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Emerging Strategies and Considerations to Address Racial Housing Disparities

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Abstract:

For centuries the United States housing system has perpetuated systemic and institutional inequality through the segregation, displacement, and exclusion of Black communities and other communities of color from accessing fair and adequate housing. This paper explores racial housing disparities with a focus on how historic and contemporary housing discrimination has perpetuated racial inequality and furthered the racial wealth gap. Drawing from a critical race theory framework, this paper provides a comprehensive overview of the historical context of housing discrimination, including redlining, blockbusting, and exclusionary zoning, and examines the legal framework for addressing housing discrimination including the Fair Housing Act of 1968 and other federal and state laws. This paper also highlights contemporary forms of housing discrimination including appraisal bias, predatory lending, and gentrification, and discusses how critical race theory can help understand the roots of these disparities. Furthermore, this paper explores emerging strategies and considerations for addressing racial housing disparities, including increasing Black homeownership, addressing appraisal bias, and promoting investment in communities of color. Ultimately, this paper argues that a deep understanding of the principles and themes underlying historic and contemporary discrimination in housing is crucial to evaluate emerging strategies and to develop them to effectively remedy housing disparities and inequality. It builds on existing literature that focuses on the evolution of housing discrimination and adds that we should similarly incorporate evolving considerations within critical race theory perspective. Namely, to reimagine access to affordable housing and increased Black and Brown homeownership in a way that empowers communities of color to gain wealth, prosperity, and security.

Introduction

Housing discrimination has long been recognized as a significant driver of racial inequality in the United States.¹ Discriminatory practices in housing have perpetuated disparities in wealth, education, health, employment, and the opportunities available to communities of color.² Despite the enactment of laws such as the Fair Housing Act of 1968, which sought to eliminate the effects of racial segregation and declared a national policy “to provide for fair housing throughout the United States,” such laws have proven to be futile.³ Employing a critical race theory (CRT) framework helps to demonstrate that the historical enactment of federal, state, and local policies related to housing directly and intentionally harmed communities of color and undermined their ability to build wealth.⁴ Further, housing discrimination continues to persist in various forms, thus necessitating a critical examination of the intersection between critical race theory, housing discrimination, and the law.⁵

Critical race theory is an analytical framework that examines how race intersects with social, economic, and political systems to perpetuate racial inequality.⁶ Applying this framework helps to uncover how these state-sanctioned housing policies shaped racially discriminatory practices such as redlining, displacement and forced relocation, unequal access to housing resources, and further structural and systemic racism.⁷ Further CRT can help to highlight not

¹ Ta-Nehisi Coates, *The Case for Reparations*, THE ATLANTIC (June 2014),

<https://www.theatlantic.com/magazine/archive/2014/06/the-case-for-reparations/361631/>.

² Brian L. Levy, *Wealth, Race, and Place: How Neighborhood (Dis)advantage From Emerging to Middle Adulthood Affects Wealth Inequality and the Racial Wealth Gap*, DEMOGRAPHY (February 1, 2022), 59 (1): 293–320, <https://doi.org/10.1215/00703370-9710284>

³ John O. Calmore, *Spatial Equality and the Kerner Commission Report: A Back to the Future Essay*, 71 N.C. L. REV. 1487, 1510 (1993).

⁴ RICHARD ROTHSTEIN, *THE COLOR OF LAW: A FORGOTTEN HISTORY OF HOW OUR GOVERNMENT SEGREGATED AMERICA* (2017).

⁵ *Id.*

⁶ Kimberlé Williams Crenshaw, *The First Decade: Critical Reflections, or “A Foot in the Closing Door,”* 49 UCLA L. REV. 1343, 1361 (2002).

⁷ ROTHSTEIN, *THE COLOR OF LAW*.

only “how” but also “why” these discriminatory practices were so deliberately created and deeply entrenched, in particular for the economic gain of white communities at the expense of Black and Brown communities and to maintain social and political control by segregating neighborhoods.⁸ The consequences of these policies have had an enduring impact from generation to generation and are vividly felt by Black Americans in the United States today.⁹ Disparate homeownership rates have been one of the clearest legacies of racial discrimination in housing and one of the most significant factors contributing to the racial wealth gap.¹⁰ This is because homeownership is a critical tool for wealth building and financial well-being in the United States, and this is especially true for Black households.¹¹ However this pathway to wealth building has consistently been filled with obstacles for Black communities and resulted in Black families having a homeownership rate of 44.9% compared to 74.5% of white Americans.¹² This is why it is imperative to understand how housing discrimination has perpetuated the racial wealth gap.

This paper seeks to accomplish two things. First it seeks to build on the widely held position within housing justice literature, that acknowledging historical housing discrimination is necessary to combat racial housing injustices, by equally incorporating developing ideas, concerns, and considerations within critical race theory perspectives to analyze and inform

⁸ *Id.*

⁹ *Id.*

¹⁰ Alanna McCargo and Jung Hyun Choi, *Closing the Gaps: Building Black Wealth through Homeownership*, URBAN INSTITUTE (November 23, 2020), <https://www.urban.org/research/publication/closing-gaps-building-black-wealth-through-homeownership>.

¹¹ *Id.* See also, Laura Sullivan et al., *The Racial Wealth Gap: Why Policy Matters*, DEMO, IASP (2016), <https://heller.brandeis.edu/iere/pdfs/racial-wealth-equity/racial-wealth-gap/racial-wealth-gap-why-policy-matters.pdf>. See also, Laurie Goodman and Christopher Mayer, *Homeownership is Still Financially Better Than Renting*, URBAN INSTITUTE (February 21, 2018), <https://www.urban.org/urban-wire/homeownership-still-financially-better-renting>.

¹² U.S. Census Bureau, *Quarterly Residential Vacancies and Homeownership, Fourth Quarter 2022* (January 31, 2023), <https://www.census.gov/housing/hvs/files/currenthvspress.pdf>.

emerging strategies aimed at combatting contemporary racial housing injustices. This will help to promote equity in housing policy and support community-led initiatives that advance racial justice in housing and wealth-building opportunities.

Part I of this paper begins with a historical overview of discriminatory housing practices and federal and state laws and policies, including redlining, blockbusting, and the systematic segregation of communities of color through exclusionary zoning. This section will highlight the importance of understanding historic and contemporary discrimination in housing to adequately begin to address these enduring disparities. Part II will explore contemporary housing disparities and barriers faced by communities of color, such as appraisal bias, predatory lending practices, and displacement of Black and Brown families through gentrification. This section will emphasize how housing discrimination has had a pervasive effect on communities and perpetuated structural racism and other forms of oppression, which can be highlighted by focusing on intersectionality. It will also set the basis to show why community-led and community-centered remedies in housing discrimination are essential to the success of the remedial strategies explored in Part III.

