



UNC GREENSBORO

Center for Housing
& Community Studies

ENDURING IMPACT OF RACIALIZED PLANNING IN SOUTHERN CITIES

PREPARED BY

Stephen Sills, PhD

*EPU Policy Scholar & Director - UNC Greensboro
Center for Housing and Community Studies*



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By Stephen Sills, PhD, EPU Policy Scholar & Director - UNC Greensboro
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Introduction

With resources and burdens disproportionately allocated across municipalities, some neighborhoods have vulnerabilities impacting the entire life-course of residents.^{1,2} In the cities of the South, the uneven neighborhood landscape is the deliberate result of laws, zoning, and other restrictive practices meant to uphold racial discrimination and segregation in the early twentieth century, practices that will be referred to in the rest of this paper as racialized planning.³ While Guyatt (2016) argues that segregation well pre-dates the Jim Crow era and “lies at the heart of American history,”⁴ we see that in the early twentieth century, newly emerging Southern cities were specifically developed around principals of planned separation and the mining of labor, wealth, and human capital of Black communities for the benefit of white residents. The detrimental effects of this racialized planning and resulting loss of capital in the Black community have been widely studied and have been shown to relate to a lack of access to good jobs, poor educational opportunities, and few amenities and services in these communities today. Moreover, neighborhoods once designated as Black-only by city planners are now correlated with poor health outcomes, social vulnerabilities, and limited opportunities for

¹ Roux, Ana V. Diez 2001. “Investigating Neighborhood and Area Effects on Health.” *American Journal of Public Health* 91(11). DOI: 10.2105/AJPH.91.11.1783

² Browning C.R., Cagney K.A., Boettner B. (2016) “Neighborhood, Place, and the Life Course.” In: Shanahan M., Mortimer J., Kirkpatrick Johnson M. (eds) *Handbooks of Sociology and Social Research*. Springer, Cham

³ Thompson-Miller, Ruth, Feagin, Joe, and Picca, Leslie. (2015). *Jim Crow's Legacy: The Lasting Impact of Segregation*. Rowman & Littlefield: New York, NY

⁴ Guyatt, Nicholas. (2016). *Bind Us Apart: How Enlightened Americans Invented Racial Segregation*. New York: Basic Books.

upward social mobility. Inequities have become enduringly associated with specific geographies as a result of continued structural impediments and institutionalized racism.^{5,6,7}

Residential racial segregation as codified policy emerged in America between 1900 and 1940^{8,9} and the impact of these policies have persisted despite half a century of efforts to address it.^{10,11,12, 13} After the turn of the twentieth century, as new cities in the South began to grow, municipal ordinances were used to separate Black and white neighborhoods by means of racial zoning,¹⁴ “neighborhood improvement associations,”¹⁵ restrictive covenants,¹⁶ and physical barriers such as highways.¹⁷ Federal housing policy has also been criticized for contributing to the concentration of poverty, race, and social problems in urban communities.¹⁸ In the 1930s, the Home Owners’ Loan Corporation introduced the practice of redlining, further restricting Black mobility and leading to the loss of homeownership and any subsequent wealth in many

⁵ VonLockette, N. D. (2010). “The Impact of Metropolitan Residential Segregation on the Employment Chances of Blacks and Whites in the United States.” *City & Community*, 9(3), 256–273.

⁶ Williams, David R., Neighbors, Harold W., and Jackson, James S. (2003). “Racial/Ethnic Discrimination and Health: Findings From Community Studies”, *American Journal of Public Health* 93(2):200-208.

⁷ Darrell J. Gaskin et al. (2014) “Disparities in Diabetes: The Nexus of Race, Poverty, and Place.” *American Journal of Public Health* 104: 11

⁸ Massey, Douglas, and Denton, Nancy. (1988). “The Dimensions of Residential Segregation.” *Social Forces* 67(2):281-315. DOI: 10.2307/2579183

⁹ Massey, Douglas, and Denton, Nancy. (1993). *American Apartheid: Segregation and the Making of the Underclass*. Cambridge, MA: Harvard University Press

¹⁰ Farley, R., & Frey, W. H. (1994). “Changes in the segregation of Whites from Blacks during the 1980s: Small steps toward a more integrated society.” *American Sociological Review*. 59(1), 23–45. DOI: 10.2307/2096131

¹¹ Logan, J. R. (2013). “The Persistence of Segregation in the 21st Century Metropolis.” *City & Community*, 12(2), 160–168. DOI: 10.1111/cico.12021

¹² Iorio, Devin. (2021). “An Analysis of Racialized Housing Segregation in America.” *The Trinity Papers*. Trinity College Digital Repository, Hartford, CT <https://digitalrepository.trincoll.edu/trinitypapers/97/>

¹³ Squires, Gregory. (2001). “The Indelible Color Line: The Persistence of Housing Discrimination.” *The American Prospect*. <https://prospect.org/civil-rights/indelible-color-line-persistence-housing-discrimination/>

¹⁴ Allison Shertzer & Tate Twinam & Randall P. Walsh, 2016. “Race, Ethnicity, and Discriminatory Zoning,” *American Economic Journal: Applied Economics*, 8(3): 217-246. DOI: 10.1257/app.20140430

¹⁵ Oliver, Melvin and Shapiro, Thomas. (2006). *Black Wealth / White Wealth A New Perspective on Racial Inequality* 2nd Edition. Routledge, New York. 6

¹⁶ Jones-Correa, M. (2000). “The Origins and Diffusion of Racial Restrictive Covenants.” *Political Science Quarterly*, 115(4), 541-568. DOI: 10.2307/2657609

¹⁷ Bayor, Ronald. (1988). “Roads to racial segregation: Atlanta in the twentieth century” *Journal of Urban History*, 15 pp. 3-21 DOI: 10.1177/009614428801500101

¹⁸ Curley, A. (2005). “Theories of urban poverty and implications for public housing policy.” *Journal of Sociology and Social Welfare*, 32(2), 97-120. <https://scholarworks.wmich.edu/jssw/vol32/iss2/7>

communities.¹⁹ The Supreme Court found these ordinances unconstitutional and declared restrictive covenants unenforceable, but it wasn't until the Fair Housing Act of 1968 that there was a reversal of the isolation of communities of color.

Segregation peaked in 1970s, and then more integrated neighborhoods began to be realized over the next two decades. However, in the last two decades there has been a return to isolation and sorting on the basis of income and race.²⁰ Suburbanization and increasing sprawl has led to enclaves of wealthy, white, suburbanites and urban Black neighborhoods.²¹ In the last few decades, geospatial analysis of Southern cities has shown a resurgence of race and ethnic isolation, resegregation of schools,^{22, 23, 24} and a "concentration effect" of poverty and marginalization.²⁵ Racial segregation (current and past) and all of its negative impacts have resulted from deliberately racist housing policies, urban planning practices, and codified in legal decisions that impact us today though they have been challenged continuously since the late 1800s. There have been many missed opportunities throughout the last century that could have disentangled race and class.

Establishment of Segregation as an Institution

In the early 1800s the typical residential settlement patterns of the South included close geospatial proximity between races, though with clear social and legal separations. Ninety percent

¹⁹ Massey, Douglas. (2020). "Still the Linchpin: Segregation and Stratification in the USA." *Race and Social Problems*. 12, 1–12. DOI: 10.1007/s12552-019-09280-1

²⁰ Cutler, David M., Edward L. Glaeser and Jacob L. Vigdor. (1999) "The rise and decline of the American ghetto." *Journal of Political Economy*. 107(3): 455-506. DOI: 10.1086/250069

²¹ Massey, Douglas and Tannen, Jonathan. (2018). "Suburbanization and segregation in the United States: 1970–2010." *Ethnic and Racial Studies*. 41(9):1594-1611. DOI: 10.1080/01419870.2017.1312010.

²² Logan, Trevon D., and John M. Parman. (2017). "Segregation and Homeownership in the Early Twentieth Century." *American Economic Review*. 107 (5): 410-14. DOI: 10.1257/aer.p20171081

²³ Frankenberg, Erica (2013). "The role of residential segregation in contemporary school segregation." *Education and Urban Society*, 45, 548-570. DOI: 10.1177/0013124513486288

²⁴ Ayscue, J. B., Siegel-Hawley, G., Kucsera, J., & Woodward, B. (2018). "School Segregation and Resegregation in Charlotte and Raleigh, 1989-2010." *Educational Policy*, 32(1), 3–54. DOI: 10.1177/0895904815625287

²⁵ Lichter, Daniel T., Parisi, Domenico, and Taquino, Michael C. (2012). "The Geography of Exclusion: Race, Segregation, and Concentrated Poverty." *Social Problems*. 59(3):364–388. DOI: 10.1525/sp.2012.59.3.364

of Black people lived on farms and plantations in rural counties in Southern states.²⁶ In cities and towns in the South, Massey (2001) notes that Black residents were likely to know and interact socially with whites. Older Southern cities with a long legacy of slavery were especially likely to have spatial proximity between Black and white households.²⁷ According to Grigoryeva and Ruef (2015) “street-front segregation” was common wherein white families lived on main streets and Black households who worked for them were likely to reside on side streets or back alleys nearby. Groves and Muller (1975) document this as well indicting that “most Blacks resided in mixed neighborhoods as a result of specific occupational linkages.”

Emergence of Black Enclaves & Neighborhoods

Black enclaves and neighborhoods began to emerge separately from white neighborhoods during the mid-1800s and especially after the Civil War.^{28,29} Grigoryeva and Ruef (2015) explain,

*"in the emerging cities of the New South, Black urban clusters tended to be small and scattered in the late nineteenth century. Cities such as Lexington, Kentucky, Durham, North Carolina, and Atlanta, Georgia, did not exhibit the backyard pattern of segregation. Nevertheless, Black districts formed in narrow zones characterized by undesirable living conditions or depressed land prices. In lieu of tertiary streets, these zones were defined by other features of local topography or land use, such as railroad tracks, cemeteries, city dumps, factories, and land with steep slopes or poor drainage."*³⁰

Residential proximity and access to shared public resources increased during the period after 1865, in which Black citizens were able to use some public resources and transportation but faced increasing legal and social pressures. Throughout the South, “Black Codes” were passed to limit this new social and residential mobility, occupational choices, and other freedoms that came with

²⁶ Massey, Douglas. (2001). “Residential Segregation and Neighborhood Conditions in U.S. Metropolitan Areas.” Chapter in National Research Council. 2001. *America Becoming: Racial Trends and Their Consequences: Volume I*. Washington, DC: The National Academies Press. DOI: 10.17226/9599.

²⁷ Grigoryeva, Angelina and Ruef, Martin. (2015). “The Historical Demography of Racial Segregation.” *American Sociological Review*, 80(4): 814–842. DOI: 10.1177/0003122415589170

²⁸ Groves, P. A., & Muller, E. K. (1975). “The evolution of black residential areas in late nineteenth-century cities.” *Journal of Historical Geography*. 1(2), 169. DOI: 10.1016/0305-7488(75)90184-X

²⁹ Kellogg, J. (1982). “The Formation of Black Residential Areas in Lexington, Kentucky, 1865-1887.” *The Journal of Southern History*. 48(1), 21-52. DOI: 10.2307/2207295

³⁰ Grigoryeva and Rue, 2015.

the Fourteenth Amendment.³¹ Sandoval-Strausz (2005) discusses how this Amendment was used as a legal basis for securing equal access to public accommodations:³²

“Black communities in cities like Louisville and Savannah staged nonviolent demonstrations in an effort to integrate public transportation, and black legislators in Southern states introduced bills requiring equal rights in public houses and on conveyances. While such efforts initially met with defeat, the rising influence of black elected officials in the South translated into increasing success for civil rights statutes after 1870....Community pressure and state legislation did result in a few high-profile legal judgments and did in some cases improve Black access to public places, particularly in the urban South. More common, however, was massive nonenforcement by local officials and frequent refusals by state courts to find in favor of Black plaintiffs, who were left without further legal recourse.”³³

Finally, the Civil Rights Act of 1875 was passed after five years of efforts. This act barred racial discrimination in public accommodations and attempted to address the inequalities in access to public goods and resources by providing Federal support for claims of discrimination.³⁴ Nonetheless, in 1883 the Supreme Court struck down the act and segregation increased again with separate accommodations for white and Black populations in transportation, schools, and other facilities.

Separate, but Equal: Plessy v Ferguson

Political resistance to Black demands for equal treatment and the failure of the Civil Rights Act in 1875 led to further local prohibitions and segregation of resources. In Louisiana the Separate Car Act of 1890³⁵ was passed requiring separate railway coaches for Black and white passengers. This act was challenged by a group of Afro-Creole residents of New Orleans, known as the *Comité des Citoyens*, who placed Homer A. Plessy in a "whites only" car of a train. Plessy was one-eighth Black but appeared white. He was arrested when he would not vacate the car. Plessy's rights

³¹ Foner, Eric. (1988). *Reconstruction: America's Unfinished Revolution, 1863 - 1877*. Harper & Row. New York.

³² Sandoval-Strausz, A. (2005). "Travelers, Strangers, and Jim Crow: Law, Public Accommodations, and Civil Rights in America." *Law and History Review*, 23(1), 53-94. DOI: 10.1017/S0738248000000055

³³ Sandoval-Strausz, 2005.

