

Redlining, the Federal Housing Administration, and the Wealth Gap, Part 1

Housing Segregation and Redlining in America: A Short History | Code Switch | NPR

Link: <https://www.youtube.com/watch?v=O5FBJyqfoLM> [April 2018 (6.5 mins)]

Warning: This video opens with a Chris Rock bit that includes profanity.

Gene Demby (NPR's Code Switch) explains the lasting effects of redlining and why neighborhoods remain segregated today. In 1968, Congress passed the Fair Housing Act that made it illegal to discriminate in housing. However, it was rarely enforced and did nothing to remedy the red-lined maps that labeled Black and Brown neighborhoods as too risky for mortgages—regardless of people's ability to re-pay them—while rewarding white people with unprecedented access to mortgages—regardless of income. Redlining is directly connected to unequal schools, adverse health disparities, and racial profiling in criminal justice.

Additional Resources: (from YouTube description) • Read "How Segregation Shapes Fatal Police Violence" at <https://n.pr/2lc6A1Q> • Read or listen to: "'The Color Of Law' Details How U.S. Housing Policies Created Segregation" at <https://n.pr/2HggATh>

How Redlining Shaped Black America as We Know It | Unpack That The Root

From YouTube description: *"Almost every quantifiable indicator of white supremacy—all lead back to the government-sanctioned policy of redlining."*

Link: <https://www.youtube.com/watch?v=2o-yD0wGxAc> The Root [April 2019 (8.5 mins)]

Using humor, The Root describes how FDR's Public Works Administration (PWA) and the Federal Housing Authority (FHA) furthered and cemented racism for the generations to come. Even in the tony Sugar Hill community of Harlem where Zora Neal Hurston and Duke Ellington lived, banks would not provide loans because of redlined maps. Despite it being illegal since 1968, banks across the country, as recently as 2015 have used redlined maps. Home ownership is a primary driver of wealth, so being redlined kept access to personal wealth out of reach. Redlining also adversely affected education and incarceration; Nikole Hannah-Jones describes how the redlined maps that put a premium on white communities have historically—and still—affected school funding. In Maryland; 13 of the 15 zip codes with the highest bails are in Baltimore's redlined neighborhoods.

The Segregation Myth: Richard Rothstein Debunks an American Lie | NowThis

'The racial segregation in every metropolitan area in this country was created by racially explicit government policy, designed to create racial boundaries.'

Link: <https://www.youtube.com/watch?v=2roWLzrqOjQ> [June 2020 (8.5 mins)]

Richard Rothstein, the author of *The Color of Law* talks about the U.S. governmental policies that created and enforced racial segregation. He describes how too often white American society accepts the racial segregation present in every city and community in this country as unfortunate, but "de facto" meaning that housing patterns just evolved based on poverty, access, and racism without planned intention. He then documents that it was "de jure segregation," a term that he does not use but is defined as separating groups of people based on the law. Rothstein begins with the background of "public housing"—which did not start as subsidized—and the creation of segregated housing by the government and doubled down on during WWII. Rothstein describes the boom in FHA mortgages following the war in communities across the country like Levittown outside of NYC; housing built for purchase by whites. The FHA went further by requiring that covenants be built in that would not allow resale or rental to African Americans. Those homes and mortgages created wealth for buyers and can be directly related to the wealth gap today where Blacks earn 60% of whites but have only 10% of the wealth.