Part III turns to an examination of emerging strategies for addressing racial housing disparities, including increasing opportunities for Black homeownership, increasing fairness in home appraisals, addressing the gaps in fair housing laws, mitigating the effects of gentrification, and investing in communities. It will present the successes and challenge in addressing housing discrimination through case studies and examples. In conclusion, this paper argues that in evaluating new and emerging strategies to promote fair housing practices, it is necessary to not only learn from historic and contemporary housing discrimination but also to incorporate new

and developing considerations within critical race theory to truly begin to dismantle systemic barriers and promote equitable access to housing for communities of color.

I.

Historical Overview of Housing Discrimination

Part I provides a comprehensive overview of discriminatory housing policies and practices throughout history. It explores the origins of racial housing disparities from slavery, segregation, and colonization to discriminatory practices such as redlining, restrictive covenants, and exclusionary zoning. It examines the impact of these discriminatory practices on communities of color, including how redlining and restrictive covenants systematically excluded them from accessing housing opportunities, and the long-term effects on wealth accumulation, homeownership rates, and neighborhood segregation. It also analyzes the role of government policies and institutions in perpetuating racial housing disparities, and the legal and social consequences of historic housing discrimination, including landmark legal cases and their social and economic ramifications. This section sets the foundation for understanding the historic roots of racial housing disparities and highlights the need for effective strategies to address these disparities in the present day.

A. Discriminatory Housing Policies and Practices Throughout History

The way in which the housing market is structured in the United States is rooted in a long history of how racial discrimination has historically informed laws and policies and shows how it continues to do so today.¹³ Government-sponsored displacement, exclusion, and segregation of

¹³ Calmore, *Racial Equality and the Kerner Commission Report*.

people of color have exacerbated racial inequality in the United States for centuries.¹⁴ This is because since the nation's founding, laws and policies related to land, housing, and financial benefits have been race-based and intentionally geared at denying Black, Latinx, Asian, and Native communities from accessing these opportunities.¹⁵ This evolution is documented in Black Codes from the colonial period, to Slave Codes passed once the country was established, and in Jim Crow laws after the passing of the 13th Amendment.¹⁶ The association of race, space, and the systemic exploitation of Black Americans through slavery perpetuated these discriminatory housing practices which were institutionalized through government laws and policies.¹⁷ Namely, since enslaved people themselves were seen as property and as a source from which white people could extract labor and use as means to increase their wealth, this resulted in white control and prohibition of Black people's ability to purchase or own land.¹⁸ This arrangement was further codified in state and local laws which prohibited enslaved and freed Black people from owning or inheriting land so that they could not pass their wealth to their children.¹⁹ Just as these provisions served to quash the possibility of freedom, when freed people of color did obtain land and sought to pass it on to their descendants, courts would often reject the landowners right to transfer the land on the basis that they were not citizens and would instead grant the land to white neighbors.²⁰ For this reason, housing and land ownership became important issues for formerly enslaved individuals during the Reconstruction Era because it was an important way to achieve

¹⁴ Lisa Rice, *Separate and Unequal: The Legacy of Racial Discrimination in Housing*, NATIONAL FAIR HOUSING ALLIANCE (April 13, 2021), <https://www.banking.senate.gov/imo/media/doc/Rice%20Testimony%204-13-21.pdf>. (Presented before the Senate Committee on Banking, Housing, and Urban Affairs).

¹⁵ *Id.*

¹⁶ *Id.*

¹⁷ BERYL SATTER, *FAMILY PROPERTIES: RACE, REAL ESTATE, AND THE EXPLOITATION OF BLACK URBAN AMERICA* (2009).

¹⁸ *Id.*

¹⁹ Rice, *Separate and Unequal*.

²⁰ *Id.*

freedom and economic independence.²¹ However, this was also why discriminatory policies and practices were put in place.²² The remnants of racially-based housing laws persist today and similarly reflect the ideals of using laws and policies to control communities of color and prevent them from accessing freedom and financial independence.

Even before the establishment of the country, the philosophy of “manifest destiny” during periods of white settlement, expansion, and colonialism similarly informed policies of ethnic cleansing and systematic dispossession of Native Americans from their lands.²³ Two well-known policies that supported this effort were the Indian Removal Act and the Dawes Act, which authorized the federal government to forcibly remove Native Americans to allow for white settlement.²⁴ State and local governments passed numerous laws to similarly codify this displacement of Native Americans and right to take their lands, and even Supreme Court cases like *Worcester v. Georgia* (1832), which objected to these practices and affirmed native sovereignty, fell flat and were largely unenforced.²⁵ This forced removal of Native peoples had a devastating impact and enduring legacy, but it also affected their access to housing, land, and resources.²⁶ This affected their ability to build wealth and to pass on their land and resources to future generations, which is reflected in similar homeownership disparities for Native Americans as seen between white and Black families.²⁷ Moreover, this historical legacy also demonstrates that what amounted as a terrible loss of land and wealth for Native Americans was intentionally

²¹ MANISHA SINHA, *THE SLAVE’S CAUSE: A HISTORY OF ABOLITION* (2016).

²² *Id.*

²³ *See, e.g.*, ROBERT J. MILLER, *NATIVE AMERICA, DISCOVERED AND CONQUERED: THOMAS JEFFERSON, LEWIS AND CLARK, AND MANIFEST DESTINY* (2008). *See also*, DAVID E. WILKINS, *UNEVEN GROUND: AMERICAN INDIAN SOVEREIGNTY AND FEDERAL LAW* (2002).

²⁴ *Id.* *See also*, HISTORY, *Trail of Tears*, History.com (November 9, 2009), https://www.history.com/topics/native-american-history/trail-of-tears#section_3.

²⁵ *Id.*

²⁶ Rice, *Separate and Unequal*.

²⁷ *Id.*

designed through laws and policies to directly benefit and increase the wealth of then European settlers.²⁸ These are the principles that remain in housing laws and practices today.