³⁴ Friedlander, Alan; Gerber, Richard Allan (2018). *Welcoming Ruin: The Civil Rights Act of 1875*. Haymarket Books.

³⁵ Sims, Meredith. (2019). "Separate not Equal: Plessy v. Ferguson's Influence on Modern Discrimination." Michigan State University. <http://projects.leadr.msu.edu/makingmodernus/exhibits/show/plessy-v--ferguson-1896>

under the Thirteenth and Fourteenth Amendments of the U.S. Constitution, argued his lawyer backed by the Afro-Creoles residents, were violated by the Separate Car Act.³⁶

Eventually, the case found its way to the U.S. Supreme Court where the Court decided that separate but equal accommodations for white and Black persons imposed by Louisiana did not violate the Equal Protection Clause of the Fourteenth Amendment. Unfortunately, as Hoffer (2014) recounts, *Plessy's* lawyers missed an opportunity in representing their client and the *Comité des Citoyens*. The plaintiffs were not seeking equal treatment by race, but rather “equal treatment as individuals. Their pronounced defiance of racial categories was not just a political stance, but a reflection of their own unique identity. In short, they were seeking the abolition of race in America.” The 1896 *Plessy* ruling is thus significant as a missed opportunity. Powell (2021) expounds, “Far from inaugurating a new regime of Jim Crow, *Plessy* is better viewed as the impetus for backsliding on the commitments embodied in the Reconstruction amendments to the Constitution.”³⁷

In the decades that followed the *Plessy* decision, white and Black communities became more and more divided; where race instead of class became the criteria upon which political, legal, educational, social, economic, and residential spaces were further separated and segregated. It was a century in which racist public policies became more hardened and durable, leading to many of the disparities that have continued in the twenty-first century. The post-reconstruction era first brought a mass demographic shift from rural agricultural areas to industrializing cities and eventually a diaspora of Black residents across the country.³⁸ As a result of the Great Migration urban segregation rose drastically in both Northern and Southern cities. Over the course of about 50 years, Black residents became concentrated in city centers while white residents moved to the outer neighborhoods and suburbs.³⁹

³⁶Hoffer, Williamjames. (2014). “*Plessy v. Ferguson*: The Effects of Lawyering on a Challenge to Jim Crow.” *Journal of Supreme Court History*. 39:1. 1-21.

³⁷ Powell, John. (2021). “The Law and Significance of *Plessy*.” *The Russell Sage Foundation Journal of the Social Sciences* 7(1): 20–31. DOI: 10.7758/RSF.2021.7.1.02.

³⁸ Beale, C. L. (1971). “Rural-Urban Migration of Blacks: Past and Future.” *American Journal of Agricultural Economics*, 53(2), 302–307. DOI: 10.2307/1237447

³⁹ Logan, T., & Parman, J. (2017). “The National Rise in Residential Segregation.” *The Journal of Economic History*, 77(1), 127-170. doi:10.1017/S0022050717000079

Von Hoffman (2008), explains that this demographic shift put pressure on housing markets in the South and was met with political resistance and violence that lasted well into the Civil Rights Era:

“... the movement of African Americans – of any income level – into new areas of settlement instigated virulent reactions among whites, who used local institutions and political leaders or even violence to resist the influx of blacks into their neighborhoods. Until the civil rights movement of the 1960s tore off the veil of silence, most white urban leaders rarely spoke of racial conflict in public, preferring instead to pursue policies of racial containment by keeping African Americans in historically African-American neighborhoods, conserving or redeveloping blighted city neighborhoods for whites, and promoting suburban development for whites (Hirsch 1983, Bauman 1987, Sugrue 1996, Freund 2007).”⁴⁰

An example of this can be found in the race riots and massacres that occurred in North Carolina around the turn of the twentieth century. White and Black citizens attempted to unite politically in the populist “fusionist” movement in the 1890s to counter white supremacist political power.⁴¹ Racial and class tensions resulted in a political and social backlash including a race massacre and political coup in Wilmington, North Carolina in 1898 and a white supremacy political campaign statewide.^{42,43,44} Intentional racially-motivated political division thus pitted working class white and Black residents against each other in an attempt to break up the populist power of a united working class.

Within Southern cities, a racial sorting began to occur with white and Black neighborhoods progressively becoming more separated. As Hanchett (2020) explains, racial politics and racialized planning influenced the spatial evolution of cities like Charlotte, North Carolina. Hanchett notes that wealthy white supremacist political efforts divided working class white

⁴⁰ Alexander von Hoffman (2008) “The lost history of urban renewal,” *Journal of Urbanism: International Research on Placemaking and Urban Sustainability*, 1:3, 281-301, DOI: 10.1080/17549170802532013

⁴¹ Beeby, James. (2008). *Revolt of the Tar Heels: The North Carolina Populist Movement, 1890–1901*. Jackson: University Press of Mississippi.

⁴² Kirshenbaum, A.M. (1998). “The Vampire That Hovers Over North Carolina: Gender, White Supremacy, and the Wilmington Race Riot of 1898.” *Southern Cultures*. 4(3), 6-30. DOI: 10.1353/scu.1998.0060.

⁴³ LaFrance, Adrienne and Newkirk, Vann. (2017). “The Lost History of an American Coup D’État.” *The Atlantic*. <https://www.theatlantic.com/politics/archive/2017/08/wilmington-massacre/536457/>

⁴⁴ Semuels, Alana. (2017). “Segregation Had to Be Invented” *The Atlantic*. <https://www.theatlantic.com/business/archive/2017/02/segregation-invented/517158/>

residents from Blacks and “demonized African Americans, blaming them for all of society's ills. North Carolina wrote a new state constitution that sharply limited voting rights, not just for Black people, but also for low-wealth whites. More broadly, the political messages of white supremacy filtered into every aspect of southern life.”⁴⁵

Similar racialization of urban space was happening in other cities of the South as result of racial and political unrest. In Greensboro, North Carolina, “racial segregation caused whites to gravitate west and north of the city, and Blacks to relocate to the east and south.”⁴⁶ In Atlanta, Georgia following a 1906 race riot there was a “relocation of Black residents to neighborhoods in the West and South of Atlanta.”⁴⁷ Likewise in Montgomery, Alabama segregated neighborhoods evolved around the turn of the twentieth century as a reaction to community violence targeting Black residents: “Clusters of segregated communities around the city formalized and solidified behind the idea of a unified and insular system that would operate outside of white society. It was during the waning years of the nineteenth century that Montgomery’s African American neighborhoods developed their own identities and enabled their residents to survive the violence and racism now central to the city’s identity.”⁴⁸ In all of these cities of the post-Reconstruction South, racial sorting resulted enduring communities of color with separate commercial, educational, religious, and recreational spaces.

Racially Exclusive Zoning Ordinances & Racial Covenants

Zoning became another key policy tool for social and racial control of these Southern cities. The impact of early racial zoning has endured in many places.⁴⁹ In the early 1900s zoning restrictions

⁴⁵ Hanchett, Thomas. (2020). “Sorting out the new south city: race, class, and urban development in Charlotte, 1875–1975. Second Edition.” *University of North Carolina Press*. Chapel Hill.

⁴⁶ Briggs, Benjamin. (2020). “The Secrets of Nocho Park, Clinton Hills, and Benbow Park” *Preservation Greensboro*. <https://preservationgreensboro.org/the-secrets-of-nocho-park-clinton-hills-and-benbow-park/>

⁴⁷ Newberry, Brittany. (Nd). “Black Neighborhoods and the Creation of Black Atlanta” Atlanta University Center's Robert W. Woodruff Library. https://digitalexhibits.auctr.edu/exhibits/show/black_neighborhoods/overview

⁴⁸ DiBiase, Benjamin, Thomas, Sunshine, Gidusko, Kevin, Juergens, Helen, and Juergens, Julie. (2020). “Civil Rights Historic Survey, Planning, Research, Documentation, and Preservation Project, Montgomery, Alabama.” *PaleoWest Technical Report No. 20-218*. <https://www.montgomeryal.gov/home/showpublisheddocument/12087/637275085372970000>

⁴⁹ Shertzer, Allison & Walsh, Randall. (2019). “Racial Sorting and the Emergence of Segregation in American Cities,” *The Review of Economics and Statistics*, 101(3): 415-427. DOI: 10.1162/rest_a_00786

were utilized as a legal means of control for where Black residents could live or do business. Silver (1991) notes widespread use as “racial zoning practices transcended the South in the early 1900s... Atlanta, Georgia; Greenville, South Carolina; Ashville and Winston-Salem, North Carolina; Birmingham, Alabama; and Madisonville and Louisville, Kentucky also embraced the idea of racial zoning. Others, such as Charlotte, North Carolina; Charleston, South Carolina; and New Orleans and Meridian, Mississippi, discussed but did not immediately enact racial zoning ordinances prior to 1914.”⁵⁰ Between 1900 and 1917, 27 cities⁵¹ had passed zoning restrictions based on race and designated many neighborhoods as white only.⁵²

While using race as a factor in zoning was struck down by the Supreme Court in 1917 in *Buchanan v. Warley*, exclusionary zoning is still used today with the effect of creating areas of racial exclusion.⁵³ There is plenty of evidence as to how zoning continued to be used indirectly to exclude Black residents or devalue areas in which they lived even after the 1917 ruling. For example, Rouse et al. (2021) document cases where zoning commissions “would change an area’s zoning designation from residential to industrial if too many Black families moved in.”⁵⁴

While *Buchanan v. Warley* marked a shift from overt to covert segregationist practices at the municipal level, individual homeowners and neighborhood associations continued to use

⁵⁰ Silver, Christopher. (1991). “The racial origins of zoning: Southern cities from 1910–40.” *Planning Perspectives*. 6:2, 189–205, DOI: 10.1080/02665439108725726

⁵¹ Cities include: Abilene, Texas (1916); Anadarko, Oklahoma (1913); Anderson, South Carolina (1914); Ashland, Virginia (1913); Atlanta, Georgia (1913); Baltimore, Maryland (1910); Birmingham, Alabama (1913); Clifton Forge, Virginia (1917); Colwyn, Pennsylvania (1916); Dallas, Texas (1916); Danville, Virginia (1913); Greensboro, North Carolina (1914); Greenville, South Carolina (1912); Houston, Texas (—); Hyattsville, Maryland (1915); Louisville, Kentucky (1914); Lynchburg, Virginia — Madisonville, Kentucky (1913); Miami, Florida (1915); Mooresville, North Carolina (1912); Norfolk, Virginia (1913); Oklahoma City, Oklahoma (1916); Richmond, Virginia (1913); Roanoke, Virginia (1913); Spartanburg, South Carolina (1916); St. Louis, Missouri (1916); Winston-Salem, North Carolina (1912).

⁵² Troesken, Werner and Walsh, Randall. (2019). “Collective Action, White Flight, and the Origins of Racial Zoning Laws.” *The Journal of Law, Economics, and Organization*, 35 (2) pp. 289–318, DOI: 10.1093/jleo/ewz006

⁵³ Winkler, Elizabeth. (2017). “‘Snob zoning’ is racial housing segregation by another name.” *Washington Post*. <https://www.washingtonpost.com/news/wonk/wp/2017/09/25/snob-zoning-is-racial-housing-segregation-by-another-name/>

⁵⁴ Rouse, Cecilia, Bernstein, Jared, Knudsen, Helen and Zhang, Jeffery. (2021). “Exclusionary Zoning: Its Effect on Racial Discrimination in the Housing Market.” *The White House Blog*. <https://www.whitehouse.gov/cea/blog/2021/06/17/exclusionary-zoning-its-effect-on-racial-discrimination-in-the-housing-market/>

“restrictive covenants” as a means of excluding Black residents from white-only neighborhoods.⁵⁵ These covenants were a form of private contract, attached to the deed at the time of conveyance, and legally enforceable in court. While these covenants had been used since 1904, the support of the National Association of Real Estate Boards greatly increased their use across the country in the 1920s.⁵⁶ The U.S. Supreme Court upheld restrictive covenants in *Corrigan v. Buckley* (1926), legitimizing their use as a way to maintain segregated communities. Ware (2002) notes that their use accelerated rapidly thereafter as a result of the *Corrigan* decision.⁵⁷ In spite of this, the National Association for the Advancement of Colored People (NAACP) began a campaign in the 1930s to challenge racial covenants. This challenge finally resulted in the Supreme Court *Shelley v. Kraemer* (1948) ruling in which the Court deemed racial covenants unenforceable as it would constitute state action in violation of the Fourteenth Amendment.⁵⁸

With zoning by race and racial covenants legally struck down, there could have been a shift towards more inclusive neighborhoods. However, white planners and elected officials found other ways to restrict and exclude Black residents. Single-family zoning and restrictive building code requirements kept historically white neighborhoods out of economic reach.^{59,60,61} Rigsby 2016, explains that ‘class-based discrimination tends to have a disparate impact on [racial minorities], paralleling the racial discrimination of the past. In other words, the class-based

⁵⁵ Werner Troesken, Randall Walsh. (2019). “Collective Action, White Flight, and the Origins of Racial Zoning Laws.” *The Journal of Law, Economics, and Organization*. 35(2): 289–318, DOI: 10.1093/jleo/ewz006

⁵⁶ Jones-Correa, M. (2000). “The Origins and Diffusion of Racial Restrictive Covenants.” *Political Science Quarterly*, 115(4), 541-568. doi:10.2307/2657609

⁵⁷ Ware, L. (2002). “Race and urban space: Hypersegregated housing patterns and the failure of school desegregation.” *Widener Law Symposium Journal*, 9(1), 55-72.

