

Housing Policy, Mortgage Lending, Homelessness

Introduction

Homeownership is an American dream. It is also the number one way for families to accumulate generational wealth for their families.ⁱ Years of housing segregation, and lending discrimination have devastating effects on family wealth, investments, and services, especially in communities of color. Both, segregation and racial disparities in home appreciation consistently keep African Americans at a disadvantage in their ability to build equity and accumulate generational wealth.ⁱⁱ

A system known as “redlining” a discriminatory practice used by mortgage companies to devalue certain neighborhoods, predominantly African American, by making it difficult for them to secure loans based on where they live.ⁱⁱⁱ Housing inequality is directly related to racial, social, income and wealth inequality. Inequality is the most consistently identified cause of homelessness.^{iv} It also shows how government policy and systemic racism support discriminatory practices that contribute to limited access and opportunities to wealth accumulation in African American communities, that can still be seen today.^v

Racial stratification influences the inequalities that limit access to home buying based race and social class.^{vi} Federal housing policies allowed refusal of loans in black neighborhoods which influenced mortgage lending decisions for African Americans minimizing their opportunities for generational wealth potential for their families, and contributing to their chances of homelessness.^{vii}

Thesis

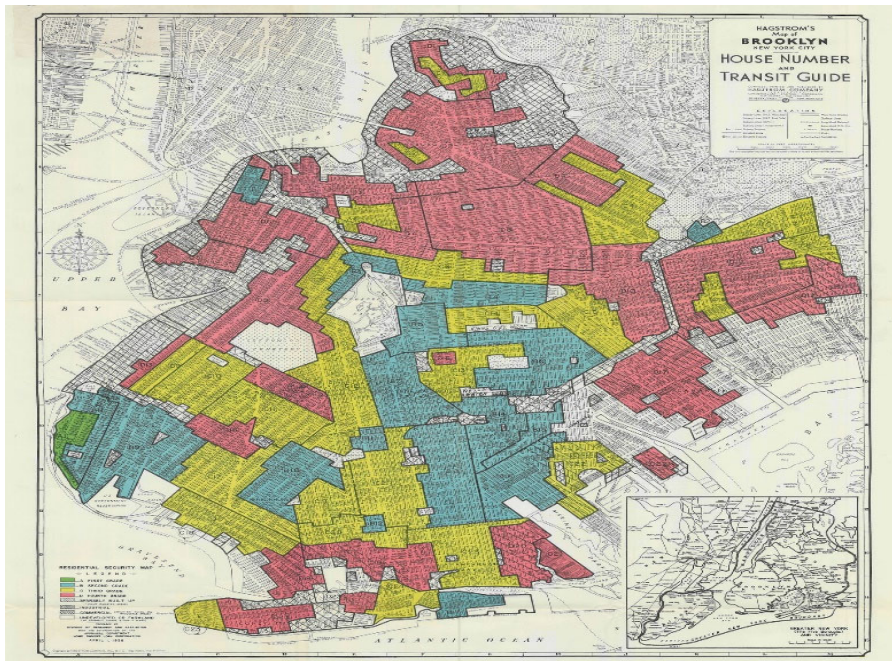
Systemic racism and socially constructed housing policies contribute greatly to inequalities in homeownership in African American communities. These attitudes are permeated through the role of mortgage lenders, and tend to exacerbate the condition that impacts generational wealth through home buying for this population.^{viii} African Americans are denied a mortgage loan approval more often than whites, and face incredible barriers to overcoming the homeownership gap.^{ix}

Housing Policy Influence

To understand the significance of homeownership in the African American community, you will need to go all the way back to Civil War-Post Reconstruction, and the “Forty Acres and a Mule”, Special Field Order No. 15, where the federal government promised land to freed slaves after the Civil War. General William T. Sherman, of the Union Army, met with African American leaders who indicated owning land was a good way for black people to secure and enjoy their freedom.^x As a result, the Freedman Bureau was established to manage the land available for blacks and poor whites. However, this was short lived. When President Andrew Jackson took office, he returned lands given to blacks back to their white land owners, and force many blacks out as a result of high prices. During this time, racism was still alive and well, which added to the African American’s plight.