Centuries of displacement and forced removal of Black and Brown communities led to the racial segregation and inequality of neighborhoods.²⁹ Even after slavery was abolished, the housing policies and laws that prohibited enslaved people from acquiring land remained and continued to restrict Black Americans access to decent housing and economic opportunities.³⁰ The hundreds of laws, policies, and land ordinances that had been established worked together to create entrenched inequality through residential segregation, which set the stage to be easily translated to school segregation, restrictive zoning ordinances, the use of restrictive covenants, and inability to access other wealth-building resources.³¹

B. Redlining, Blockbusting, and Racially Restrictive Covenants

In the 20th century methods of perpetuating racial housing disparities evolved. Several discriminatory practices were widely used including redlining, restrictive covenants, racial steering, and blockbusting, all of which had a profound impact on communities of color.³² Redlining is “the practice of denying the extension of credit to specific geographic areas due to the income, race, or ethnicity of residents.”³³ The Federal Housing Administration (FHA) employed these practices beginning in the 1930s when they began insuring private loans that would help white families obtain affordable, low-down-payment mortgages and denied this

²⁸ *Id.*

²⁹ Richard Rothstein, *The Making of Ferguson: Public Policies at the Root of its Troubles*, ECONOMIC POLICY INSTITUTE (October 15, 2014), <https://www.epi.org/publication/making-ferguson/>.

³⁰ *Id.*

³¹ *Id.*

³² ROTHSTEIN, *THE COLOR OF LAW*.

³³ Benjamin Howell, *Exploiting Race and Space: Concentrated Subprime Lending as Housing Discrimination*, CAL. L. REV., 94(1), 101-47, <https://doi.org/10.2307/20439028>.

insurance to communities where Black families lived.³⁴ In particular the term “redlining” comes from the color-coded maps developed by the federal Home Owner’s Loan Corporation (HOLC) which designated neighborhoods as unsafe, low-quality, and high risk, which were predominantly communities of color.³⁵ These designations made these communities ineligible for loan insurance and private lenders followed suit, which essentially foreclosed residents in redlined communities from access to affordable homeownership.³⁶ Douglas Massey and Nancy Denton, in their classic study on the persistence of residential segregation after the civil rights movement, noted that HLOC’s color-coded maps “lent the power, prestige and support of the federal government to the systematic practice of racial discrimination in housing.”³⁷ They argue that individual and systemic housing discrimination is a primary fact in maintaining racial segregation in housing and neighborhoods and that in turn has led to the perpetuation of racial inequality in the areas of education, employment, and social mobility.³⁸ Further, the practice of redlining also perpetuated neighborhood segregation by limiting housing opportunities for communities of color which resulted in this investment, decreased property values, and limited wealth accumulation.³⁹

Beyond this followed the rise in use of racially restrictive covenants, which were legally binding agreements that prohibited homeowners from selling or renting their property to individuals of certain races or ethnicities.⁴⁰ This compounded with redlining as restrictive

³⁴ Ta-Nehisi Coates, *The Case for Reparations*.

³⁵ Robert K. Nelson and Edward L. Ayers, *Mapping Inequality*, AMERICAN PANORAMA, <https://dsl.richmond.edu/panorama/redlining/#loc=5/39.1/-94.58&text=intro>.

³⁶ *Id.*

³⁷ Douglas S. Massey & Nancy A. Denton, *American Apartheid: Segregation and the Making of the Underclass*, AMERICAN JOURNAL OF SOCIOLOGY, 96(2), 329-357 (September 1990), <https://www.jstor.org/stable/2781105>.

³⁸ *Id.*

³⁹ ROTHSTEIN, THE COLOR OF LAW.

⁴⁰ *Id.*

covenants were used to prevent Black families from living outside of redlined communities and ultimately enforced racial segregation.⁴¹ This also had negative effects on Black communities as during this time period the FHA was subsidizing emerging housing in the suburbs for white families and Black families were prevented from purchasing property in such desirable areas.⁴² Government at all levels were a part of enforcing these deeds and similarly excluded, for example, Black veterans from receiving housing subsidies and low-interest loans through the GI Bill.⁴³ This set white and Black families on two very different paths, since Black families did not receive government-backed housing mortgages, they gained none of the equity appreciation that white homeowners would gain through access to new communities and affordable homeownership.⁴⁴

The real estate industry similarly played a large role in perpetuating these harmful discriminatory housing practices, namely through racial steering and blockbusting.⁴⁵ Racial steering is a discriminatory practice employed by real estate agents where they direct home buyers or renters to steer away from certain neighborhoods based on race.⁴⁶ These agents would often steer communities of color towards neighborhoods with higher concentrations of minority residents, resulting in further segregation and limited housing opportunities in other areas.⁴⁷ This segregation further exacerbated racial inequality of neighborhoods as this minimized resources and opportunities.⁴⁸ Like racial steering, blockbusting was a discriminatory practice developed to induce homeowners to sell their properties at lower prices by creating fear of an impending racial

⁴¹ *Id.*

⁴² *Id.*

⁴³ *Id.*

⁴⁴ Ta-Nehisi Coates, *The Case for Reparations*.

⁴⁵ ROTHSTEIN, *THE COLOR OF LAW*.

⁴⁶ *Id.* See also, Bradford Mills et al., *Racial and Ethnic Disparities in the U.S. Housing Market: An Examination of Homeownership, Housing Quality, and Affordability*, HOUSING POLICY DEBATE (2019).

⁴⁷ *Id.*

⁴⁸ *Id.*

change in the neighborhood.⁴⁹ These “blockbusters” would prey on the anxieties of white homeowners and convince them to sell their properties quickly and at reduced prices in order to turn around and sell those properties at inflated prices to communities of color.⁵⁰ Further, realtors would sell these houses under contracts instead of as traditional mortgages in order to evict Black families if they were ever late on a payment.⁵¹ These discriminatory practices fulfilled the United States housing system’s principles of stripping communities of color of their wealth through discriminatory and predatory practices and of funneling them into segregated neighborhoods.

C. Exclusionary Zoning and Urban Renewal

In the 1950s and 60s there was once again an evolution of the sinister mechanisms used to discriminate against communities of color in access to housing and to extract their wealth. As Black communities were displaced and expelled to segregated communities which were predominantly in urban areas, public policies spurred under the guise of creating new public spaces, combatting urban blight, and increasing economic development.⁵² In reality these policies of urban renewal leveled many working-class Black and integrated neighborhoods, displacing renters, homeowners, and business owners in the name of “slum clearance.”⁵³ These projects took the form of developing downtown offices, civic spaces, parking garages, and highways.⁵⁴ Instead of benefiting the Black and Brown communities that lived there, the loss of

⁴⁹ ROTHSTEIN, THE COLOR OF LAW.