⁵⁸ Ibid.

⁵⁹ Kahlenberg, Richard. (2020). “The Ugly History of Single-Family Zoning Resurfaces.” *The Century Foundation*. <https://tcf.org/content/commentary/ugly-history-single-family-zoning-resurfaces/?agreed=1>

⁶⁰ Michael Manville, Paavo Monkkonen & Michael Lens (2020) “It’s Time to End Single-Family Zoning.” *Journal of the American Planning Association*. 86:1, 106-112, DOI: 10.1080/01944363.2019.1651216

⁶¹ DeNinno, Amy. (2019). “The Role of Zoning Regulations in the Perpetuation of Racial Inequality and Poverty: A Case Study of Oakland, California” Lincoln Institute of Land Policy. https://www.lincolninstitute.edu/sites/default/files/amy_narrative_final.pdf

discrimination embodied in today's exclusionary zoning is, in its outcome, *de facto* racial discrimination."⁶²

Home Owners' Loan Corporation (HOLC)

Racial segregation in the early-to-mid-century was further exacerbated by federal policies that promoted racial preferences in housing markets. According to historian Louis Wood (2018). "at least 12 federal agencies implemented housing policies that either unapologetically endorsed residential segregation or acquiesced to local cultural norms of segregation."⁶³ These agencies attempted to bar Black residents from particular neighborhoods by limiting access to capital, steering home seekers to particular neighborhoods, and constraining housing choice.

In an attempt to address banking and housing market instability of the Great Depression, the Federal Home Loan Bank Act of 1932 created the Federal Home Loan Bank Board (FHLBB) to "standardize banking activities" and utilize savings deposits to fund mortgages on single-family homes.⁶⁴ As part of this new banking program, the Home Owners' Loan Corporation (HOLC) was created and made over a million home loans between 1933 and 1936.⁶⁵ The HOLC also was instrumental in the development of a national housing plan and the National Housing Act of 1934 which created the Federal Housing Administration (FHA).⁶⁶ Yet, the HOLC has become synonymous with segregation and government efforts to use 'scientific' risk and appraisal methods to deny mortgages and home owner insurance to Black residents and other people of color.

⁶² Rigsby, Elliott (2016). "Understanding Exclusionary Zoning and Its Impact on Concentrated Poverty." *The Century Foundation*. <https://tcf.org/content/facts/understanding-exclusionary-zoning-impact-concentrated-poverty/?agreed=1>

⁶³ Woods, Louis. (2018). "The inevitable products of racial segregation: multigenerational consequences of exclusionary housing policies on African Americans, 1910–1960." *The American Journal of Economics and Sociology*, 77(3-4), 967–1012. DOI: 10.1111/ajes.12229

⁶⁴ Crossney, Kristen B. & Bartelt, David W. (2005). "The legacy of the Home Owners' Loan Corporation." *Housing Policy Debate*. 16:3-4, 547-574, DOI: 10.1080/10511482.2005.9521555

⁶⁵ Hillier, A. E. (2005). "Residential security maps and neighborhood appraisals: the Home Owners' Loan Corporation and the case of Philadelphia." *Social Science History*, 29(2), 207–233. <http://www.jstor.org/stable/40267873>.

⁶⁶ Franklin D. Roosevelt Library & Museum.(2012). "75th Anniversary of the Wagner-Steagall Housing Act of 1937." <https://www.fdrlibrary.org/housing>

Sewell (2010) explains that "the evaluation of racially-mixed and predominately-Black communities as unsafe investments for banks" was part of the process of the HOLC.⁶⁷ In particular the HOLC engaged in an endeavor to document real estate conditions across the country, known as the *City Survey Program*, eventually producing maps for 239 cities which indicated the desirability of neighborhoods and risk for lending in these agencies.⁶⁸ The maps explicitly used race as a factor for scoring and reinforced neighborhood racial segregation.⁶⁹ Between 1935 and 1940 more than 5 million appraisals were conducted by the HOLC. The maps and the appraisal process were intended to help stabilize property values and graded neighborhoods on a scale of A to D. These rankings were also color-coded with Grade A neighborhoods appearing as green, Grade B as blue, Grade C as yellow, and Grade D as red - hence the designation as 'redlined' neighborhoods. According to the Appraisal Manual, as cited by Aaronson et al. (2020),⁷⁰ the description of the gradation was as follows:

- Grade A = "homogeneous," in demand during "good times or bad."
- Grade B = "like a 1935 automobile-still good, but not what the people are buying today who can afford a new one"
- Grade C = becoming obsolete, "expiring restrictions or lack of them" and "infiltration of a lower grade population."
- Grade D = "those neighborhoods in which the things that are now taking place in the C neighborhoods, have already happened."

The effects of these maps have been debated. Aaronson et al. (2020) explain that some who study HOLC maps have found that they "simply reflected and codified pre-existing differences in neighborhoods."⁷¹ In fact, the City Survey Program elicited assistance from "5,000 private real estate agents and bankers were involved in developing the maps."⁷² Others have studied the

⁶⁷ Sewell, Abigail A. (2010). "A Difference Menu: Racial Residential Segregation and the Persistence of Racial Inequality." Pp. 287-296 in Rashawn Ray (ed). *Race and Ethnic Relations in the 21st Century: History, Theory, Institutions, and Policy*. San Diego, CA: University Readers.

⁶⁸ Ibid.

⁶⁹ Crossney & Bartelt, 2005.

⁷⁰ Aaronson, Daniel, Daniel Hartley, and Bhashkar Mazumder. (2020). "The Effects of the 1930s HOLC 'Redlining' Maps." *Federal Reserve Bank of Chicago: Working Paper*. <https://www.chicagofed.org/-/media/publications/working-papers/2017/wp2017-12-pdf.pdf>

⁷¹ Ibid.

⁷² Krimmel, Jacob. (2019). "Persistence of Prejudice: Estimating the Long Term Effects of Redlining." *Wharton School*. Retrieved from osf.io/uxeaz

mortgages from HOLC and concluded that there was “little evidence of racial bias in the distribution of its own mortgages and that the HOLC’s likely impact on the lending industry and on other federal regulatory agencies was necessarily limited.”⁷³ There is new evidence as well that the Federal Housing Administration (FHA) engaged in creating redlining maps well before those of the HOLC and “from its inception in the 1930s, did not insure mortgages in low income urban neighborhoods where the vast majority of urban Black Americans lived. The agency evaluated neighborhoods using block-level information collected by New Deal relief programs and the Census in many cities.”⁷⁴

Whether the FHA or the HOLC originated redlining, the impact of restricting capital to communities of color has been documented. Aaronson et al. (2020) painstakingly study the trajectory of redlined neighborhoods in 149 of the HOLC maps and “find strong evidence, both in our border design experiments and city discontinuity design, that the HOLC maps affected the rise and eventual decline of urban racial segregation during the post-WWII period.”⁷⁵ Areas that were designated in the 1930s as Grade D, had the lowest homeownership rates, low house values, and highest vacancy rates subsequently. The researchers note this indicates “significant and persistent housing disinvestment in the wake of restricted credit access. These maps also affected the degree of racial segregation, as measured by the fraction of African American residents on each side of a neighborhood boundary. Areas graded “D” (most risky) became more heavily African American than nearby C-graded areas over the 20th century. This gap rises steadily from 1930 until about 1970 or 1980 before declining thereafter.”⁷⁶ Krimmel (2019) likewise finds that “90 percent of African Americans in 1940 lived in a census tract marked for credit redlining.” His analysis of 6,794 census tracts from 51 redlined cities showed that HOLC redlining impacted the amount of housing supply, new housing development, racial composition of neighborhoods, and the population density of Grade D neighborhoods.

⁷³ Crossney & Bartelt, 2005.

⁷⁴ Fishback, Price, Rose, Jonathan, Snowden, Kenneth, & Storrs, Thomas. (2021). "New Evidence on Redlining by Federal Housing Programs in the 1930s." *National Bureau of Economic Research Working Paper 29244*. DOI 10.3386/w29244

⁷⁵ Aaronson et al., 2020.

⁷⁶ Ibid.

Similarly, in their report on the lasting impacts of HOLC, Mitchell and Franco (2018) found that areas identified as "high risk" in the 1930s continue to suffer persistent economic inequality, persistent residential segregation, and that "cities in the South showed the least change in the HOLC-evaluated "hazardous" neighborhoods that today have lower incomes and higher populations of majority-minority residents."⁷⁷ The impact is seen broadly in the literature from Atlanta to Austin. For example, Tretter (2012) notes, "the HOLC map may have driven out financial opportunities for non-white peoples in these areas, encouraged spatial segregation, and even undermined the capacity of East Austin to maintain the quality of its housing stock."⁷⁸

Veterans Administration Mortgage Exclusion

The Home Owners' Loan Corporation maps and resulting policies of banks to avoid investment in Black neighborhoods was not the only way in which Black residents were cut out of borrowing capital for housing. The Veteran's Administration also adopted mortgage policies based on those same Federal Housing Administration requirement (FHA) which included underwriting policies that "defined the presence of African Americans as an undesirable occurrence."⁷⁹

Passed in 1944, the Servicemen's Readjustment Act (aka the GI Bill of Rights) provided programs for servicemen recently returned from World War II including: "job placements matching military skills with civilian labor markets; one year of unemployment compensation; guaranteed home, farm, or business loans; and up to four years of paid tuition for a veteran's higher educational or vocational training."⁸⁰ According to U.S. Department of Defense, eight million World War II veterans received higher education or training and 4.3 million home loans worth \$33 billion were

⁷⁷ Mitchell, Bruce and Franco, Juan. (2018). "Home Owners' Loan Corporation "redlining" maps: The persistent structure of segregation and economic inequality." *National Community Reinvestment Coalition*. Washington, D.C. <http://arks.princeton.edu/ark:/88435/dsp01dj52w776n>

⁷⁸ Tretter, Eliot. (2012). "Austin Restricted: Progressivism, Zoning, Private Racial Covenants, and the Making of a Segregated City." *Institute for Urban Policy Research and Analysis*. <https://repositories.lib.utexas.edu/handle/2152/21232>

⁷⁹ Woods, Louis. (2013). "Almost "No Negro Veteran ... Could Get A Loan": African Americans, The Gi Bill, And The NAACP Campaign Against Residential Segregation, 1917–1960." *The Journal of African American History*, 98(3), 392–417. DOI: 10.5323/jafriamerhist.98.3.0392

⁸⁰ Ibid.

originated under this program.⁸¹ The long-term impact was a massive shift in wealth accumulation and the increase in the proportion of households in the middle class.

This windfall was not equitably distributed. Only one-fifth of Black veterans eligible to attend college under the GI Bill were able to do so.⁸² Wilson (2008) explains that Historically Black Universities and Colleges (HBUCs) were under resourced and unable to absorb all of the Black veterans who wanted to attend and due to “impossible admission standards at predominately White institutions, many Blacks were forced into vocational training programs or trade schools.”⁸³

White veterans, on the other hand, were quickly taking advantage of the GI Bill’s guaranteed low-interest mortgages and other loans, while white-run financial institutions refused mortgages and loans to Black applicants. The GI Bill did not exclude Black soldiers seeking benefits by law, nonetheless 1.2 million Black veterans were effectively shut out of mortgage benefits as less than 30,000 Black veterans (about 2.5 percent) received Federally insured VA mortgage loans.⁸⁴ Woods (2013) documents that the VA followed policy established by the FHA to make sure “the loans [were] made to people with steady jobs or income and [were] on soundly built homes in good neighborhoods.”⁸⁵ The definition of ‘good neighborhoods’ in this case clearly meant white communities. Habitat for Humanity (2020) documents the lasting impact in a policy brief on racial disparities in housing noting, “in the decades that followed, Black families gained none of the equity appreciation that white homeowners would gain through access to new communities and these on-ramps to affordable homeownership.”⁸⁶ This issue caught the attention of the NAACP almost immediately and they established a “Veterans Affairs Department” fighting the exclusion

⁸¹ U.S. Department of Defense. (2019). “75 Years of the GI Bill: How Transformative It’s Been.” <https://www.defense.gov/News/Feature-Stories/story/Article/1727086/75-years-of-the-gi-bill-how-transformative-its-been/>

⁸² Woods, 2013.

⁸³ Wilson M. (2008) “The Forgotten GI: The Servicemen’s Readjustment Act and Black Colleges, 1944–54.” In: Gasman M., Tudico C.L. (eds) *Historically Black Colleges and Universities*. Palgrave Macmillan, New York. DOI: 10.1057/9780230617261_7

⁸⁴ Woods, 2013.

⁸⁵ Ibid.

