

WEEK

8

# Housing Matters



*"It is hard to argue that housing is not a fundamental human need. Decent, affordable housing should be a basic right for everybody in this country. The reason is simple: without stable shelter, everything else falls apart." –Matthew Desmond*

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

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

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

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

Share your reflections and any resources that help further the discussion on today's topic on social media using the hashtag #UWLIEquityChallenge

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

To address racial inequities in our community, we must begin by learning about the systemic way in which people of color have been excluded from building wealth through homeownership.



## ACTIVITY ONE

**WATCH:** [Tackling Housing Discrimination](#)



## ACTIVITY TWO

**READ:** [Redfin Redlining](#)



## ACTIVITY THREE

**READ:** [Long Island Divided](#)

*This Newsday exposé is extraordinarily comprehensive. Please review the various sections of the report throughout the remainder of the 21-week Equity Challenge.*

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