

21
DAY

RACIAL EQUITY CHALLENGE

OCTOBER 23 - NOVEMBER 20

DAY 8: HOUSING INEQUITY

In our community and in many parts of our country, there is extreme housing segregation that is a direct result of a practice called "redlining," a form of lending discrimination that has disproportionately affected Black, Latino, and other people of color for hundreds of years.

Beginning in the 1930s, this nationwide practice allowed banks to deny mortgage and loan applications, and prevented people from buying homes based on race or which community they lived in. The term "redlining" comes from the Federal Housing Administration (FHA) using red ink to outline maps of undesirable neighborhoods—predominately consisting of Black and Latino families—to unfairly mark them as high-risk for loan default and thus give banks a "reason" to deny a loan. Housing segregation continued further as the FHA and VA denied subsidized mortgages to Black, Latino and families of color in the growing suburbs after World War II.

The first federal law prohibiting home lending discrimination was put in place with the 1969 Fair Housing Act, yet much damage had been done and lending discrimination still occurs today in different forms.

Home ownership plays a significant role in family wealth, enabling families to build equity that is passed down to future generations.

People who did not have the opportunity to build wealth through home ownership because of redlining, housing discrimination and predatory loans are hundreds of thousands of dollars behind in wealth compared to their white counterparts, and continue to face these and other discriminatory practices today.

Use the content below to reflect on the ways that housing inequities are advanced through policies and practices, and what we can do about this issue together.

DID YOU KNOW...

Dr. Walter Cooper, a research scientist at Kodak and the first African-American to receive a Ph.D. in chemistry from the University of Rochester, answered ads for 69 apartments in 1954 and was refused at all of them.

[-Presentation of the History of Segregation and Racist Policy in Greater Rochester](#) hosted by the Landmark Society of Western New York

LEARN

Option 1: Watch [What is Systemic Racism? Housing Discrimination](#)

Option 2: Read [Redlining's legacy: Maps are gone, but the problem hasn't disappeared](#)

The 21-Day Racial Equity Challenge does not support nor endorse any advertisements associated with the above content.

REFLECT AND TAKE ACTION

Questions to Consider for Self-Reflection:

- How do you think housing policies have either benefitted or harmed your family?
- Is your neighborhood or community primarily made up of one racial group or ethnicity? If so, do you think discriminatory housing policies may have affected this? How?

Local Ways to Get Involved:

- If you are a homeowner, check your deed for records of former racial covenants and advocate to have them removed. [Learn more here](#)
- Sign up for the upcoming free [Leadership Lecture Series, Structural Racism Part 2: Housing](#) on November 12
- [Vote today](#) if you haven't already voted

Share What You Learned:

Use the images below to share what you learned about race and equity today, and be sure to include #ROCequity.

