

Welcome to **Week 9 of the 2023 14-Week Equity Challenge**! Over this stretch of four weeks, we are looking closely at the institutions that have created and shaped inequality in America. From healthcare to criminal justice to housing to education and employment, the impact of institutional racism is far-reaching, a vicious cycle that impacts individuals, families and entire communities. It leads people of different races to have markedly different outcomes when it comes to finance, health, employment, education, and housing. And because institutional racism is embedded into the structures of our society, it is wholly unique and more implicit than interpersonal racism.

This week we continue our in-depth look at systemic and structural racism in institutions with a focus on housing and transportation. You may be wondering what housing has to do with racial equity. The reality is that housing affordability and who experiences homelessness and housing insecurity is largely influenced by our country's history of racism. According to a Center for American Progress 2019 article, *How America's Housing System Undermines Wealth Building in Communities of Color*, "For centuries, structural racism in the U.S. housing system has contributed to stark and persistent racial disparities in wealth and financial well-being, especially between Black and white households."

In the 1930s, redlining policies were established in many cities across the United States. Redlining refers to the federal government's practice of rating neighborhoods to help mortgage lenders determine which areas of a city were considered risky. The federal Homeowners' Loan Corporation made maps and shaded neighborhoods red that it deemed "hazardous." That risk level was largely based on the number of African Americans and immigrants living there. You can engage with a redlining map from the 1940s and look up the description of where you live, at [here](#). For example, type in (on the search bar) or click on Rochester, NY. That map is quite vivid.

This nationwide practice allowed banks to deny mortgage and loan applications, and prevented people from buying homes based on race or the community in which they lived. The term "redlining" comes from the Federal Housing Administration (FHA) using red ink to outline maps of undesirable neighborhoods— predominantly consisting of Black and Latino families—to unfairly mark them as high-risk for loan default and thus give banks a "reason" to deny a loan. Housing segregation continued further as the FHA and VA denied subsidized mortgages to Black, Latino and other families of color in the growing suburbs after World War II. The first federal law prohibiting home lending discrimination was put in place with the 1969 Fair Housing Act, yet much damage had been done, and lending discrimination still occurs today in different forms.

Home ownership plays a significant role in family wealth, enabling families to build equity that is passed down to future generations. People who did not have the opportunity to build wealth through home ownership because of redlining, housing discrimination and predatory loans are hundreds of thousands of dollars behind in wealth compared to their white counterparts, and they continue to face these and other discriminatory practices today. The practice of redlining,

along with the other segregationist housing policies of the time, had lasting effects on African Americans and immigrants. Even though outward housing discrimination was outlawed a half a century ago, residential segregation between blacks and whites persists today. These practices today, whether intentional or unintentional, are now disguised in land use policies and zoning ordinances that accomplish the same thing without appearing overtly racist and discriminatory.

Buffalo is representative of many of the forces that shaped segregation patterns throughout rust belt cities in the 20th century. Racial policies in the early 20th century excluded black residents from certain neighborhoods, and later, in the 1950s white families moved from inner Buffalo to outlying Erie County suburbs. Additionally, the construction of the Kensington Expressway from 1957 to 1971 displaced a large number of black families and physically cut off the East Side district from the larger metro area. Today, 35.0% of black residents in the Buffalo metro area live in predominantly black neighborhoods, more than twice the national share. We include several links about Buffalo below, including the story of the Kensington Expressway.

Before you engage with this week's resources, take a moment to reflect and share.

- Consider for a moment your neighborhood, where you shop, where you work, where you or children in your life go to school, and the places you frequent. How integrated or segregated are they? How often are you in the majority/minority?
- Is your neighborhood or community primarily made up of one racial group or ethnicity? If yes, do you think discriminatory housing policies may have affected this? How?
- How does the lack of affordable housing in the U.S. change your understanding of the "American Dream"?
- How is housing affordability affecting your vision for your own future – or the future of your community as you know it?
- What would you like to see happen in your community or the country to begin addressing housing affordability?

This week's Challenge has a rather large number of resources from which you can choose. Remember, we ask our community members to give us 20 minutes a week. If you have more time, you can explore some of the longer resources.