⁸⁶ Habitat for Humanity International. (2020). “The role of housing policy in causing our nation’s racial disparities - and the role it must play in solving them.” <https://www.vhcb.org/sites/default/files/pdfs/articles/habitat-for-humanity-paper-housing-policy.pdf>

from benefits.⁸⁷ Yet, it was many decades before the legal battle resulted in changes to the discriminatory Federal policies.

It is estimated that if Black veterans had not been excluded, there would have been nearly 500,000 additional Black homeowners in the post WWII period. As Woods (2012) notes, “this exponential increase in African American homeownership rates would have allowed for intergenerational wealth acquisition in the form of the homeowners’ tax benefits, while generating home equity that could be passed on to the next generation or used to pay for their children’s college education.”⁸⁸

Concentrating Poverty: Public Housing

On the heels of the establishment of the HOLC and the FHA, which were meant to stabilize the housing market and increase single family home ownership, was the *Wagner-Steagall Housing Act of 1937* which would attempt to provide public or social housing by creating the United States Housing Authority (USHA) and providing “\$500 million in loans for low-cost housing projects across the country.”⁸⁹ Local Housing Authorities (LHAs) were established to choose locations, finance 10 percent of the costs of construction, oversee construction, and manage housing created through rents.⁹⁰

Initially, public housing was intended for the white working class who had been displaced by the Great Depression.⁹¹ Richard Rothstein, author of the 2017 book *The Color of Law: A Forgotten History of How Our Government Segregated America*, explains in an appearance on NPR’s *Fresh Air*:

“Public housing began in this country for civilians during the New Deal and it was an attempt to address a housing shortage; it wasn’t a welfare program for poor people. During the Depression, no housing construction was going on. Middle-

⁸⁷ Woods, 2013.

⁸⁸ Ibid.

⁸⁹ Franklin D. Roosevelt Library & Museum, 2012.

⁹⁰ Hunt, D. (2018). “Public Housing in Urban America.” *Oxford Research Encyclopedia of American History*. DOI: 10.1093/acrefore/9780199329175.013.61

⁹¹ Stoloff, Jennifer. (2004). “A Brief History of Public Housing.” *Annual meeting of the American Sociological Association*, San Francisco, CA

class families, working-class families were losing their homes during the Depression when they became unemployed and so there were many unemployed middle-class, working-class white families and this was the constituency that the federal government was most interested in. And so the federal government began a program of building public housing for whites only in cities across the country. The liberal instinct of some Roosevelt administration officials led them to build some projects for African-Americans as well, but they were always separate projects; they were not integrated....”⁹²

These early programs often required that tenants earned income, paid rent, and there were strict limits on household composition. A little over a decade later, the *Housing Act of 1949* brought 135,000 additional subsidized housing programs for low-income people^{93,94} and located public housing projects in predominantly poor communities, increasing the concentration of poverty particularly in Black neighborhoods.⁹⁵ White families moved out of public housing and into home ownership through access to Federal Housing Administration (FHA) and Veterans Administration (VA) loans. Rothstein (2012) explains in an earlier paper, “as whites fled cities, public housing units were filled with lower-income African Americans.”⁹⁶ Hunt, notes that cities in the South welcomed public housing:

“In the American South, small cities and even towns embraced public housing as long as racial integration could be avoided. Local housing authorities (LHAs) sprang up across the South, and by 1958 Georgia (118 LHAs), Texas (111) and Alabama (84) led the nation in participation. As with other New Deal programs like the Tennessee Valley Authority, southern states eagerly sought federal dollars, and many cities feared slums more than socialized housing. Southern communities often constructed separate but nearly equal projects, one for whites and one for blacks, building Plessy v Ferguson onto the landscape.”⁹⁷

The segregated nature of public housing and their location in primarily poor and Black communities reinforced other government efforts to undercut the value of housing Black

⁹² Fresh Air (2017). "A 'Forgotten History' of How the U.S. Government Segregated America." *National Public Radio*. <https://www.npr.org/2017/05/03/526655831/a-forgotten-history-of-how-the-u-s-government-segregated-america>

⁹³ Stoloff, 2004.

⁹⁴ Hunt, 2018.

⁹⁵ Curley, 2005.

⁹⁶ Rothstein, Richard. (2012). "Race and public housing: Revisiting the federal role." *Economic Policy Institute*. <https://www.epi.org/publication/race-public-housing-revisiting-federal-role/>

⁹⁷ Hunt, 2018.

neighborhoods and served to further make them undesirable.⁹⁸ Massey and Kanaiaupuni (1993) delve into the issues of concentrated poverty in majority-black neighborhoods and theorize that:

*"Since low-income housing projects use poverty as a criterion for entry (Hays, 1985), they build concentrated poverty structurally into any neighborhood that contains them; since historical studies indicate that subsidized housing projects were systematically targeted to black neighborhoods by local authorities (Hirsch, 1983; Goldstein and Yancey, 1986; Bauman, 1987), blacks suffered more than any other group from this federally subsidized, publicly promoted form of poverty concentration."*⁹⁹

The concentration effect of poverty and race was noted by the U.S. Department of Housing and Economic Development and efforts were made to disperse low-income communities throughout municipalities. In 1974, Congress authorized the "Section 8" Housing Choice Voucher Program to utilize public funding to offset rents in higher opportunity areas.¹⁰⁰ However, the fair market rent cut-off point and the limited numbers of landlords who accept vouchers have resulted most Section 8 units being concentrated in poor neighborhoods of color with little opportunity of actual geographic mobility or access to high opportunity areas.^{101,102} The number of vouchers has been relatively flat as well causing limited availability for new applicants and long waitlists in most cities. The Center on Budget and Policy Priorities recently release a report noting, "significantly expanding the federally funded voucher program, which helps households with low incomes rent a modest unit of their choice in the private market, would help more people access rental assistance when they first need it instead of facing years of hardship."¹⁰³ Important, the report authors note that in addition to expanding the number of vouchers, significant funding is

⁹⁸ Carter, W. H., Schill, M. H., & Wachter, S. M. (1998). "Polarisation, Public Housing and Racial Minorities in US Cities." *Urban Studies*, 35(10), 1889–1911. <http://www.jstor.org/stable/43084119>

⁹⁹ Massey, D. S., & Kanaiaupuni, S. M. (1993). "Public housing and the concentration of poverty." *Social Science Quarterly*, 74(1), 109–109. <https://www.jstor.org/stable/42863165>

¹⁰⁰ Couch, Linda. (2015). "Housing Choice Vouchers" National Low Income Housing Coalition. http://nlihc.org/sites/default/files/Sec4.12_Housing-Choice-Vouchers_2015.pdf

¹⁰¹ Semuels, Alana. (2015). "How Housing Policy Is Failing America's Poor" *The Atlantic*. <https://www.theatlantic.com/business/archive/2015/06/section-8-is-failing/396650/>

¹⁰² Kurwa, R. (2020). "Opposing and Policing Racial Integration: Evidence from the Housing Choice Voucher Program." *Du Bois Review: Social Science Research on Race*. 17(2), 363–387. DOI: 10.1017/S1742058X20000211

¹⁰³ Sonya Acosta, Sonya and Gartland, Erik. (2021). "Families Wait Years for Housing Vouchers Due to Inadequate Funding Expanding Program Would Reduce Hardship, Improve Equity." Center on Budget and Policy Priorities. <https://www.cbpp.org/sites/default/files/7-22-21hou.pdf>

needed to entice landlords in high opportunity areas to rent to low-income minority voucher holders.

Urban Renewal & the Loss of Black Housing

Concurrent with the expansion of homeownership resources for white residents, denial of capital to Black communities, and the concentration of race and poverty in Black neighborhoods, was the intentional wholesale destruction of Black homes. Projects designed to remove aging and substandard housing, authorized under the Housing Acts of 1949 (aka urban redevelopment) and 1954 (aka urban renewal), were intended to clear slums, improve neighborhoods, and provide cheap land to private developers.¹⁰⁴ Von Hoffman (2008) explains, “the policy of slum clearance, along with authorizations for public housing intended to replace the demolished homes, was established in the landmark Housing Act of 1949 as “urban redevelopment.” Five years later the Housing Act of 1954 instituted the policy of “urban renewal,”... urban renewal stressed not clearance but enforcement of building codes and rehabilitation of substandard buildings.”¹⁰⁵ Too few units of public housing were built to replace those that were destroyed.¹⁰⁶ Talen (2014) notes, the “demolition of Black neighborhoods and replacement with high-density housing in other Black neighborhoods was one strategy of racial containment... Whites used urban renewal to further extend what W.E.B. Du Bois had labeled “the color line,” a long-standing and deeply destructive phenomenon of American society.”¹⁰⁷ Ware (2021) further explains that it was not a color-blind process of urban improvement but that there was intentionality in the collusion between government, banks, municipal institutions, and private developers to perpetuate segregation and intentionally demolish Black neighborhoods:

¹⁰⁴ Talen, E. (2014). “Housing Demolition during Urban Renewal.” *City & Community*, 13(3), 233–253. DOI: 10.1111/cico.12070

¹⁰⁵ Alexander von Hoffman (2008) “The lost history of urban renewal.” *Journal of Urbanism: International Research on Placemaking and Urban Sustainability*, 1:3, 281-301, DOI: 10.1080/17549170802532013

¹⁰⁶ Ware, Leland. (2021). “Plessy’s Legacy: The Government’s Role in the Development and Perpetuation of Segregated Neighborhoods.” *Journal of the Social Sciences*. Russell Sage Foundation. 7(1): 92–109. DOI: 10.7758/RSF.2021.7.1.06.

¹⁰⁷ Talen, E. (2014). “Housing Demolition during Urban Renewal.” *City & Community*, 13(3), 233–253. DOI: 10.1111/cico.12070

*"Downtown elites, business owners, universities, elected officials, and other groups wanted large areas to be redeveloped for high-end commercial and residential uses surrounded by parks, efficient transportation systems, and attractive amenities. Proposals were made that included enacting state laws empowering municipalities to redevelop declining and dilapidated areas adjacent to central business districts. The transition could be accomplished by demolition of the existing structures followed by large-scale rebuilding. Sizable tracts of land had to be assembled within a reasonable time at an affordable price. The redevelopment proposals included public-private coordination of urban land use, long-term federal loans to cities at low interest rates, generous tax subsidies, and write-offs for local redevelopers. This approach became the core of urban revitalization programs throughout the nation. It tended to enhance residential segregation."*¹⁰⁸

Urban renewal included the demolishing of Black owned business, churches, and residential neighborhoods in order to develop new parks and green spaces, expand hospitals and universities, and extend the nation's growing highway system. For example, Kahler and Harison (2020) examined the historical record of the University of South Carolina and its role in urban renewal and the eventual destruction of the historically black Wheeler Hill neighborhood in Columbia, South Carolina. They discovered that the university "facilitated a slow process of neighborhood destabilization that unraveled the threads holding the historically African American neighborhood together before reimagining and reconstructing Wheeler Hill as a space of whiteness suitable for incorporation into the university community."¹⁰⁹ Similar processes played out across the country with local institutions displacing Black neighborhoods in order to expand. Urban Renewal was also linked to poor physical and mental health outcomes during that time:

"...Urban renewal caused a great deal of stress, which has been implicated, at least anecdotally, in deaths among the elderly and aggravation of some kinds of existing illness. The process was also traumatic for some, leading to trauma-related mental disorders, such as prolonged grief, which are the best-documented of the negative health outcomes.¹⁴ Second, urban renewal can be an indirect cause of illness. Many people displaced by urban renewal were forced to live in substandard housing or in concentrated areas of poverty. Therefore, they were

¹⁰⁸ Ware, 2021.

¹⁰⁹ Kahler, Sophie & Harrison, Conor. (2020). "'Wipe out the entire slum area': university-led urban renewal in Columbia, South Carolina, 1950–1985." *Journal of Historical Geography*. 67: 61-70, DOI: 10.1016/j.jhg.2019.10.008.

*exposed to conditions associated with higher rates of illness. Third, urban renewal also acts as a “fundamental cause” of disease in the sense proposed in 1994 by Link and Phelan. Fundamental causes of disease are those factors in the environment that influence the distribution of and access to resources. Urban renewal forced a small number of people to expend economic, social, and political capital on resettlement, thus placing them at a disadvantage relative to the rest of society. Put another way, the resources that were “spent” on resettlement could not be spent to buy advantages, such as the creation of new enterprises or the acquisition of education, choices that those who had not been displaced were free to make.*¹¹⁰

In Greensboro, North Carolina, like many other cities in the South, the process of urban renewal and the expansion of the highways destroyed “productive commercial and institutional property of deep historical significance.”¹¹¹ According to Ware (2020), the “Federal-Aid Highway Act of 1956 authorized the construction of a forty-one-thousand-mile network of interstate highways and allocated \$26 billion to pay for them.” Local planners used the highway systems to separate and isolate white and Black neighborhoods.¹¹² “Many routes cut through the hearts of low-income and minority communities, often in conjunction with urban renewal programs that purported to remove urban blight.”¹¹³ The result was a loss of thousands of Black owned businesses, churches, and other institutions which further drained social and economic capital from these neighborhoods.

Urban renewal lasted well into the 1960s with more than 2,100 urban renewal projects and the loss of more than 425,000 housing units.¹¹⁴ The majority of those displaced (80 percent) were Black.¹¹⁵ The impact was on individuals, institutions, and the social fabric of Black communities

¹¹⁰ Fullilove, 2001.