In 1933, the federal government created the Home Owner’s Loan Corporation (HOLC) to help stabilize housing that had depreciated during the depression and to refinance the urban mortgage debt. Before a loan could be secured, the area was inspected to see if it was worthy of investment, and whether the neighborhoods included minorities, noting that a single minority in

the area would devalue the property insurance. Thus, begins the practice of “redlining” maps that were shared with government and bank officials.^{xi}



Source website: <https://static01.nyt.com/images/2017/08/25/upshot/25up-redliningbk/25up-redliningbk-superJumbo.jpg?quality=90&auto=webp>

These maps designated a letter grade for different geographic locations to determine their viability for investments. The "A" or "First Grade" areas were colored green and approved by the federal government. Lenders were encouraged to apply the maximum investment in these areas. The "B" areas were colored blue. These were still good neighborhoods but beginning to rundown. Mortgage lenders were allowed to reduced rate loans in these areas. The “C” areas were colored yellow. These were older neighborhoods and subject to "infiltration of a lower grade populations”. These areas would require more review before loans are offered. For "D" neighborhoods, where owners struggled to sustain, and were designated in low socioeconomic, minority populated, poor environmental areas, older facilities and schools, and were considered

high risk. Any type of loans or property incentives were generally not offered.^{xii} Much of the literature agrees that the FHA was one of many laws passed that legalized and institutionalized racism and segregation in the United States, which led to the proliferation of low-income, inner-city ghettos.^{xiii} Additional evidence shows that court cases in housing discrimination such as *Shelley v. Kraemer*, January 15-16, 1948, cited racism as the reason for denial of home occupancy went all the way to the Supreme Court for resolution.^{xiv}

Homelessness and Generational Wealth Inequities

According to an ABC news report, Dec. 23, 2020, by Karma Allen, 40% of all Americans experiencing homelessness are African Americans. This is not surprising given the history of housing policy and homeowner mortgage lending practices. Decades of racial injustice and economic inequality have led to persistent disparities in wealth, specifically for people of color.^{xv} People of color are overrepresented among people who are homeless.^{xvi} This is due in part to years of racism, inequalities, limited access to resources and opportunities, and affordable housing.

EXHIBIT 1.5: Demographic Characteristics of People Experiencing Homelessness 2020

Characteristic	All Homeless People		Sheltered People		Unsheltered People	
	#	%	#	%	#	%
Total homeless	580,466	100%	354,386	100%	226,080	100%
Age						
Under 18	106,364	18.3%	95,713	27.0%	10,651	4.7%
18 to 24	45,243	7.8%	28,213	8.0%	17,030	7.5%
Over 24	428,859	73.9%	230,460	65.0%	198,399	87.8%
Gender						
Female	223,578	38.5%	156,681	44.2%	66,897	29.6%
Male	352,211	60.7%	195,798	55.2%	156,413	69.2%
Transgender	3,161	0.5%	1,412	0.4%	1,749	0.8%
Gender Non-Conforming	1,460	0.3%	439	0.1%	1,021	0.5%
Ethnicity						
Non-Hispanic/Non-Latino	450,107	77.5%	277,078	78.2%	173,029	76.5%
Hispanic/Latino	130,348	22.5%	77,297	21.8%	53,051	23.5%

Race						
White	280,612	48.3%	151,640	42.8%	128,972	57.0%
Black or African American	228,796	39.4%	167,205	47.2%	61,591	27.2%
Asian	7,638	1.3%	3,836	1.1%	3,802	1.7%
Native American	18,935	3.3%	8,106	2.3%	10,829	4.8%
Pacific Islander	8,794	1.5%	4,208	1.2%	4,586	2.0%
Multiple Races	35,680	6.1%	19,380	5.5%	16,300	7.2%

Source: The 2020 Annual Homeless Assessment Report (AHAR) to Congress

Meaningful and sustainable employment is the key to creating and maintaining housing stability.

Unemployment, underemployment, and low wages relative to rent are frequent causes of homelessness and burden millions of families with the risk of becoming homeless.

Today, the homeownership rate for African Americans is approximately 42%- 45%, remains unchanged from the rate decades ago and is growing.^{xvii}

For homeownership rates by race, the first quarter 2021 homeownership rate for non-Hispanic White Alone householders reporting a single race was highest at 73.8 percent. The rate for Asian, Native Hawaiian and Pacific Islander Alone householders was second at 59.6 percent and the rate for Black Alone householders was lowest at 45.1 percent. The homeownership rate for Black Alone householders was higher than the rate in the first quarter 2020 while all other categories were not statistically different.