READ

[Evans Bank Settles New York 'Redlining' Lawsuit](#)

Redlining, the practice of denying mortgages to predominantly African-American neighborhoods, was supposed to be a relic of a long-gone era. But a settlement in 2015 between the New York attorney general and a small bank near Buffalo suggests that the practice persists. This was originally published in the New York Times on September 10, 2015. (About 2-minute read)

[Embedding Racial Equity in Housing](#)

This brief article from the National League of Cities is only about a 4-minute read, but there are a number of links you may want to explore to learn more. (About a 4-minute read)

[Systematic Inequality: Displacement, Exclusion, and Segregation](#)

The United States must reckon with the racism built into its housing system in order to ensure that all Americans have the opportunity to build wealth. This article is part of a series on structural racism produced by the independent, nonpartisan policy institute, the Center for American Progress. (About a 7-minute read)

[Racial Disparities Among Extremely Low-Income Renters](#)

Black, Native American and Latinx households are more likely than white households to be extremely low-income renters – with incomes at or below the poverty level or 30 percent of their area median income. (About a 3-minute read)

[Working to Right the Wrongs of the Kensington Expressway](#)

More than five decades ago, the Kensington Expressway was built, and it decimated the Humboldt Parkway neighborhood in the City of Buffalo. But now there is a united and renewed call to reconnect the community and end years of injustice for those who live along the divided Expressway. (About a 2-minute read) NOTE: *The future of the Kensington Expressway has been in a public comment period and that comment period has been extended through November 10th, 2023. Learn more [here](#).*

[The I-81 Story \(Syracuse\)](#)

More than 50 years ago, the Interstate 81 Viaduct ripped through a working-class Black neighborhood in Syracuse. It displaced long-time residents and ensured that poverty, pollution, and a lack of resources would hurt the community that lived in the highway's shadow that still persists today. See where the project stands today [here](#). (About a 5-minute read)

[A City Divided: A Brief Report History of Segregation in Buffalo](#)

Buffalo-Niagara is one of the most racially segregated metropolitan regions in the nation. While racial segregation has declined slightly in recent years, economic segregation has increased, resulting in neighborhood conditions growing worse, not better, for most people of color in the region. Segregation imposes a wide range of costs on people of color, impairing their health, education, job access, and wealth. Individuals living in segregated neighborhoods tend to have less access to services that allow adequate standards of living, and their economic mobility is severely impaired. In this report, the Partnership for the Public Good (PPG) offers a snapshot of segregation in the region and explore some of the policies and practices that created it. For those who have a little extra time. (About a 40-minute read)

WATCH

[What is Systemic Racism? – Housing Discrimination](#)

It doesn't get any easier than this ... less than a minute! This brief video is part of an 8-part video series, "What is systemic racism?", that shows how racism is a part of our collective lives across institutions and society. (About 1 minute)

[How Racial Discrimination Hobbled Black Homeownership in Buffalo](#)

Investigative reporter and Buffalo native Charlie Specht examines how policies put in place in the 1930s still impact the City of Buffalo today. The segment takes a closer and local look at the policy of redlining. There is a Part II of this report which also about 5 minutes long but this is just Part I. (About 5 minutes)

[Housing Segregation and Redlining in America: A Short History](#)

In 1968, Congress passed the Fair Housing Act that made it illegal to discriminate in housing. Gene Demby, of NPR's Code Switch, explains why neighborhoods are still so segregated today. (About 7 minutes) NOTE: *This video clip contains adult language.*

[Racial Segregation and Concentrated Poverty: The History of Housing in Black America](#)

On Jan. 26, 2021, President Joe Biden signed four executive orders designed to address racial equity in the United States. With one particular action Biden hopes to right the historical wrongs Black folks have faced when it comes to housing and homeownership in this country. Per a White House statement, "He will direct the Department of Housing and Urban Development (HUD) to take steps necessary to redress racially discriminatory federal housing policies that have contributed to wealth inequality for generations." And that's why the story of what housing and other living conditions look like for many Black Americans is pretty bleak. It's by design. (About 6 minutes)

[A Glass Half Full? Discrimination Against Minority Homeseekers \(Urban Institute\)](#)

While a little dated (2013), the video is still valuable and provides insights on how the Urban Institute works with HUD (Housing and Urban Development) to detect housing discrimination. (About 5 minutes)

NOTE: For additional information on the work that the Urban Institute does on housing discrimination, please check out their recent research report, "Building a Housing Justice Framework" which was just released in August of last year. The full report can be downloaded [here](#).

LISTEN

[Racist Housing Practices from the 1930s Linked to Hotter Neighborhoods Today](#)

In an analysis of heat and income in 97 of the most populous U.S. cities, NPR and the University of Maryland's Howard Center for Investigative Journalism, found that low-income areas in the vast majority of those cities were more likely to be hotter than their wealthier counterparts. Those poorer areas were also disproportionately communities of color. That extra heat can have dangerous, and sometimes deadly, health consequences. (About 3 minutes)