¹¹¹ Briggs, 2020.

¹¹² Badger, Emily & Cameron, Darla. (2015). “How railroads, highways and other man-made lines racially divide America’s cities.” *Washington Post*. <https://www.washingtonpost.com/news/wonk/wp/2015/07/16/how-railroads-highways-and-other-man-made-lines-racially-divide-americas-cities/>

¹¹³ Foxx, Anthony. (2018). “More Than Engineering: Infrastructure Shapes Places.” *Urban Institute*. <https://www.urban.org/infrastructure/more-engineering-infrastructure-shapes-places>

¹¹⁴ Talen, E. (2014). “Housing Demolition during Urban Renewal.” *City & Community*, 13(3), 233–253. DOI: 10.1111/cico.12070

¹¹⁵ Ware, 2021.

was significant. In researching the history of urban renewal in Roanoke, Virginia, Fullilove (2001) found:

“...there were enormous financial costs for the displaced people. Those who were homeowners got very little for their property, rarely enough to pay for the more expensive homes that were the only housing available for them to buy. People who had paid off their homes and had made substantial investments in renovations incurred new debt as a result of the displacement, often requiring many years of additional payments. People who were renters moved into public housing, which was a social situation inferior to the one they had left. Whereas in the old community poor people had access to the well-to-do, who lived in the same neighborhoods, only the poor moved to the projects. Thus, a substantial source of financial, social, and moral support was removed. Businesses had great difficulty relocating, and many closed. Churches also fared badly in the transition.... Urban renewal also left lingering hostility and suspicion toward the white establishment.”¹¹⁶

The promise of urban renewal to municipalities was the removal of blight, reduction in crime, improvement in transit, increased quality of housing, more greenspaces and recreation, and an increase in the tax base. The results for the Black community were further concentration of poverty and social exclusion, gentrification and displacement of long-term residents, loss of wealth and homeownership, and loss of long-standing religious and economic institutions in the Black community.^{117 , 118 , 119} Urban renewal could have brought redevelopment without displacement and accomplished most of the goals of renewal if it hadn't been infused with racism from the beginning and had included the Black residents in the planning process.¹²⁰

¹¹⁶ Fullilove, 2001

¹¹⁷ Roshanak Mehdipanah, Giulia Marra, Giulia Melis, Elena Gelormino. (2018). “Urban renewal, gentrification and health equity: a realist perspective.” *European Journal of Public Health*. 28 (2): 243–248, DOI: 10.1093/eurpub/ckx202

¹¹⁸ Eaton, A. (1995). “Impact of urban renewal or land development initiatives on African American neighborhoods in Dade County Florida.” *Howard Scroll: The Social Justice Law Review*, 3(1), 49-80.

¹¹⁹ Ware, 2021.

¹²⁰ Green, Jared. (2017). “Is Urban Revitalization Without Gentrification Possible?” *Sustainable Cities Collective* <https://www.smartcitiesdive.com/ex/sustainablecitiescollective/urban-revitalization-without-gentrification-possible/614391/>

The Fair Housing Act of 1968

Residential segregation, housing, and the impact of racist policies to disenfranchise Black residents was at the heart of the Civil Rights movement. In 1967, President Johnson set up the *National Advisory Commission on Civil Disorders*, with Governor Kerner of Illinois at its head, to address urban rioting that had been occurring across the country in the midst of the Civil Rights movement. The Kerner Commission, as it was known, made its investigation and returned with the following conclusion: “Our nation is moving toward two societies, one black, one white - separate and unequal”¹²¹ The report identified the chief underlying cause as residential segregation. It also recommended a remedy: comprehensive, enforceable fair housing. Johnson had been pushing for such legislation since 1966, but Republicans in the Senate had been chronically resistant. It was not until Dr. Martin Luther King, Jr was assassinated that Johnson was able to wrangle a behind-the-scenes compromise with moderate Republicans that allowed the Fair Housing Act to pass, albeit significantly watered down.^{122,123} The new law banned racial discrimination in the housing market, whether rental or sales, but its enforcement mechanisms were idiosyncratic and lacking in force.^{124,125,126,127}

There had been previous legal efforts to fight racial residential segregation and discrimination, resulting in some limited government action addressing various facets of housing discrimination. The aforementioned Supreme Court rulings banned municipal racial zoning in 1917 and rendered

¹²¹ National Advisory Commission on Civil Disorders. (1968). “Report of the National Advisory Commission on Civil Disorders.” *National Institute of Justice*.

https://belonging.berkeley.edu/sites/default/files/kerner_commission_full_report.pdf

¹²² Mathias, Charles & Morris, Marion. (1999). “Fair Housing Legislation: Not an Easy Row to Hoe.” *Cityscape: A Journal of Policy Development and Research*. U.S. Department of Housing and Urban Development <https://www.huduser.gov/portal/Periodicals/CITYSCPE/VOL4NUM3/mathias.pdf>

¹²³ Kotz, Nick. (2006). *Judgment Days: Lyndon Baines Johnson, Martin Luther King Jr., and the Laws that Changed America*. New York: New Mariner Books

¹²⁴ Massey, Douglas S. and Nancy A. Denton. (1993). *American Apartheid: Segregation and the Making of the Underclass*. Cambridge, MA: Harvard University Press

¹²⁵ Schill, Michael H., and Samantha Friedman. (1999). “The Fair Housing Amendments of 1988: The First Decade.” *Cityscape: A Journal of Policy Development and Research* 4(3): 57-78. <https://www.jstor.org/stable/20868475>

¹²⁶ Goering, John. (2007). “Housing, Justice, and Government.” Pp.1-18 in *Fragile Rights within Cities: Government, Housing, and Fairness*, John Goering, ed. Lanham, MD: Rowman and Littlefield.

¹²⁷ Turner, Margery Austin, Todd M. Richardson, and Stephen Ross. (2007). “Housing Discrimination in Metropolitan America: Unequal Treatment of African Americans, Hispanics, Asians, and Native Americans.” Pp.39-60 in *Fragile Rights within Cities*, Goering, John, ed. Lanham, MD: Rowman and Littlefield.

homeowners' restrictive covenants unenforceable in 1948.^{128, 129, 130, 131} In 1962, President Kennedy issued an executive order banning discrimination in new federally-funded housing.¹³² Despite these efforts, in 1968 it was still standard practice for realtors, landlords, and rental agents to discriminate with impunity against non-whites in a wide variety of ways. Real estate professionals regularly advertised properties according to race, directed people to a particular area because of race, misrepresented availability of units to minority clients, screened applicants differently according to race, charged minorities higher rents and fees, and often flat-out refused to do business with anyone but whites.^{133, 134} The Fair Housing provisions of the Civil Rights Act of 1968 put an end to the legality of such practices, but because the law was the result of so much contention and compromise in Congress, it lacked adequate enforcement provisions and had the effect of simply making ongoing discrimination harder to detect.^{135, 136, 137, 138} The Fair Housing Amendments of 1988 corrected the 1968 legislation's major flaws by strengthening enforcement mechanisms and broadening the scope of the original law.^{139, 140}

The Federal Fair Housing Act was passed just days after the assassination of Dr. Martin Luther King, Jr. in 1968. Today this act, and its amendments, are supposed to protect renters and home

¹²⁸ Massey & Denton, 1993.

¹²⁹ Rabin, Yale. (1997). "The Persistence of Racial Isolation: The Role of Government Action and Inaction." Pp.93-108 in *Urban Planning and the African-American Community: In the Shadows*, June Manning Thomas and Marsha Ritzdorf, eds. Thousand Oaks, California: Sage Publications.

¹³⁰ Farley, Reynolds, & Frey, William H. (1994). "Changes in the Segregation of Whites from Blacks during the 1980s: Small Steps toward a More Integrated Society." *American Sociological Review*, 59:23-45. DOI: 10.2307/2096131

¹³¹ Katz, Bruce, and Margery Austin Turner. (2006). "Rethinking U.S. Rental Housing". Paper presented at the *Revisiting Rental Housing: A National Policy Summit*, Cambridge, Massachusetts. <https://community-wealth.org/sites/clone.community-wealth.org/files/downloads/paper-katz-turner.pdf>

¹³² Branch, Taylor. (1988). *Parting the Waters: America in the King Years 1954-63*. New York: Simon and Schuster, Inc.

¹³³ Farley & Frey, 1994.

¹³⁴ Fischer, Mary J., and Douglas S. Massey. 2004. "The Ecology of Racial Discrimination." *City and Community* 3(3): 221-43.

¹³⁵ Mathias & Morris, 1999.

¹³⁶ Schill & Friedman, 1999.

¹³⁷ Kotz, Nick. 2006. *Judgment Days: Lyndon Baines Johnson, Martin Luther King Jr., and the Laws that Changed America*. New York: New Mariner Books.

¹³⁸ Yinger, John. 1995. *Closed Doors, Opportunities Lost: The Continuing Cost of Housing Discrimination*. New York: Russell Sage Foundation

¹³⁹ Massey & Denton, 1993.

¹⁴⁰ Schill & Friedman, 1999.

buyers from unequal treatment on the basis of race, color, religion, sex, national origin, familial status, and handicap. With very few exceptions, all housing units are covered under Federal law. There are some exemptions for owner-occupied units where the owner is renting out one unit only. There are also some exemptions for boarding house-style units where the kitchen and bathrooms are shared. The law applies to all transactions and dealings with housing providers, mortgage brokers, homeowner's insurance agents, and anyone else engaged in the sale or rental of housing. Discrimination is illegal in all housing-related activities, whether it occurs during the searching stages, when the tenant is currently in the unit, or when the tenant is leaving or has left the unit. Under Federal Law, there were four protected categories: Race/Color; Religion; National Origin; and Sex.¹⁴¹

Title VIII of the Civil Rights Act of 1968 and its subsequent amendments, which added disability and familial status, were designed to protect renters and home buyers from unequal treatment, yet testing has revealed continuing patterns of housing discrimination against protected groups.^{142,143} When these groups find their residential mobility blocked, it creates a barrier to spatial assimilation – a key component to socioeconomic and occupational mobility. The Fair Housing Act declares, "It is the policy of the United States to provide, within Constitutional limitations, for fair housing throughout the United States."¹⁴⁴ In addition the law directs all executive departments and to administer their programs and activities related to housing and urban development in a manner that affirmatively furthers the purposes of the Act.¹⁴⁵

¹⁴¹ U.S. Department of Housing and Urban Development. (n.d.). *"Housing Discrimination Under the Fair Housing Act"* https://www.hud.gov/program_offices/fair_housing_equal_opp/fair_housing_act_overview

¹⁴² Sills, S. 2009. "Monitoring Compliance with Federal Fair Housing Laws: Paired Testing of Rental Housing in Greensboro Report" Report prepared for *FaithAction International House and the Greensboro Housing Coalition*.

¹⁴³ Aranda, Claudia. (2019). "Fighting Housing Discrimination in 2019." *Urban Wire Housing and Housing Finance*. <https://www.urban.org/urban-wire/fighting-housing-discrimination-2019>

¹⁴⁴ 42 USC Ch. 45: FAIR HOUSING From Title 42—THE PUBLIC HEALTH AND WELFARE <https://uscode.house.gov/view.xhtml?path=/prelim@title42/chapter45&edition=prelim>

¹⁴⁵ U.S. Department of Housing and Urban Development. (2021). "Affirmatively Furthering Fair Housing (AFFH)" https://www.hud.gov/program_offices/fair_housing_equal_opp/affh

The Legacy of Segregation

In a report for the Economic Policy Institute, Rothstein (2013) succinctly summarizes: "neighborhoods in major metropolitan areas are segregated because of a century-long pattern of racially motivated and racially explicit federal, state, and local policies of banking regulation, mortgage guarantees, public housing, law enforcement, planning and zoning, highway and school construction, and urban renewal."¹⁴⁶ The legacy of racist housing policies and intentional efforts to undermine Black communities has had an enduring impact on cities in the South. The exclusionary practices of the twentieth century directly resulted in the continued concentration of poverty and race, the disinvestment in amenities and resources for historically Black neighborhoods, the limitation of educational and occupational opportunities, restricted access to banking and credit, prohibited homeownership and intergenerational wealth accumulation, and created social vulnerabilities that result in increased risk for chronic and communicable diseases and lowered life expectancy. Researchers at the Brookings Institution (2020) conclude the same, noting the role of each of the aforementioned methods of creating and maintaining segregation. They state, "discriminatory policies throughout the 20th century including the Jim Crow Era's "Black Codes" strictly limiting opportunity in many southern states, the GI bill, the New Deal's Fair Labor Standards Act's exemption of domestic agricultural and service occupations, and redlining. Wealth was taken from these communities before it had the opportunity to grow."¹⁴⁷ The "mechanisms of marginalization" also work to limit housing opportunities today maintaining segregated communities and devaluing Black neighborhoods; "There are specific displacement factors (foreclosure, gentrification, eviction, and justice-served reentry to the general population) and exclusion factors (limited access to credit, lack of