⁵⁰ *Id.*

⁵¹ *Id.*

⁵² *Id.*

⁵³ Robert K. Nelson and Edward L. Ayers, *Renewing Inequality*, AMERICAN PANORAMA, <https://dsl.richmond.edu/panorama/renewal/#view=0/0/1&viz=cartogram.%20https://dsl.richmond.edu/panorama/renewal/>.

⁵⁴ *Id.*

property and neighborhoods, and forced removal once again led to stripping communities of wealth and financial stability found in property ownership and affordable rental housing.⁵⁵ For example, the development of Central Park in New York City was done through the use of eminent domain to destroy what was then Seneca Village, a thriving Black community in Manhattan.⁵⁶ These development projects were numerous and backed by countless public policies, yet they displaced Black communities with no benefit to them, rather it further subjugated them to the perpetual cycle of extraction and loss of wealth-building opportunities.

After the passage of the Fair Housing Act in 1968, racially restrictive covenants were outlawed, but exclusionary zoning by wealth and income was created and essentially stepped in to continue to perpetuate the same discriminatory cycles.⁵⁷ Exclusionary zoning is a policy that keeps affordable housing out of neighborhoods through land use and building code requirements.⁵⁸ Historically, this legal practice has been used to keep low-income people, disproportionately racial minorities, out of wealthy and middle-class neighborhoods.⁵⁹ This is done by using zoning laws to, for example, require large lot homes, outlaw attached housing and rental apartment units, and add other restriction that drive up the cost of homes.⁶⁰ This served as a loophole to the Fair Housing Act's prohibition on discriminatory practices by race, since the Act does not prohibit class-based discrimination.⁶¹ The Supreme Court's decision in *Village of Arlington Heights v. Metropolitan Housing Development Corp.* (1977) further institutionalized

⁵⁵ *Id.*

⁵⁶ Jessica Sain-Baird, *The Story of Seneca Village*, CENTRAL PARK CONSERVANCY BLOG (January 18, 2018), <https://www.centralparknyc.org/articles/seneca-village>.

⁵⁷ Elliot Anne, Rigsby, *Understanding Exclusionary Zoning and Its Impact on Concentrated Poverty*, THE CENTURY FOUNDATION (June 23, 2016), <https://tcf.org/content/facts/understanding-exclusionary-zoning-impact-concentrated-poverty/>.

⁵⁸ *Id.*

⁵⁹ *Id.*

⁶⁰ *Id.*

⁶¹ *Id.*

exclusionary zoning as constitutional. Since communities of color have been segregated and relegated time and time again to live in communities with less wealth-building opportunities, it follows that Black and Brown Americans disproportionately live in high-poverty neighborhoods, as a result of the history of discriminatory policies and practices.⁶² Exclusionary zoning persists in most part of the United States today.⁶³

D. Legal Framework and the Role of Government Policies

The role of government-sanctioned laws and policies from federal, state, and local authorities have historically operated in tandem to perpetuate housing discrimination and promote unfair housing practices by codifying or upholding these practices in law.⁶⁴ John Calmore states that with respect to historic housing discrimination, “White institutions created it, white institutions maintain it, and white society condones it.”⁶⁵ He joins other scholars in challenging society to consider that, “Until dominant society re-recognizes, acknowledges, and takes responsibility for this fact, denial and neglect will continue to stand in the way of establishing a coherent urban policy that addresses not only matters of housing and community development but also social economic and racial justice.”⁶⁶ Nevertheless, when government has acted through laws and policies aimed at addressing and combatting discriminatory housing practices and policies, they have often fallen short.⁶⁷

By examining key federal and state laws, landmark legal cases, and enforcement mechanisms that have been implemented, this will reveal the challenges and successes of

⁶² *Id.*

⁶³ *Id.*

⁶⁴ Calmore, *Spatial Equality and the Kerner Commission Report*.

⁶⁵ *Id.*

⁶⁶ *Id.*

⁶⁷ *Id.*

housing related laws and policies. As a response to rampant racial injustices in the 1960s, the Fair Housing Act of 1968 was signed into law, with the goal of providing “fair housing throughout the United States . . . [to promote] truly integrated and balanced living parties.”⁶⁸

Despite the passage of the Act and its implementation of a variety of protections against discrimination in housing at the federal level, most American communities remain segregated by race.⁶⁹ Although the Fair Housing Act serves as the cornerstone of fair housing law and it has evolved over the years to expand protections including disability and familial status, it still necessitates stronger protections for low-income people of color to play a more critical role in promoting fair housing practices.⁷⁰

There have been other federal and state laws that have propelled the conversation on housing discrimination. Cases such as *Shelley v. Kraemer* challenged the constitutionality of racially restrictive covenants and discriminatory practices, leading to important legal precedents.⁷¹ However, whether *Shelley* truly had a positive impact in curtailing housing discrimination despite other forms of housing discrimination persisting or whether its practical impacts are largely overstated remains a topic of much debate.⁷² The Civil Rights Movement of the 1950s and 1960s have been instrumental in raising awareness about discriminatory housing practices and advocating for fair housing laws. Activists and organizations such as the Fair

⁶⁸ Joseph P. Williams, *Segregation's Legacy: Fifty Years After the Fair Housing Act Was Signed, America Is Nearly As Segregated As When President Lyndon Johnson Signed the Law*, U.S. NEWS & WORLD REPORT (April 20, 2018), <https://www.usnews.com/news/the-report/articles/2018-04-20/us-is-still-segregated-even-after-fair-housing-act>.

⁶⁹ *Id.*

⁷⁰ *Id.*

⁷¹ *Shelley v. Kraemer*, 334 U.S. 1, 68 S. Ct. 836 (1948). (the Supreme Court held that the enforcement of racially restrictive covenants were prohibited by the 14th Amendment Equal Protection Clause, when an African American family had purchased a home containing a restrictive covenant and neighboring residents sued to challenge against their purchase).

⁷² Yana Kucheva and Richard Sander, *The Misunderstood Consequences of Shelley v. Kraemer*, SOCIAL SCIENCE RESEARCH, 48, 212-233 (November, 2014), <https://doi.org/10.1016/j.ssresearch.2014.06.007>.

Housing Act of 1968 and the NAACP have played pivotal roles in promoting fair housing practices and advocating for the rights of communities of color.⁷³ Despite progress made through legal challenges and civil rights movements, discriminatory housing practices and racial housing disparities persist.⁷⁴ Just examining a few legal cases and movements that have effected policy changes begins to demonstrate how housing laws and policies have often shown weaknesses in enforcement, sustainability, and practical efficacy. While these efforts have resulted in important legal and policy changes, challenges remain in effectively addressing racial housing disparities and achieving housing equity for communities of color.

