

Housing/Segregation Resources

CONTEXT

Housing Segregation: Housing segregation in the United States is the practice of denying African Americans and other People of Color equal access to housing through the process of misinformation [giving false information], denial of realty and financing services, and racial steering [pushing people of certain races towards/away from areas]. This practice was written into the law before Brown vs. the Board of Education overturned it in the 1950s, but remains a *de facto* [true in fact but not by law] practice in our society today.

Redlining: In the 1930s, the federal government made of maps of every urban area in the country. And those maps were color-coded to indicate where it was safe to insure mortgages [ability to buy homes]. And anywhere where African-Americans lived, anywhere where African-Americans lived nearby were colored red to indicate to appraisers [people who assess home values] that these neighborhoods were too risky to insure mortgages [how you purchase a home].

Home Ownership: The American dream of homeownership isn't a reality for many People of Color and their families, who are only marginally more likely to own a home now than in 1968, when the Fair Housing act was passed. Generations of housing & mortgage discrimination have contributed to the divide, as have Black families' lower incomes & larger debt loads. People of Color have traditionally been targeted for predatory loans [loans that cost a lot more than normal], making them more vulnerable to foreclosures [losing your house]. Black people buying homes today pay larger fees for buying homes. And those who can buy homes often get fewer financial benefits because properties in predominantly Black areas appreciate [grow in value] more slowly than those in white areas, contributing to broader gaps in family wealth.

VIDEO: [NPR: Housing Segregation & Redlining in America: A Short History \(April 11, 2018\)](#) **warning -- some explicit language at the beginning of the clip*

VIDEO & ARTICLE: [NBC News Bay Area: Bay Area Is Becoming More Racially, Economically Segregated: UC Berkeley Study \(June 21, 2021\)](#)

STATS & GRAPHS: [San Mateo Housing Data](#) from Data USA

ARTICLE: [Forbes: "A Look at Housing Inequality and Racism in the U.S." \(June 3, 2020\)](#)

VIDEO: [NowThis: How Housing Redlining Contributed to the Wealth Gap & Segregation \(Video - February 19, 2020\)](#)

ARTICLE: [USA Today: "Race Matters: Gap Between Black and White Homeownership is Vast, New Report Finds" \(June 29, 2020\)](#)

INTERACTIVE MAP: [UC Berkeley Othring & Belonging Institute: Bay Area Interactive Segregation Map \(Click here for full project description\)](#)