¹⁴⁶ Rothstein, Richard. (2013). "For Public Schools, Segregation Then, Segregation Since: Education and the Unfinished March." *Economic Policy Institute*. <https://www.epi.org/publication/unfinished-march-public-school-segregation/>

¹⁴⁷ McIntosh, Kriston, Moss, Emily, Nunn, Ryan & Shambaugh, Jay. (2020). "Examining the Black-white wealth gap." *The Brookings Institution*. <https://www.brookings.edu/blog/up-front/2020/02/27/examining-the-black-white-wealth-gap/>

affordability, and zero-tolerance policies) that reduce housing choice for home seekers who are low income or are persons of color, resulting in further concentrated poverty.”¹⁴⁸

Homeownership & Wealth Gap Today

Shapiro (2006) exclaims that “closing the racial wealth gap must be at the forefront of the civil rights agenda in the twenty-first century.”¹⁴⁹ According to the Federal Reserve (2020), in 2019, white families had a median wealth of \$188,200, compared to \$24,100 for Black families.¹⁵⁰ Family wealth is an important tool for providing an economic safety net and for assisting the next generation in getting started. Wealth accumulation was systematically denied and, in many cases, capital was even taken from Black communities and commuted to white institutions, resulting in the huge disparity seen today. The legacy of exclusionary practices in the twentieth century is the 800% difference in the median wealth of white versus Black families. According to the Brookings Institution:

“Wealth is a safety net that keeps a life from being derailed by temporary setbacks and the loss of income. This safety net allows people to take career risks knowing that they have a buffer when success is not immediately achieved. Family wealth allows people (especially young adults who have recently entered the labor force) to access housing in safe neighborhoods with good schools, thereby enhancing the prospects of their own children.”¹⁵¹

The wage gap between white and Black workers is an important contributor to disparities in access to homeownership as well as just good quality housing, medical care, food access, and educational opportunities.¹⁵² This wage differential narrowed between 1880, when “Blacks in the

¹⁴⁸ Sills, S. 2020. “The Need for Innovative Investment in Affordable & Healthy Homes in North Carolina.” *North Carolina Blue Cross and Blue Shield Foundation*. <https://www.bcbsncfoundation.org/wp-content/uploads/2020/06/Affordable-and-Healthy-Homes-in-North-Carolina.pdf>

¹⁴⁹ Shapiro, Thomas. (2006). “Race, Homeownership and Wealth.” *Journal of Law and Policy* 20:53-74. https://openscholarship.wustl.edu/law_journal_law_policy/vol20/iss1/4.

¹⁵⁰ Bhutta, Neil, Andrew C. Chang, Lisa J. Dettling, and Joanne W. Hsu (2020). “Disparities in Wealth by Race and Ethnicity in the 2019 Survey of Consumer Finances,” *FEDS Notes. Board of Governors of the Federal Reserve System*, DOI: 10.17016/2380-7172.2797.

¹⁵¹ McIntosh et al., 2020.

¹⁵² National Academies of Sciences, Engineering, and Medicine; Health and Medicine Division; Board on Population Health and Public Health Practice; Committee on Community-Based Solutions to Promote Health Equity in the United States; Baciu A, Negussie Y, Geller A, et al. , editors. *Communities in Action: Pathways to Health Equity*. Washington (DC): National Academies Press (US); 2017 Jan 11. 3, “The Root Causes of Health Inequity.” *National*

United States earned only about 34 percent of the income of whites,”¹⁵³ to 51% by the 1950s.¹⁵⁴

The gap narrowed further with improving labor rights for workers in the 1960s:

“The black-white wage gap shrunk substantially from 1950 to 1980, and especially during the 1960s. Civil-rights laws and a decline in legally sanctioned racism most likely played some role. But the main reasons, Mr. Charles said, appear to have been trends that benefited all blue-collar workers, like strong unions and a rising minimum wage. Because black workers were disproportionately in blue-collar jobs, the general rise of incomes for the poor and middle class shrank the racial wage gap.”¹⁵⁵

Little has changed in the last 40 years. There remains a 38.8% gap in earnings today. According to the U.S. Census, the median income in 2020 was \$45,870 for black households and \$74,912 U.S. dollars for white, non-Hispanic families.^{156,157} Across the South, these wage differentials are even more pronounced. For example, in Montgomery, Baton Rouge, Charlotte, and Memphis, Black households earn half the median income of white households. In some Southern cities the differential is even greater. For instance, in Atlanta, Georgia the Black median household income is \$31,900 compared to the non-Hispanic white income of \$96,065.¹⁵⁸ As noted in national and state-level analysis by PayScale, Inc, “equal pay for equal work is not a reality for many people of color. When controlling for education, years of experience, occupation and other compensable factors, most men and women of color still earn less than white men.... these differences in

Center for Biotechnology Information, U.S. National Library of Medicine

<https://www.ncbi.nlm.nih.gov/books/NBK425845/>

¹⁵³ Ng, K., & Virts, N. (1993). “The Black-White Income Gap in 1880.” *Agricultural History*, 67(1), 1–15.

<http://www.jstor.org/stable/3744636>

¹⁵⁴ Leonhardt, David. (2020). “The Black-White Wage Gap Is as Big as It Was in 1950: Recent research indicates little progress since the Truman administration.” *The New York Times*.

<https://www.nytimes.com/2020/06/25/opinion/sunday/race-wage-gap.html>

¹⁵⁵ Leonhardt, 2020.

¹⁵⁶ Statista Research Department. (2021). “Median income of white, non-Hispanic private households in the United States from 1990 to 2020.” *Statista*. <https://www.statista.com/statistics/203277/median-income-of-white-households-in-the-us/>

¹⁵⁷ Statista Research Department. (2021). “Median income of black private households in the United States from 1990 to 2020.” *Statista*. <https://www.statista.com/statistics/203295/median-income-of-black-households-in-the-us/>

¹⁵⁸ SimplyAnalytics (2021). “U.S. Census American Community Survey 2020 Current Estimates Data from SimplyAnalytics database.”

annual earnings can amount to hundreds of thousands or even millions of dollars less for people of color over the course of their careers.”¹⁵⁹

The relationship between income, housing, and wealth accumulation is therefore interconnected. As Choi et al. (2019) note, “there is a well-documented persistence of income inequality by race, a key factor contributing to the homeownership gap. Household income is a key input for mortgage underwriting determinations, and income is used in various calculations required for mortgage approval, such as the debt-to-income ratio.”¹⁶⁰ While the median income differences between white and Black households plays a major role in explaining the current differences in homeownership,¹⁶¹ research finds that “even among Black and white households in the same income cohort, there is a noticeable homeownership gap.”¹⁶² Evidence therefore points to the intergenerational impact of homeownership, and not income alone, as the accumulated inheritances and parental support that accompany home ownership, are “crucial in helping low-income households attain homeownership.”¹⁶³

As a result of wealth and income disparities, rather than narrowing, the gap in homeownership rates by race has grown steadily over the last century. In 1900, the gap between white and Black homeownership was 27.6%,¹⁶⁴ that gap has not improved in the last 121 years with U.S. Census Bureau data from April 2021 showing a 29.6% difference between white and Black homeowners.^{165,166} The difference in median wealth has been attributable almost entirely to homeownership

¹⁵⁹ PayScale. (2021). “The Racial Wage Gap Persists in 2020.” <https://www.payscale.com/data/racial-wage-gap>

¹⁶⁰ Choi J., McCargo A., Neal M., Goodman L., Young C. (2019). “Explaining the Black-White Homeownership Gap: A Closer Look at Disparities across Local Markets.” *Urban Institute*.
https://www.urban.org/sites/default/files/publication/101160/explaining_the_black-white_homeownership_gap_2.pdf

¹⁶¹ Choi, Jung Hyun. (2020). “Breaking Down the Black-White Homeownership Gap.” *Urban Wire: Housing and Housing Finance*. <https://www.urban.org/urban-wire/breaking-down-black-white-homeownership-gap>

¹⁶² Choi et al. ,2019

¹⁶³ Choi, 2020.

¹⁶⁴ Olsen, Skylar. (2018). “Black and White Homeownership Rate Gap Has Widened Since 1900.” *Zillow*.
<https://www.zillow.com/research/homeownership-gap-widens-19384/>

¹⁶⁵ U.S. Census Bureau. (2021.) “Homeownership Rates by Race and Ethnicity: Non-Hispanic White Alone in the United States [NHWAHORUSQ156N].” retrieved from *FRED, Federal Reserve Bank of St. Louis*;
<https://fred.stlouisfed.org/series/NHWAHORUSQ156N>

¹⁶⁶ U.S. Census Bureau. (2021). “Homeownership Rates by Race and Ethnicity: Black Alone in the United States [BOAAAHORUSQ156N].” retrieved from *FRED, Federal Reserve Bank of St. Louis*;
<https://fred.stlouisfed.org/series/BOAAAHORUSQ156N>

and the passing of resources through inheritance. Shapiro (2006) explains that homeownership acts as a vehicle for savings and for growing capital over the life course: “Homeownership and housing appreciation are the foundation of institutional accumulation. Indeed, for most Americans, home equity represents the largest reservoir of wealth: home wealth accounts for 60% of the total wealth among America’s middle class.”¹⁶⁷

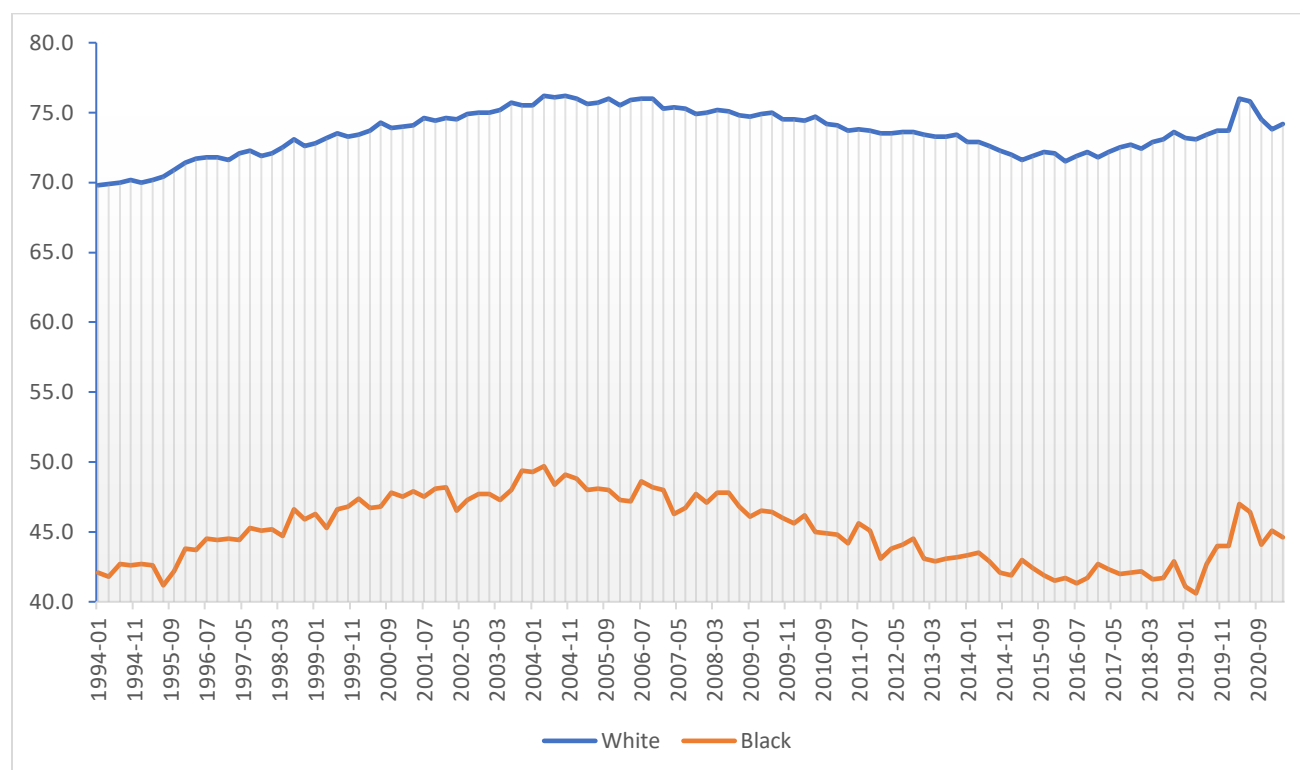


Figure 1 - Gap between white and Black households in homeownership 1994-2021. (US Census)

Black homeownership peaked in 2004 at 49.7%, but fell as a result of the foreclosure crisis in which “black families were hit particularly hard, housing data show, forcing many out of their homes and pushing black homeownership rates to record lows.”¹⁶⁸ In all, over 240,000 Black families or eight percent of Black homeowners lost their homes in the 2005-2008 period.¹⁶⁹ The

¹⁶⁷ Shapiro, 2006

¹⁶⁸ McMullen, Troy. (2019). “The ‘heartbreaking’ decrease in black homeownership: Racism and rollbacks in government policies are taking their toll.” *Washington Post*. <https://www.washingtonpost.com/news/business/wp/2019/02/28/feature/the-heartbreaking-decrease-in-black-homeownership/>

¹⁶⁹ Gruenstein Bocian, Debbie, Li, Wei & Ernst, Keith. (2010). “Foreclosures by Race and Ethnicity: The Demographics of a Crisis.” *Center for Responsible Lending*. <https://www.responsiblelending.org/mortgage-lending/research-analysis/foreclosures-by-race-and-ethnicity.pdf>

impact of the housing recession of was largely the result of predatory lending which, while increasing the number of minority homeowners, did so at higher interest and with worse lending terms for borrowers. Dey and Brown (2020) note, “at the center of the Great Recession was a subprime mortgage crisis that disproportionately affected Black and Hispanic homeowners. New mortgage originations declined whereas foreclosures and other reversals in homeownership increased, wiping out gains in minority homeownership rates.”¹⁷⁰ Following the recession, Black households did not see the rebound in homeownership that white households experienced.¹⁷¹ In fact, between January of 2000 and January of 2019, Black homeownership fell 6.3% overall.¹⁷² More importantly, “half of the wealth owned by Black households in the United States was destroyed.”¹⁷³

Lack of Access to Credit

As with the denial of access to FHA and VA insured loans in the mid twentieth century, today Black home seekers many are unable to access mortgage loans. Disparate access to credit may be a contributing cause of continuing segregation today as it presents a barrier to home seekers wishing to move to other neighborhoods. The seemingly transparent process of applying for a loan should produce equitable outcomes in the distribution of loan approvals, yet discrimination occurs at different stages in the process of buying a home.