The impact of discriminatory practices such as redlining, restrictive covenants, racial steering, blockbusting, and exclusionary zoning on communities of color has been far-reaching and devastating. These practices have perpetuated neighborhood segregation, limited housing choices, and decreased homeownership rates as well as opportunities for wealth accumulation for communities of color.⁷⁵ Discriminatory practices in housing have led to neighborhood segregation; the concentration of communities of color in specific neighborhoods with limited resources and opportunities.⁷⁶ This form of racial segregation has continued to create neighborhoods with disproportionately high concentrations of minority residents and limited access to quality schools, healthcare, employment opportunities, and other essential services.⁷⁷

⁷³ Sophie House and Krystle Okafor, *Under One Roof: Building an Abolitionist Approach to Housing Justice*, POVERTY AND RACE RESEARCH ACTION COUNCIL, 29(1), (September-October, 2020), <https://www.prrac.org/newsletters/sept-oct2020.pdf>.

⁷⁴ *Id.*

⁷⁵ Patrick Sharkey, *Neighborhoods and the Black-White Mobility Gap*, ECONOMIC MOBILITY PROJECT (July 2009), https://www.pewtrusts.org/~media/legacy/uploadedfiles/wwwpewtrustsorg/reports/economic_mobility/pewsharkey_v12pdf.pdf.

⁷⁶ Brian Levy, *Wealth, Race, and Place: How Neighborhood (Dis)Advantage From Emerging to Middle Adulthood Affects Wealth Inequality and the Racial Wealth Gap*, DEMOGRAPHY (2022), <https://read.dukeupress.edu/demography/article/59/1/293/293845/Wealth-Race-and-Place-How-Neighborhood-Dis>.

⁷⁷ *Id.*

These practices have decreased homeownership rates by denying communities of color access to affordable mortgage loans, leading to lower rates of homeownership compared to white communities.⁷⁸ Limited opportunities to build equity and accumulate wealth through homeownership have long-term consequences for intergenerational wealth transfer and economic mobility.⁷⁹ Finally, these practices have contributed to significant wealth disparities between communities of color and white communities.⁸⁰ Limited access to affordable housing, combined with predatory lending practices and discriminatory valuation of properties in communities of color, has also lowered property values and diminished wealth accumulation for communities of color, further perpetuating racial inequality.⁸¹

II.

Contemporary Housing Disparities and Their Impact on Communities of Color

Part II explores contemporary housing disparities and their impact on communities of color, drawing from critical race theory scholarship within the housing rights area. It discusses disparities in access to affordable housing, homeownership, and discrimination in housing that disproportionately affect communities of color. It also addresses the intersectional impact of housing disparities on communities of color, as well as the role of segregation and intersectionality. This section emphasizes the multifaceted and pervasive nature of these disparities and highlights the need for a deep understanding of these issues to develop effective

⁷⁸ Sharkey, *Neighborhoods and the Black-White Mobility Gap*.

⁷⁹ *Id.*

⁸⁰ *Id.*

⁸¹ *Id.* See also, Andre Perry, *Know Your Price: Valuing Black Lives and Property in America's Black Cities*, BROOKINGS PRESS (2020).

strategies for addressing racial inequality, increasing access to affordable housing, promoting homeownership, and empowering communities of color.

A. Racial Wealth Gap and Homeownership Disparities

Racial disparities in housing persist in contemporary society, perpetuating systemic and intentional discrimination that exacerbates racial inequality, including the racial wealth gap.⁸² Various factors contribute to these disparities, including discriminatory lending practices, biased home appraisals, housing segregation, affordability challenges, and discriminatory practices in rental housing. Understanding these contemporary housing disparities is crucial in informing solutions to remedy them and promote equitable access to housing for all communities, regardless of race or ethnicity.

The racial wealth gap is a significant factor that perpetuates housing disparities among communities of color. According to "The Color of Wealth: The Story Behind the U.S. Racial Wealth Divide," Barbara Robles writes that Black families in the United States have significantly less wealth compared to white families, largely due to historical and ongoing discrimination.⁸³ This wealth gap translates into disparities in homeownership rates, with communities of color experiencing lower rates of homeownership compared to white communities.⁸⁴ Factors such as access to credit, discriminatory lending practices, and wealth accumulation disparities contribute to the racial homeownership gap, limiting the ability of communities of color to build wealth through homeownership and perpetuating housing disparities.⁸⁵

⁸² Barbara Robles, Meizhu Lui, Betsy Leondar-Wright, Rebecca Adamson, Rose Brewer, *THE COLOR OF WEALTH: THE STORY BEHIND THE U.S. RACIAL WEALTH DIVIDE* (2006).

⁸³ *Id.*

⁸⁴ *Id.*

⁸⁵ *Id.*

B. Discrimination in Home Appraisals and Valuation

Home appraisals and valuation practices have also been identified as sources of contemporary housing disparities.⁸⁶ Discrimination in home appraisals, both historically and currently, has disproportionately impacted communities of color.⁸⁷ As documented by Junia Howell and Elizabeth Krover-Glenn, implicit bias and discriminatory practices in appraisal practices have resulted in undervaluing homes in communities of color, leading to appraisal gaps and limiting opportunities for homeownership and wealth building.⁸⁸ Their study in Houston looked at the effect of neighborhood racial composition on home values through interviews on the appraisal process, and they found variation in appraisal methods and racialized perceptions of neighborhoods which perpetuate racial disparities.⁹⁰ This discrimination in home appraisals reinforces housing disparities and perpetuates racial inequality in the housing market.⁹¹

C. Gentrification and Displacement

Housing segregation and concentrated poverty are persistent challenges that disproportionately impact communities of color.⁹² The legacy of historical housing discrimination, such as redlining and racially restrictive covenants, has resulted in ongoing patterns of segregation in housing.⁹³ Further as racial segregation in housing has detrimental

⁸⁶ Junia Howell and Elizabeth Krover-Glenn, *Neighborhoods, Race, and the Twenty-first-century Housing Appraisal Industry*, SOCIOLOGY OF RACE AND ETHNICITY, 4(4), 473-490 (2018).

