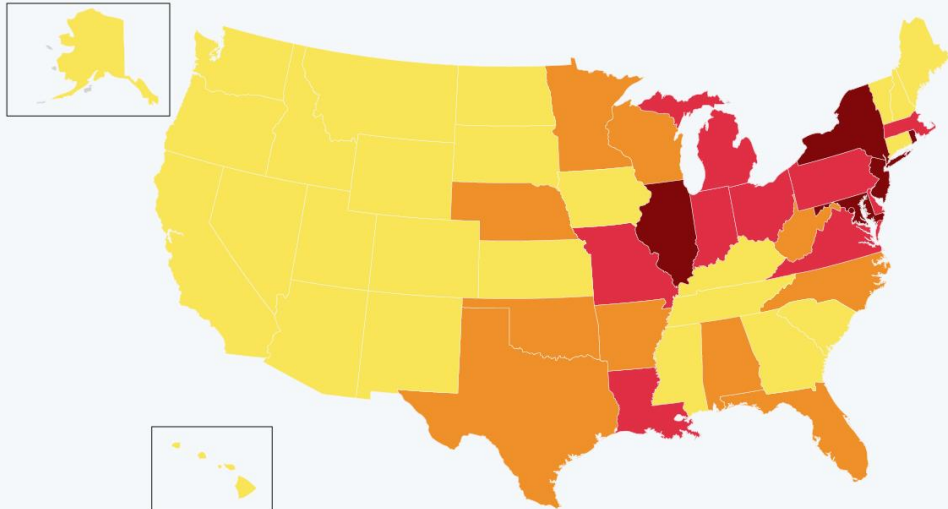
# Racism and White Supremacy in Housing Services:

We carry forward the legacy of racial discrimination and housing injustice when we:

## Black Americans 2.5X More Likely Than Whites to Be Killed By Police

Percent disparity between each state's African American population and percentage of blacks killed by police in 2019

■ 30% or more ■ 20-29% ■ 10-19% ■ 10% or less



Source: Mapping Police Violence



statista

- readily and reflexively collaborate with police, DCFS, etc. rather than using other skills for crisis de-escalation and harm reduction.
- refuse or forget to employ insight about how trauma impacts people and shows up in their behavior.
- cater to white and affluent community members and tolerate vilification of clients, or prioritize the needs and comfort of these neighbors and staff over those of BIPOC, poor and queer people.



# Some Systemic and Structural Solutions:

- Engage in the legislative process!
- Spread the word!
- House people!



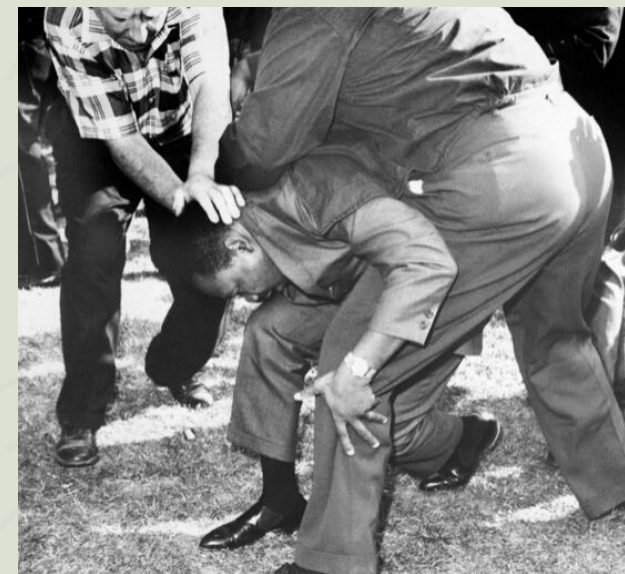
# Some Systemic and Structural Solutions:

In your programs, life and work:

- Make the community, your programs, and every institution and every place you are safer for and more inclusive of BIPOC people, LGBTQI+ people, immigrants, people with disabilities, religious minorities, and others impacted by systemic injustice and marginalization.
- Call out racial and ethnic disparities and work to dismantle them.
- Learn to recognize your own privilege and power, and work to share power and propagate anti-oppressive attitudes, practices and behaviors.
- Obstruct and resist segregation and homogenization.



# Fair Housing Action in Chicago:



**JANUARY 26, 1966**

The King family moves into an apartment in disarray in Chicago's West Side to highlight the campaign to "End Slums"

**JULY 10, 1966**

Martin Luther King Jr. placed a list of demands at the doors on City Hall. One of which was all real estate listings should be available on a nondiscriminatory basis.

**AUGUST 5, 1966**

Martin Luther King Jr. was struck on the head by a rock while leading a march against housing discrimination in an all-white district in Chicago



# Fair Housing Protections in the US:

The **Fair Housing Act of 1968** created these Federally Protected Classes:

- Race
- Color
- Religion
- Gender (incl. sexual harassment)
- National Origin (the country you or your ancestors came from)
- Disability
- Familial Status (children in household)



# Fair Housing Protections in Illinois:



## Illinois adds these state Protected Classes:

- Sexual Orientation
- Ancestry
- Age (40+)
- Marital Status
- Military/Veteran Status  
(including Unfavorable Discharge)
- Order of Protection Status

# Fair Housing Protections in Cook County:

## Cook County's Additional Protections:

- The **Human Rights Ordinance** adds protections for:
  - Source of Income
  - Gender Identity
  - Housing Status
- The **Just Housing Amendment** amends the Cook County Human Rights Ordinance to protect people with prior justice involvement from housing discrimination.
- The **RLTO – Regional Landlord Tenant Ordinance** adds some protections against lockouts, and enhances other tenant rights





# For more learning:

These are other courses you might find helpful and interesting based on this course:

- Homelessness 101 – Systemic and Structural Factors
- Many Fair Housing topics!
- Many Advocacy Skills Series topics
- How to Lead Others in Social Justice Action
- Several Book Self-Studies
- Many Housing First introductory and specialty trainings
- Racial Trauma, Self-Care, Resistance and Resilience for Black Folks
- Many topics in our Race Equity and Anti-racism Series
- And many more!

Find these in the course catalog (at the top right of your home screen) in the LMS! Most are on demand, all are free, and we offer free CEUs for all of these!



**Questions?**



**Thanks for your participation!**





# My contact info:



- [jake@suburbancook.org](mailto:jake@suburbancook.org)