The Home Mortgage Disclosure Act (HMDA) of 1975 was established as a mechanism by which data could be collected to ensure that lending institutions were practicing fair lending.¹⁷⁴ Data

¹⁷⁰ Dey , Jaya & Brown, Lariece. (2020). "The Role of Credit Attributes in Explaining the Homeownership Gap Between Whites and Minorities Since the Financial Crisis, 2012–2018." *Housing Policy Debate*. DOI: 10.1080/10511482.2020.1818599

¹⁷¹ Choi et al. 2019.

¹⁷² U.S. Census Bureau. (2021). “Homeownership Rates by Race and Ethnicity: Black Alone in the United States [BOAAAHORUSQ156N].” retrieved from *FRED, Federal Reserve Bank of St. Louis*; <https://fred.stlouisfed.org/series/BOAAAHORUSQ156N>

¹⁷³ Markley, Scott, Hafley, Taylor, Allums, Coleman, Holloway, Steven, & Chung, Hee Cheol. (2020). "The Limits of Homeownership: Racial Capitalism, Black Wealth, and the Appreciation Gap in Atlanta." *International Journal of Urban and Regional Research*. DOI: 10.1111/1468-2427.12873

¹⁷⁴ Federal Deposit Insurance Corporation. (2021). “Chapter V. Consumer Compliance Lending Issues - Home Mortgage Disclosure Act.” *FDIC Consumer Compliance Examination Manual*. <https://www.fdic.gov/resources/supervision-and-examinations/consumer-compliance-examination-manual/documents/5/v-9-1.pdf>

produced from the HMDA may be used to monitor lending conditions for discriminatory practices both at an institutional level as well as within specific geographic areas. The publicly available data includes information on demographics of the borrower, types of loans, community characteristics, and information on the lending institution. The latest revisions to HMDA regulations have added additional information with respect to rate spread as a way of monitoring the subprime market.

A simple and straightforward measure of the disparate impact of lending practices is to look at the loan approval rates by race/ethnicity. For example, Goodman, et al. (2018) found that the observed denial rate (ODR) nationally for Black applicants was twice the level of White applicants.¹⁷⁵ Similarly, Bar and Khonglahy (2020) found that the “denial rate for Black applicants in the entire U.S. is 29.8 percent, compared to 14.6 percent for White applicants, without controlling for any economic variables affecting the risk of the loan.”¹⁷⁶ Using a more sophisticated regression analysis which controlled for economic factors, Jerath (2020) conducted a study using 2012-2017 HMDA data showing that in Metro Atlanta “being Black increases the odds for denial by 44 percent.”¹⁷⁷

Using logistic regression to compare white and non-white loan seekers, we have found that Black mortgage applicants were less likely to be approved for a loan when controlling for all other factors throughout North Carolina^{178,179,180,181} and most recently in a study of Baton Rouge,

¹⁷⁵ Goodman, Laurie, Bai, Bing, & Li, Wei (2019). “Real Denial Rates: A New Tool to Look at Who Is Receiving Mortgage Credit.” *Housing Policy Debate*, 29:5, 795-819, DOI: 10.1080/10511482.2018.1524441

¹⁷⁶ Bar, Michael & Khonglah, Nishanlang. (2020). “Racial Differences in Access to Mortgage Lending: Comparison Across Major Institutions.” *San Francisco State University*, DOI 10.13140/RG.2.2.18818.30403

¹⁷⁷ Jerath, Shikha. (2020). “Racial Discrimination in the Atlanta Mortgage Market, 2012 - 2017.” *Georgia Tech School of City and Regional Planning Applied Research and Option Papers*
<https://smartech.gatech.edu/bitstream/handle/1853/62590/Jerath,%20Shikha.pdf>

¹⁷⁸ Sills, S. and Blake, E.A. 2008. “Factors Influencing Denial: A Study of Home Mortgage Disclosure Act Data for The Greensboro - High Point Metropolitan Statistical Area 2006” report prepared for the *City of Greensboro Department of Housing and Community Development and the Human Relations Department*.

¹⁷⁹ Sills, S. and Sills, M. 2013. “Regional Fair Housing Equity Assessment of the Piedmont of North Carolina” report prepared for the *Piedmont Triad Sustainable Communities Regional Planning Project*.

¹⁸⁰ Sills, S. and Sheldon, P. 2019. “Analysis of Impediments & Assessment of Fair Housing Choice Surry County Housing Consortium.” report prepared for the *Piedmont Triad Regional Council*.

¹⁸¹ Sills, S., Gruber, K., and Su, H. 2021. “Analysis of Impediments to Fair Housing Choice – Goldsboro, NC.” report prepared for the *City of Goldsboro*.

Louisiana.¹⁸² Negative credit history was the greatest factor in loan denial, disproportionately impacting Black loan seekers. Credit history has been found by others to be key:

“racial/ethnic differences in credit attributes contribute the most in explaining the racial/ethnic gap in transition rates. Blacks and Hispanics are more likely than Whites to have low credit scores, missing scores, delinquencies, bankruptcies, and high debt liabilities, making them less likely to transition to acquiring new mortgages. They are also less likely to make mortgage inquiries, indicating a lower demand for mortgages. Hence, after accounting for credit-risk measures likely used by lenders to originate mortgages, our research goes beyond the studies that conclude that most of the homeownership gap between White and minority households is due to differences in endowments, such as income and wealth, and household characteristics, such as age, marital status, number of children (see Acolin et al., 2019; Wachter and Megbolugbe, 1992; Gabriel and Rosenthal, 2008; Seah, Fesselmeyer, and Le, 2017; and Newman, Holupka, and Ross, 2018). Furthermore, if lenders’ lower appetite for rep and warrants risk is encouraging overlays, it will impose additional constraints on underrepresented minority borrowers who are struggling to meet the credit standards for obtaining mortgages.”¹⁸³

In our recent analysis of mortgages in East Baton Rouge Parish, we found disparities between White applicants (72.8% approved for loans) and minority applicants (54.8% approved) is clear. The difference was statistically significant (Pearson Chi-Square = 654.633, $df = 2$, $p < .001$). Income was an important mediating factor as there was a clear increase in approval rates with increased income. However, as the loan amounts increased, income became less a factor of approval. In the regression models the ratio between income and loan amount was found to be a better predictor of approval ($\beta = -.046$, $p < .001$) than income and amount of loan. Findings from logistic regression models for East Baton Rouge Parish consistently show that when controlling for other factors including income, minority status was a statistically significant predictors of the

¹⁸² Sills, S., Su, H., DiMattina, M. 2021. “East Baton Rouge Parish Market Segmentation Study” report prepared for Build Baton Rouge and the Housing FIRST Alliance.

¹⁸³ Jaya Dey & Lariece M. Brown (2020). “The Role of Credit Attributes in Explaining the Homeownership Gap Between Whites and Minorities Since the Financial Crisis, 2012–2018.” *Housing Policy Debate*, DOI: 10.1080/10511482.2020.1818599

probability of loan approval. The probability that mortgage applications from minority primary applicants would be approved was 36.3% lower than that of White applicants.¹⁸⁴

Continued Devaluation of Black Neighborhoods

The practices of devaluing and disinvesting in Black neighborhoods have continued in large part into the twenty-first century. The historical practices that created segregated communities have continued in the form of single-family zoning practices,¹⁸⁵ building codes and ordinances,¹⁸⁶ Homeowners Associations,¹⁸⁷ school catchment areas,¹⁸⁸ location of parks and green spaces,^{189,190} lack of sidewalks and walkability,¹⁹¹ retail redlining resulting in too few shopping choices,¹⁹² food deserts and food apartheid,^{193,194} and limited access to employment.¹⁹⁵ As a result, homes in Black neighborhoods are worth less than those of equal quality in white neighborhood. Perry et al. (2018) analyzed home values in 119 cities finding, “In the average U.S.

¹⁸⁴ Sills, Su, & DiMattina 2021.

¹⁸⁵ Andrew H. Whittemore (2021). “Exclusionary Zoning.” *Journal of the American Planning Association*, 87:2, 167-180, DOI: 10.1080/01944363.2020.1828146

¹⁸⁶ Winkler, 2017.

¹⁸⁷ Williams, Mariette. (2020). “When homeowners associations were first created, they helped keep Black people out of the neighborhood. They’re still doing it today.” *Business Insider*. <https://www.businessinsider.com/personal-finance/homeowners-associations-black-americans-discrimination-2020-9>

¹⁸⁸ Chang, Alvin. (2018). “We can draw school zones to make classrooms less segregated. This is how well your district does. Is your district drawing borders to reduce or perpetuate racial segregation?” *Vox Media*. <https://www.vox.com/2018/1/8/16822374/school-segregation-gerrymander-map>

¹⁸⁹ Alessandro Rigolon & Jeremy Németh (2018). “Privately owned parks in New Urbanist communities: A study of environmental privilege, equity, and inclusion.” *Journal of Urban Affairs*, 40:4, 543-559, DOI: 10.1080/07352166.2017.1360739

¹⁹⁰ Nesbitt, Lorien, Meitner, Michael, Girling, Cynthia, Sheppard, Stephen, Lu, Yuhao. (2019). “Who has access to urban vegetation? A spatial analysis of distributional green equity in 10 US cities.” *Landscape and Urban Planning*, 181:51-79 DOI: 10.1016/j.landurbplan.2018.08.007

¹⁹¹ Duncan, D. T., Aldstadt, J., Whalen, J., White, K., Castro, M. C., & Williams, D. R. (2012). “Space, race, and poverty: Spatial inequalities in walkable neighborhood amenities?” *Demographic research*, 26(17), 409–448. DOI: 10.4054/DemRes.2012.26.17

¹⁹² D’Rozario, D., & Williams, J. D. (2005). “Retail Redlining: Definition, Theory, Typology, and Measurement.” *Journal of Macromarketing*, 25(2), 175–186. DOI: 10.1177/0276146705280632

¹⁹³ Brone, Anna. (2018). “Food apartheid: the root of the problem with America’s groceries.” *The Guardian*. <https://www.theguardian.com/society/2018/may/15/food-apartheid-food-deserts-racism-inequality-america-karen-washington-interview>

¹⁹⁴ Havewala, Ferzana. (2021). “The dynamics between the food environment and residential segregation: An analysis of metropolitan areas.” *Food Policy*, 103. DOI: 10.1016/j.foodpol.2020.102015.

¹⁹⁵ VonLockette, N. D. (2010). “The Impact of Metropolitan Residential Segregation on the Employment Chances of Blacks and Whites in the United States.” *City & Community*, 9(3), 256–273. DOI: 10.1111/j.1540-6040.2010.01332.x

metropolitan area, homes in neighborhoods where the share of the population is 50 percent Black are valued at roughly half the price as homes in neighborhoods with no Black residents. There is a strong and powerful statistical relationship between the share of the population that is Black and the market value of owner-occupied homes.”¹⁹⁶ This continues to impact the 40 percent of Black families who do own homes as intergenerational wealth accumulation is reduced.

School segregation is another important factor maintaining segregated housing markets.¹⁹⁷ Racial segregation in schools in the South improved somewhat in the years after the Civil Rights movement but have returned to what they were 50 years ago.¹⁹⁸ “The correlation between Black–white neighborhood and school segregation within metropolitan areas was extremely high (over 0.85) and increased from 2000 to 2010”¹⁹⁹ Housing costs are directly related to school demographics.²⁰⁰ Rothstein (2013) notes that middle and upper income Black households have left historically Black neighborhoods causing there to be increasing concentrations of lower-income students in schools serving these neighborhoods, thus “low-income African Americans are more likely to attend heavily black and heavily low-income schools than before.”²⁰¹ Fahle et al. (2020) explain:

“Exposure measures indicate that racial segregation has increased since 1990 (e.g., Orfeld and Lee 2007). Reardon and Owens (2014) find that Black-white measures of exposure have declined substantially over the last 25 years— Black students are in schools with fewer white students and more minority students, on average, than in prior years. Similarly, Logan et al. (2017) find that, nationally, Black students’ exposure to white students declined from 38.2% in 1990 to 24.2%

¹⁹⁶ Perry, Andre, Rothwell, Johnathan, Harshbarger, David. (2018). "The devaluation of assets in black neighborhoods: The case of residential property." *Brookings Metropolitan Policy Program*. https://www.brookings.edu/wp-content/uploads/2018/11/2018.11_Brookings-Metro_Devaluation-Assets-Black-Neighborhoods_final.pdf

¹⁹⁷ Rothstein, 2013.