⁸⁷ *Id.*

⁸⁸ Kang, Jerry, et al. *Implicit Bias In The Courtroom*. UCLA L. REV. 59 (2011): 1124. (defining implicit bias as term we use to denote implicit attitudes and implicit stereotypes).

⁸⁹ *Id.*

⁹⁰ *Id.*

⁹¹ *Id.*

⁹² John A. Powell and Marguerite L. Spencer, *Giving Them the Old One-Two: Gentrification and the K.O. of Impoverished Urban Dwellers of Color*, 46 HOWARD L.J. 433 (2003).

⁹³ *Id.*

consequences for communities of color, including limited access to quality housing, neighborhood amenities, and opportunities, this also leaves communities vulnerable to economic instability and changes in the housing market.⁹⁴ Further this aspect of the cycle of poverty and limited access to homeownership is also highlighted in Rothstein’s “The Color of Law.”⁹⁵

Moreover, gentrification, which is often touted as urban revitalization, can have discriminatory effects on communities of color.⁹⁶ Gentrification refers to the process of wealthier residents moving into historically low-income neighborhoods, resulting in rising property values, increased housing costs, and displacement of long-time residents, often from Black and Brown communities.⁹⁷ This displacement disrupts social networks, cultural heritage, and access to affordable housing and economic opportunities, further perpetuating housing disparities and limiting opportunities for wealth building through homeownership.⁹⁸

Gentrification often involves the exploitation of communities of color by real estate developers, investors, and other stakeholders seeking to profit from changing neighborhood demographics.⁹⁹ These practices can include aggressive property acquisitions, harassment of long-term residents, and the exclusion of communities of color from decision-making processes related to neighborhood changes.¹⁰⁰ Because of this gentrification can exacerbate racial inequality in the housing market by displacing communities of color from their homes, limiting their access to homeownership and opportunities for wealth accumulation.

Addressing the discriminatory impacts of gentrification and promoting equitable access to homeownership and wealth-building opportunities for communities of color requires

⁹⁴ *Id.*

⁹⁵ ROTHSTEIN, THE COLOR OF LAW.

⁹⁶ Powell and Spencer, *Giving Them the Old One-Two*.

⁹⁷ *Id.*

⁹⁸ *Id.*

⁹⁹ *Id.*

¹⁰⁰ *Id.*

comprehensive strategies that consider the needs and interests of the affected communities. This can include policies and practices that prioritize affordable housing preservation, community land trusts, equitable development, and community engagement in decision-making processes related to neighborhood changes. Efforts to address the discriminatory impacts of gentrification and promote equitable access to housing and wealth-building opportunities for communities of color are critical in remedying past housing discrimination.

D. Intersectional Impact of Housing Discrimination

It is important to recognize that housing disparities do not affect communities of color in isolation, but often intersect with other forms of oppression and discrimination, such as gender, sexual orientation, disability, and immigration status.¹⁰¹ Intersectionality, as emphasized in critical race theory, underscores the need to understand and address the intersecting forms of discrimination and oppression that communities of color may face in the context of housing disparities.¹⁰² Kimberlé Crenshaw's article on "Mapping the Margins: Intersectionality, Identity Politics, and Violence Against Women of Color" introduces how the concept of intersectionality can highlight how intersecting forms of oppression, including race and gender, can compound and exacerbate harm to communities of color in various contexts, including housing.¹⁰³ Melvin Kelley develops this idea further, by recognizing that discrimination and disparities are not experienced in isolation, but rather intersect and mutually enforce each other. Kelley argues that

¹⁰¹ Melvin J. IV Kelley, *Testing One, Two, Three: Detecting and Proving Intersectional Discrimination in Housing Transactions*, 42 HARV J. L. & GENDER 301 (2019).

¹⁰² *Id.*

¹⁰³ Kimberlé Crenshaw, *Mapping the Margins: Intersectionality, Identity Politics, and Violence Against Women of Color*, STANFORD L. REV., 43(6), 1241-1299 (July, 1991), <https://doi.org/10.2307/1229039>.

the Fair Housing Act has failed because its anti-discrimination doctrine does not account for intersectionality.¹⁰⁴

For example, communities of color may face discrimination not only based on their race, but also due to their gender, sexual orientation, disability status, and other intersecting factors.¹⁰⁵ This can result in unique and compounded forms of housing discrimination and disparities. For instance, Black women may face gender-based discrimination in housing, such as sexual harassment or unequal treatment, in addition to racial discrimination.¹⁰⁶ Immigrant communities of color may face discrimination based on their nationality or immigration status, which can limit their access to affordable housing or result in exploitation by unscrupulous landlords.¹⁰⁷ Moreover, the intersectionality of housing disparities can also be compounded by class-based discrimination.¹⁰⁸ Low-income communities of color may face discriminatory practices, such as predatory lending, substandard housing conditions, and lack of access to affordable housing options, which can further exacerbate their marginalization and perpetuate cycles of poverty and inequality.¹⁰⁹

Understanding the intersectional impact of housing disparities on communities of color is crucial in developing strategies for addressing racial inequality and promoting equitable access to affordable housing.¹¹⁰ It requires a comprehensive approach that recognizes the interlocking systems of discrimination and disparities that communities of color face and takes into account the unique challenges and experiences of individuals who belong to multiple marginalized

¹⁰⁴ Kelley, *Testing One, Two, Three*.

¹⁰⁵ *Id.*

¹⁰⁶ *Id.*

¹⁰⁷ Crenshaw, *Mapping the Margins*.

¹⁰⁸ *Id.*

¹⁰⁹ *Id.*

¹¹⁰ Kelley, *Testing One, Two, Three*.

groups.¹¹¹ By acknowledging and addressing intersectional discrimination in housing, we can work towards dismantling the interconnected forms of discrimination and promoting housing justice for all communities, regardless of their social identities.

III.

Strategies for Remediating Racial Housing Disparities

Part III focuses on emerging strategies to remedy racial housing disparities, including increasing Black homeownership, reducing discrimination in home appraisals, promoting equitable development, community engagement and empowerment, and legal and policy advocacy. These strategies aim to address the root causes of housing discrimination, promote fair and equitable housing practices, and close the racial wealth gap. They emphasize promoting access to affordable mortgage loans, down payment assistance programs, and homeownership education for Black communities. They also aim to reduce bias and discriminatory practices in home appraisals, promote equitable development that benefits communities of color, empower communities through community engagement, and advocate for legal and policy reforms to address systemic disparities. These emerging strategies represent promising approaches to promoting equitable access to housing and wealth-building opportunities, but challenges remain in implementation and sustainability. Continued efforts are needed to ensure that these strategies are effective in addressing racial housing disparities and promoting equitable outcomes.