Table 7. Homeownership Rates by Race and Ethnicity of Householder: 2017 to 2021

Year/Quarter	Homeownership Rates (percent)											
	United States		Non-Hispanic White Alone		Black Alone		All Other Races				Hispanic (of any race)	
	Rate	MOE ^b	Rate	MOE ^b	Rate	MOE ^b	Total ^a		Asian, Native, Hawaiian and Pacific Islander Alone		Rate	MOE ^b
	Rate	MOE ^b	Rate	MOE ^b	Rate	MOE ^b	Rate	MOE ^b	Rate	MOE ^b	Rate	MOE ^b
2021												
First Quarter	65.6	0.5	73.8	0.4	45.1	0.9	57.1	1.1	59.6	1.3	49.3	0.9
2020												
Fourth Quarter	65.8	0.5	74.5	0.4	44.1	0.9	56.3	1.1	59.5	1.3	49.1	0.9
Third Quarter	67.4	0.5	75.8	0.4	46.4	0.9	58.0	1.1	61.0	1.3	50.9	0.9
Second Quarter	67.9	0.5	76.0	0.4	47.0	0.9	59.3	1.1	61.4	1.3	51.4	0.9
First Quarter	65.3	0.5	73.7	0.4	44.0	0.9	55.9	1.1	59.1	1.3	48.9	0.9
2019												
Fourth Quarter	65.1	0.5	73.7	0.4	44.0	0.9	55.7	1.1	57.6	1.3	48.1	0.9
Third Quarter	64.8	0.5	73.4	0.4	42.7	0.9	56.0	1.1	58.5	1.3	47.8	0.9
Second Quarter	64.1	0.5	73.1	0.4	40.6	0.9	55.0	1.1	57.7	1.3	46.6	0.9
First Quarter	64.2	0.5	73.2	0.4	41.1	0.9	53.9	1.1	56.9	1.3	47.4	0.9
2018												
Fourth Quarter	64.8	0.5	73.6	0.4	42.9	0.9	55.6	1.1	58.1	1.3	46.9	0.9
Third Quarter	64.4	0.5	73.1	0.4	41.7	0.9	56.6	1.1	58.2	1.3	46.3	0.9
Second Quarter	64.3	0.5	72.9	0.4	41.6	0.9	55.7	1.1	58.0	1.3	46.6	1.0
First Quarter	64.2	0.5	72.4	0.4	42.2	0.9	54.8	1.1	57.3	1.4	48.4	1.0
2017												
Fourth Quarter	64.2	0.5	72.7	0.4	42.1	0.9	55.4	1.1	58.2	1.4	46.6	1.0
Third Quarter	63.9	0.5	72.5	0.4	42.0	0.9	54.7	1.2	57.1	1.4	46.1	1.0
Second Quarter	63.7	0.5	72.2	0.4	42.3	0.9	54.3	1.2	56.5	1.4	45.5	1.0
First Quarter	63.6	0.5	71.8	0.4	42.7	0.9	53.6	1.1	56.8	1.4	46.6	1.0

^aIncludes people who reported Asian, Native Hawaiian or Other Pacific Islander, or American Indian or Alaska Native regardless of whether they reported any other race, as well as all other combinations of two or more races.

^bA margin of error is a measure of an estimate's variability. The larger the margin of error in relation to the size of the estimate, the less reliable the estimate. This number, when added to and subtracted from the estimate, forms the 90 percent confidence interval.

Source: U.S. Census Bureau, Current Population Survey/Housing Vacancy Survey, April 27, 2021.

Source: <https://www.census.gov/housing/hvs/files/currenthvspress.pdf>

Department of Housing and Urban Development (HUD) are conducting needs assessments and racial connotations associated with housing practices. Homeless providers also express their concern about inequities in prioritizing housing for minorities.^{xviii}

This doesn't imply that all African Americans are not making strides today towards homeownership, about 44% compared to 75% of white owners, many that do have to accrue large debts, make difficult decisions on finances because of the historical racism, and lack of access to home buying. In turn, these decisions can ultimately lead to homelessness.^{xix}

Conclusion

Evidence shows how systemic racism has played a role in housing policy and homeowner mortgage lending.^{xx} These practices have contributed greatly to low home buying power access, and generational wealth potential for African American families. As a result, African Americans continue to face disparities and inequalities in economic mobility which forces them to make hard financial decisions that put them at risk for homelessness.