¹⁹⁸ Chang, 2018.

¹⁹⁹ Owens, A. (2020). “Unequal opportunity: School and neighborhood segregation in the USA.” *Race and Social Problems*, 12(1), 29-41. DOI:/10.1007/s12552-019-09274-z

²⁰⁰ Rothwell, Jonathan. (2016). “Housing Costs, Zoning, and Access to High Scoring Schools.” *Brookings Metropolitan Policy Program*. https://www.brookings.edu/wp-content/uploads/2016/06/0419_school_inequality_rothwell.pdf

²⁰¹ Rothstein, 2013.

*in 2010 (equivalently, their exposure to minority students increased during this time)."*²⁰²

It is important to note that simply moving people to better quality housing with more diverse schools is not a solution in itself. From 1994 to 1998, the U.S. Department of Housing and Urban Development conducted the Moving to Opportunity (MTO) experiment, randomly relocating mostly Black families from high-poverty public housing neighborhoods into higher-resource communities.^{203,204} The experiment assumed that such families would have better schooling opportunities and academic achievement compared to their control group cohorts who did not get relocated in the experiment. However, researchers found that academic improvement only existed in a small number of children with most others no better than the children in the control group. The researchers further explored some factors behind the unexpected results. They were surprised to find out that most families in the experimental group did not want to move. Many families lost supportive social networks as a result of the move. Moreover, as the researchers point out the project "did not provide employment support, transportation help, or educational assistance; it was a housing-only program,"²⁰⁵ Later studies revealed that low-income families did not want to stay in low-opportunity neighborhoods. Yet, the barriers to moving to high-opportunity areas were far more than just the money to move and included providing social supports and resources for capacity building .

Disparities in Health Outcomes

In addition to educational outcomes, where one lives matters to health and life expectancy. Disparate health outcomes by race are directly linked to housing and neighborhood characteristics. Research has found that "racial residential segregation is the cornerstone on

²⁰² Fahle, E. M., Reardon, S. F., Demetra, K., Weathers, E. S., & Heewon, J. (2020). "Racial segregation and school poverty in the united states, 1999–2016." *Race and Social Problems*, 12(1), 42-56. DOI: 10.1007/s12552-019-09277-w

²⁰³ Deluca, S., & Rosenblatt, P. (2010). "Does moving to better neighborhoods lead to better schooling opportunities? Parental school choice in an experimental housing voucher program." *Teachers College Record*, 112(5), 1443–1491.

²⁰⁴ Chetty, Raj, Hendren, Nathaniel & Katz, Lawrence. (2016). "The Effects of Exposure to Better Neighborhoods on Children: New Evidence from the Moving to Opportunity Experiment." *American Economic Review*, 106 (4): 855-902.

²⁰⁵ Deluca & Rosenblatt, 2010.

which Black–white disparities in health status have been built because it shapes socioeconomic opportunity structures, determines access to health promoting resources and services, and constrains individual choices that affect health risks.”²⁰⁶ For instance, Krieger et al. (2005) demonstrated that geocoded health data, when linked to census tract information, proved useful in demonstrating the interrelationship between race/ethnicity, socioeconomic, and location.²⁰⁷ Mental health concerns may be especially acute among children as unhealthy, unsafe housing and impoverished community conditions lead to multiple stressors on the child as found in a cumulative ecological risks.²⁰⁸ From case studies to statistical analysis of large datasets the causal relationship between substandard housing and health has been clearly established.²⁰⁹ Substandard housing is clearly related to increased likelihood of health concerns and mental health issues. These conditions are particularly concentrated in low-income areas where housing is often renter-occupied, aging, and landlords are disincentivized from keep properties in the best condition. Specific health hazards of substandard housing including frequent changes of residence (community instability), mold from excessive moisture, exposure to lead, exposure to allergens that may cause or worsen asthma, rodent and insect pests, pesticide residues, and indoor air pollution. Asthma is another environmentally linked illness disproportionately affecting low-income children. The poor quality of health resulting from unhealthy housing perpetuates poverty and presents a barrier to self-sufficiency and economic mobility.

COVID-19 Further Exacerbating Housing Disparities

January 21, 2020 marked the first diagnosed case of COVID-19 in the United States. COVID-19 is a highly infectious disease and respiratory illness caused by the coronavirus type 2 (SARS-CoV-2). As of September 28, 2021, there are more than 42.8 million confirmed cases, and over 686,000

²⁰⁶ Williams DR, Collins C. Racial residential segregation: a fundamental cause of racial disparities in health. *Public Health Rep* (2001) 116(5):404. DOI: 10.1016/S0033-3549(04)50068-7

²⁰⁷ Krieger, N., Chen, J. T., Waterman, P. D., Rehkopf, D. H., & Subramanian, S. V. (2005). “Painting a truer picture of US socioeconomic and racial/ethnic health inequalities: the Public Health Disparities Geocoding Project.” *American Journal of Public Health*, 95(2), 312–323. DOI: 10.2105/AJPH.2003.032482

²⁰⁸ Evans GW, English K. (2002). “The environment of poverty: multiple stressor exposure, psychophysiological stress, and socioemotional adjustment.” *Child Development*. 73(4):1238-48. DOI: 10.1111/1467-8624.00469..

²⁰⁹ Burridge, R. & Ormandy, D. (1993). *Unhealthy Housing: Research, Remedies, and Reform*. Taylor & Francis

deaths in the United States.²¹⁰ Within a month of the first US case, global travel was severely restricted, and the World Health Organization declared a Global Health Emergency. The shutdown of commerce across the U.S. resulted in a spike in unemployment to a rate of 14.8%, the highest rate recorded since data has been collected by the Federal Government. The COVID-19 pandemic has not impacted the inequalities from segregation so as much as it has exposed the underlying conditions resulting from a century of segregation. COVID-19 has severely impacted the unemployment rates disproportionately in Black communities. According to Stamps (2020), “Black populations across the United States, have been hit the hardest among their racial counterparts by the pandemic. These realities are intertwined with previous inequities related to racism, classism, and discrimination.”²¹¹

In the last year, homeownership rates have swung wildly first as low interest rates pulled more Black home seekers into the market but then, as a result of layoffs, unemployment, and health impacts others have been displaced and foreclosed upon. Weller et al. (2021) explain, “This greater housing instability for African Americans follows in part from less stable jobs, more debt relative to the value of houses, and fewer emergency savings outside of the house to pay for an emergency.”²¹² The impact of the COVID-19 pandemic is still being explored, but early data suggests that the wealth gap has grown as racial inequalities in employment, education, and housing have worsened conditions in Black neighborhoods.

²¹⁰ Centers for Disease Control and Prevention. (2021). “United States COVID-19 Cases, Deaths, and Laboratory Testing (NAATs) by State, Territory, and Jurisdiction” U.S. Department of Health & Human Services https://covid.cdc.gov/covid-data-tracker/#cases_casesper100klast7days

²¹¹ Stamps, David. (2020). “Black and Essential – Coping Strategies and Narratives of Black Baton Rouge, Louisiana Residents During Covid-19” *Reilly Center for Media & Public Affairs Louisiana State University*. https://www.lsu.edu/manship/research/centers-labs/rcmpa/research/fellowships/featured_research_papers/stamps-black-essential-full-report.pdf

²¹² Weller, Christian & Figueroa, Richard. (2021). “Wealth Matters: The Black-White Wealth Gap Before and During the Pandemic.” *Center for American Progress* <https://www.americanprogress.org/issues/race/reports/2021/07/28/501552/wealth-matters-black-white-wealth-gap-pandemic/>

Affirmatively Furthering New Opportunities

The history of residential racial segregation is one of so many missed opportunities to address the underlying and fundamental causes of inequality. There were moments where it could have gone a different route. The “fusionist” in the 1890s brought white and Black farmers together in a short-lived populist movement wherein voting rights were liberalized and Black leaders were appointed to government positions in North Carolina.²¹³ This opportunity for working classes to work toward common goals was crushed almost immediately. Then, perhaps things could have been different with the outcome of the 1896 *Plessy* ruling. The litigants were seeking to eliminate the categories of race in the American legal system. Nonetheless, lawyers arguing the case missed the opportunity to address the underlying issue of race as a social construct. Geospatial segregation resulting from exclusive zoning and racial covenants could have also been fixed in the various Supreme Court rulings of the 1920s-40s, but racism in planning and zoning of local jurisdictions found other ways to keep Black residents from settling in white neighborhoods. Moreover, during this period, the federal governments used racial restrictions as an excuse for not approving as many as half-a-million loans to Black service members who qualified under the GI Bill and other Black loan seekers looking for mortgages. Black homeowners in neighborhoods excluded from capital markets by FHA policy and HOLC risk maps could have passed considerably more wealth to their children through homeownership, property appreciation, and equity if their communities had not been devalued and reduced to rental markets for white landlords.²¹⁴ Finally, urban renewal, if it had been tackled with inclusionary planning and zoning,²¹⁵ could have preserved historic Black neighborhoods and provided mixed-income, mixed-use, thriving communities by spending the federal capital that was used to tear down Black owned housing on improving conditions for residents instead.

²¹³ Hunt, James. (2006). "Fusion of Republicans and Populists." William Powell, ed. *Encyclopedia of North Carolina*. University of North Carolina Press. <https://www.ncpedia.org/fusion-republicans-and-populists>

²¹⁴ Perry, A. M. (2020). *Know Your Price: Valuing Black Lives and Property in America's Black Cities*. Brookings Institution Press. <http://www.jstor.org/stable/10.7864/j.ctvbd8mdd>

²¹⁵ Florida, Richard and McLean, Jodie. (2017). "What Inclusive Urban Development Can Look Like" *Harvard Business Review*. <https://hbr.org/2017/07/what-inclusive-urban-development-can-look-like>

We are at an interesting intersection of history and policy. The cost of repairing the negligence and harm caused by a century-and-a-half of structural racism in housing policy will be significant. The cost is being felt by health systems, schools, employers, public housing, and policing agencies of every municipality in the South. To do nothing and allow the *status quo* to continue is no longer an option. It will take both the intentional application of municipal, state, and federal policies as well as significant deliberate investment to undo the enduring and durable impacts of the racist policies of the past.

Strategic investment in safe, healthy, fair, and affordable housing, when guided by good data and proven best practices, has been shown to stabilize property values, improve tax revenue, reduce transportation and health costs, improve life chances, and improve quality of life. Affordable housing has been shown to: improve educational outcomes for children; free income for residents for healthcare, food, and other costs; create new employment and generate revenues in the form of property and income taxes; reduce social service costs; reduce commuting and increase use of mass transit; and improve the relative competitiveness of an area.

On July 16, 2015, HUD published the Affirmatively Furthering Fair Housing (AFFH) rule.²¹⁶ While put on hold during the Trump presidency, President Biden has resurrected the policy and may be putting more resources toward enforcement and funding. This rule establishes a new process that HUD program participants must use to plan for fair housing outcomes that will assist them in meeting their obligation to reduce the deleterious impact of the history of segregation. The rule has promise in that it is intended to address the failings of the Fair Housing Act in proactively addressing racial disparities and in increasing access to opportunity.^{217,218,219} However, without

²¹⁶ National Fair Housing Alliance. (2018). "Furthering Fair Housing" <https://nationalfairhousing.org/affirmatively-furthering-fair-housing/>

²¹⁷ Bostic, Raphael and Acolin, Arthur. (2017). "The Potential for HUD's Affirmatively Furthering Fair Housing Rule to Meaningfully Increase Inclusion." *A Shared Future: Fostering Communities of Inclusion in an Era of Inequality Symposium*. Joint Center for Housing Studies, Harvard.

https://www.jchs.harvard.edu/sites/default/files/a_shared_future_potential_for_hud_affh_increase_inclusion.pdf

²¹⁸ Haberle, M., Kye, P., & Knudsen, B. (2020). "Reviving and Improving HUD's Affirmatively Furthering Fair Housing Regulation: A Practice-Based Roadmap." *Poverty & Race Research Action Council*.

<http://www.jstor.org/stable/resrep28439>

²¹⁹ Gray, Yonina. (2021). "At 53 Years Old, Will the Fair Housing Act Finally Address Segregation?" *Reinvestment Fund*. <https://saportareport.com/at-53-years-old-will-the-fair-housing-act-finally-address-segregation/thought-leadership/reinvestment-fund/>

the support of local officials and the expenditure political capital in county commissions and city councils throughout the South, the rule may not succeed. It will take a concerted anti-racist effort by local planners and policy makers to make good on the promise of this policy and deliver truly inclusive opportunities for all residents.