A. Increasing Black Homeownership

¹¹¹ *Id.*

Increasing Black homeownership is a critical strategy to remedy racial housing disparities and close the racial wealth gap.¹¹² Homeownership has long been recognized as a means of building wealth, providing stability, and creating opportunities for economic advancement.¹¹³ However, historical and contemporary housing discrimination has disproportionately impacted Black communities, limiting their access to homeownership and perpetuating racial inequality.¹¹⁴ According to a report by Habitat for Humanity, "The role of housing policy in causing our nation's racial disparities - and the role it must play in solving them." The report points to discriminatory housing policies, such as redlining, racial covenants, and predatory lending practices, as having systematically denied Black individuals and families the opportunity to purchase homes in certain neighborhoods or obtain fair mortgage loans.¹¹⁵ These policies have resulted in the devaluation of Black-owned homes and limited opportunities for wealth accumulation through home equity.¹¹⁶ Thus, Black homeownership rates have remained persistently low, contributing to the racial wealth gap and exacerbating disparities in wealth, education, and employment opportunities.¹¹⁷

Efforts to increase Black homeownership involve addressing both historic and contemporary discriminatory practices. Promoting access to affordable mortgage loans, down payment assistance programs, and homeownership education specifically targeted towards Black communities can help mitigate the impact of discriminatory lending practices and improve

¹¹² Habitat for Humanity, *The Role of Housing Policy in Causing Our Nation's Racial Disparities—and the Role it Must Play In Solving Them*, habitat.org (August 2020), <https://www.habitat.org/sites/default/files/documents/Racial-Disparities-and-Housing-Policy-.pdf>.

¹¹³ *Id.*

¹¹⁴ *Id.*

¹¹⁵ *Id.*

¹¹⁶ *Id.*

¹¹⁷ See Andre Perry, *Know Your Price: Valuing Black Lives and Property in America's Black Cities*, BROOKINGS PRESS (2020).

access to homeownership.¹¹⁸ Financial literacy programs and credit counseling can also play a role in empowering Black individuals and families to navigate the complexities of the homebuying process and build the financial capacity needed to sustain homeownership.¹¹⁹ Furthermore, fostering partnerships with community-based organizations, financial institutions, and local governments can create opportunities for affordable housing development in predominantly Black neighborhoods, providing affordable homeownership options and promoting community empowerment.¹²⁰ Implementing anti-discrimination laws and regulations and enforcing fair lending practices can also help combat discriminatory practices in the housing market and promote equitable access to homeownership for Black communities.¹²¹

Nevertheless, there are many challenges to the mentioned strategies, and this is when it becomes imperative to implement evolving considerations from a critical race theory perspective. For example, many issues may arise in targeting individuals to be selected for homeownership efforts. The New Jersey Institute for Social Justice (NJISJ) in their report titled *Black Homeownership Matters* highlight how this is the case with existing state homeownership plans like first-time homebuyers' programs predominantly benefit white families.¹²² They recommend that instead First-generation homebuyers' programs would better target aid towards Black homebuyers because it would instead target low-income residence, which in the state of New Jersey predominantly constitute Black and Brown families.¹²³

¹¹⁸ *Id.*

¹¹⁹ *Id.*

¹²⁰ *Id.*

¹²¹ Kelley, *Testing One, Two, Three.*

¹²² *Black Homeownership Matters: Expanding Access to Housing Wealth for Black New Jerseyans*, New Jersey Institute for Social Justice, May 2022, avail. at

https://assets.nationbuilder.com/njisj/pages/689/attachments/original/1651592853/Black_Homeownership_Matters_Report_5.3.22_web.pdf?1651592853.

¹²³ *Id.*

Similarly, it is important to draw from lessons learned on intersectionality and implicit bias to approach financial literacy programs, for example. Mitigating bias and the perpetuating of stereotypes in advancing financial literacy programs will be crucial if these programs are truly aimed at helping targeted communities of color instead of further harming them.¹²⁴ For example, the NJISJ has promoted a Special Purpose Credit Program (SPCPs) that are “targeted credit programs that lenders can create to benefit “economically disadvantaged” groups who share a common identity such as race, national origin or sex.” The aim of the program is to approach credit programs from a understanding of how factors like race and gender impact how one has historically experiences or been excluded from lending opportunities.¹²⁵

Further, it is important to recognize that increasing Black homeownership alone is not a comprehensive solution. Addressing systemic racism, promoting equitable economic opportunities, and addressing other barriers to homeownership, such as racial disparities in employment, education, and wealth accumulation, are crucial components of a holistic approach to achieving fair and equitable housing outcomes for Black communities.

B. Reducing Discrimination in Home Appraisals

Reducing discrimination in home appraisals is another important strategy to remedy racial housing disparities. Home appraisals play a crucial role in determining the value of a home, which directly impacts the ability of homeowners, particularly Black homeowners, to access credit, sell their homes, and build wealth through home equity.¹²⁶ However, studies like

¹²⁴ *Id.*

¹²⁵ *Id.*

¹²⁶ Howell and Krover-Glenn, *Neighborhoods, Race, and the Twenty-first-century Housing Appraisal Industry*.

those conducted by Howell and Krover-Glenn show that racial bias in home appraisals persists and contributes to disparities in housing outcomes.¹²⁷

The article highlights how neighborhood racial composition, often associated with race-based housing segregation, influences appraisers' valuations of homes.¹²⁸ The authors argue that appraisers tend to rely on racialized and often biased perceptions of neighborhoods and homes, leading to undervaluation of homes in communities of color, including Black neighborhoods.¹²⁹ This results in lower appraised values for homes in these neighborhoods, limiting the opportunities for Black homeowners to build equity and accumulate wealth through their homes.¹³⁰ To reduce discrimination in home appraisals, it is critical to address the systemic biases and discriminatory practices that persist in the appraisal industry. This can involve several strategies. First by encouraging diversity in the appraisal profession, this can help bring in different perspectives and reduce bias in the valuation process.¹³¹ This can be achieved through targeted recruitment efforts, training programs, and mentorship opportunities for individuals from underrepresented communities.¹³² Another way is to ensure that appraisers receive comprehensive training on fair and unbiased appraisal practices, including awareness of racial bias and its impact on valuation, can help improve the quality and fairness of appraisals.¹³³ Additionally, implementing standardized appraisal practices that focus on objective criteria, such as property characteristics and market data, rather than subjective perceptions of neighborhoods or racial composition, can help reduce bias in the appraisal process.¹³⁴