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ⁱⁱ Michelle Singletary, “Perspective | Being Black Lowers the Value of My Home: The Legacy of Redlining,” The Washington Post (WP Company, October 23, 2020), <https://www.washingtonpost.com/business/2020/10/23/redlining-black-wealth/.2>

ⁱⁱⁱ Jacob Passy, “How 'Redlining' Still Hurts Home Values,” MarketWatch (MarketWatch, May 5, 2018), https://www.marketwatch.com/story/how-redlining-still-hurts-home-values-2018-04-26?mod=article_inline.3

^{iv} “The History Of American Mortgage,” The History Of American Mortgage | Facts, Statistics, Information, accessed May 5, 2021, <https://www.mortgagecalculator.org/helpful-advice/american-mortgage-history.php.4>

^v Michele Lerner, “One Home, a Lifetime of Impact,” *The Washington Post* (WP Company, July 23, 2020), <https://www.washingtonpost.com/business/2020/07/23/black-homeownership-gap/>.5

^{vi} Jane A McLeod and James M Nonnemaker , “Social Stratification and Inequality,” n.d., https://doi.org/10.1007/0-387-36223-1_16.6

^{vii} “A 'Forgotten History' Of How The U.S. Government Segregated America,” NPR (NPR, May 3, 2017), <https://www.npr.org/transcripts/526655831.7>

^{viii} “Homelessness and Racial Disparities,” National Alliance to End Homelessness, April 1, 2021, <https://endhomelessness.org/homelessness-in-america/what-causes-homelessness/inequality/>.8

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^x Michelle Singletary, “Perspective | Being Black Lowers the Value of My Home: The Legacy of Redlining,” *The Washington Post* (WP Company, October 23, 2020), <https://www.washingtonpost.com/business/2020/10/23/redlining-black-wealth/>.10

^{xi} “The Home Owner's Loan Corporation,” The Home Owner's Loan Corporation, accessed May 5, 2021, http://syracusetheandnow.org/Redlining/HOLC_Maps.htm.11

^{xii} “The Home Owner's Loan Corporation,” The Home Owner's Loan Corporation, accessed May 5, 2021, http://syracusetheandnow.org/Redlining/HOLC_Maps.htm.12

^{xiii} “The Legacy of the Federal Housing Administration,” *Penn Political Review*, January 11, 2017, <http://pennpoliticalreview.org/2016/01/the-legacy-of-the-federal-housing-administration/>.13

^{xiv} “*Shelley v. Kraemer*, 334 U.S. 1 (1948),” *Justia Law*, accessed May 5, 2021, <https://supreme.justia.com/cases/federal/us/334/1/#tab-opinion-1939375>.14

^{xv} Dedrick Asante-Muhammad, “60% Black Homeownership: A Radical Goal for Black Wealth Development " NCRC,” NCRC, March 18, 2021, <https://ncrc.org/60-black-homeownership-a-radical-goal-for-black-wealth-development/>.15

^{xvi} “Racial Equity,” HUD Exchange, accessed May 5, 2021, <https://www.hudexchange.info/homelessness-assistance/racial-equity/#covid-19>.16

^{xvii} Dedrick Asante-Muhammad, “60% Black Homeownership: A Radical Goal for Black Wealth Development " NCRC,” NCRC, March 18, 2021, <https://ncrc.org/60-black-homeownership-a-radical-goal-for-black-wealth-development/>.17

^{xviii} “HUD Releases 2020 Annual Homeless Assessment Report Part 1: HUD.gov / U.S. Department of Housing and Urban Development (HUD),” HUD Releases 2020 Annual Homeless Assessment Report Part 1 | HUD.gov / U.S. Department of Housing and Urban Development (HUD), accessed April 8, 2021, https://www.hud.gov/press/press_releases_media_advisories/hud_no_21_041#:~:text=WASHIN

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^{xix} “Homelessness and Racial Disparities,” National Alliance to End Homelessness, April 1, 2021, <https://endhomelessness.org/homelessness-in-america/what-causes-homelessness/inequality/>.19

^{xx} Daniel Kuehn, “Biden's Executive Orders Inject Racial Equity into Regulatory Review,” Urban Institute, March 18, 2021, <https://www.urban.org/urban-wire/bidens-executive-orders-inject-racial-equity-regulatory-review>.20

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