¹²⁷ *Id.*

¹²⁸ *Id.*

¹²⁹ *Id.*

¹³⁰ *Id.*

¹³¹ *Id.*

¹³² *Id.*

¹³³ *Id.*

¹³⁴ *Id.*

Also, it is important to enhance transparency in the appraisal process by providing clear guidelines, disclosure requirements, and mechanisms for reporting and addressing discriminatory practices can help hold appraisers accountable for fair and unbiased appraisals.¹³⁵ It is equally meaningful to include communities and homeowners in the appraisal process, such as allowing homeowners to provide input on their home's value, can help ensure that appraisals reflect the true value of homes and communities, regardless of their racial composition.¹³⁶ By addressing discriminatory practices in home appraisals, it is possible to promote fair and equitable valuations of homes, reduce disparities in housing outcomes, and create a more just and inclusive housing market for communities of color.

C. Promoting Equitable Development

Further, community-centered desegregation, development, and investment efforts can be employed to address racial disparities in housing and promote inclusive and sustainable development for communities. Equitable development approaches seek to ensure that development and investment in communities are inclusive and benefit all residents, particularly communities of color that have historically faced disinvestment and neglect.¹³⁷ These strategies aim to promote affordable housing preservation, inclusionary zoning policies, community land trusts, and other mechanisms that prioritize the needs and interests of communities of color, promote economic opportunities, and prevent displacement due to gentrification.¹³⁸ These frameworks and efforts have also proposed principles such as promoting racial equity, fostering

¹³⁵ *Id.*

¹³⁶ *Id.*

¹³⁷ Levy, *Wealth, Race, and Place*.

¹³⁸ *Id.*

community ownership, and advancing economic inclusion through a variety of ways.¹³⁹ The NJISJ has similar put forward a number of policy proposal focus on meaningful investment in Black communities, including developing a “lockbox fund” that would help to meaningfully invest resources into increasing homeownership in redlined communities, instituting a reparations task force, and conducting evaluations on the impact of existing homeownership programs as it relates to redlined communities.¹⁴⁰

D. Community Investment and Empowerment

Community engagement and empowerment are critical strategies to ensure that communities of color have a voice in decision-making processes related to housing and development.¹⁴¹ Emerging strategies emphasize community-driven solutions, participatory planning, and engagement of community members in shaping housing policies, practices, and investments.¹⁴² This can include initiatives such as community organizing, community land trusts, and resident-led housing cooperatives that empower communities to take control of their housing destiny and promote equitable outcomes.¹⁴³ Furthermore, legal and policy advocacy remains a crucial strategy in addressing racial housing disparities.¹⁴⁴ This can include efforts to strengthen fair housing laws, enforce anti-discrimination statutes, and hold accountable those who engage in

¹³⁹ Ryan Curren et al., *Equitable Development as a Tool to Advance Racial Equity*, GOVERNMENT ALLIANCE ON RACE AND EQUITY (2015), <https://www.racialequityalliance.org/wp-content/uploads/2016/11/GARE-Equitable-Development.pdf>.

¹⁴⁰ Erasing New Jersey's Red Lines: Reducing the Racial Wealth Gap Through Homeownership and Investment In Communities Of Color, New Jersey Institute for Social Justice, avail at. https://d3n8a8pro7vhmx.cloudfront.net/njisj/pages/689/attachments/original/1588358478/Erasing_New_Jersey's_Red_Lines_Final.pdf?1588358478.

¹⁴¹ Habitat for Humanity.

¹⁴² Powell and Spencer, *Giving Them the Old One-Two*.

¹⁴³ *Id.*

¹⁴⁴ *Id.*

discriminatory housing practices.¹⁴⁵ Legal and policy advocacy can also focus on promoting equitable housing policies, funding allocations, and regulatory reforms that address systemic disparities and promote fair and equitable access to housing opportunities.¹⁴⁶ These emerging strategies represent promising approaches to addressing racial housing disparities and promoting equitable access to housing and wealth-building opportunities for communities of color. By addressing the root causes of housing discrimination and addressing systemic barriers, these strategies seek to remedy historical injustices and promote more just and equitable housing practices. However, challenges remain in implementing and sustaining these strategies, and continued efforts are needed to ensure that they are effective in achieving their intended goals.

Conclusion

In conclusion, the critical race theory framework provides a valuable lens for understanding how housing discrimination has perpetuated racial inequality, including the racial wealth gap, and continues to affect marginalized communities, particularly Black and Brown communities. Through a historical overview, this paper has highlighted the systemic and intentional nature of housing discrimination, including redlining, discriminatory lending practices, segregation, and gentrification, which have had lasting effects on housing access, homeownership opportunities, and wealth accumulation for communities of color.

Furthermore, this paper has explored emerging strategies to remedy racial housing disparities, such as increasing Black homeownership, reducing discrimination in home appraisals, and promoting fair housing policies. These strategies are crucial steps towards

¹⁴⁵ Kelley, *Testing One, Two, Three*.

¹⁴⁶ *Id.*

addressing the legacy of housing discrimination and promoting greater equity and justice in the housing market.

However, it is important to acknowledge that these strategies are not without challenges and limitations. Structural and systemic issues, including systemic racism, discriminatory policies and practices, and ongoing racial disparities in wealth and income, continue to pose barriers to achieving meaningful change. Addressing these complex issues requires sustained efforts from multiple stakeholders, including policymakers, housing advocates, community organizations, and individuals committed to social justice.

Moving forward, it is imperative to prioritize comprehensive and intersectional approaches that not only address individual discriminatory practices but also tackle the broader social, economic, and political systems that perpetuate housing discrimination and racial inequality. This includes advocating for policy changes, promoting equitable access to affordable housing, addressing disparities in wealth and income, promoting fair and unbiased appraisal practices, and engaging communities in decision-making processes.

In conclusion, understanding the historical context of housing discrimination and its contemporary impact, as well as exploring and implementing emerging strategies to remedy racial housing disparities, is essential to achieve meaningful progress towards housing justice and equity. By centering critical race theory in the analysis of housing discrimination and employing innovative strategies to combat it, we can strive towards a more just and equitable housing system that promotes access to safe, affordable, and quality housing for all individuals and communities, regardless of race or ethnicity. It is imperative to continue advocating for policies and practices that promote fair housing, challenge systemic racism, and work towards a more inclusive and equitable housing landscape for all.