

21 DAY EQUITY CHALLENGE

#UNITEDFOREQUITY – #CREQUITYCHALLENGE

DAY 9: Housing Inequity in Your Backyard

You may be wondering what housing has to do with racial equity. The reality is that housing affordability and who experiences homelessness is largely influenced by our country's history of racism, and the Capital Region is no exception. In fact, [27 U.S. mayors recently published a letter](#) saying that if our goal is to dismantle systemic racism, we must start with housing.

Home ownership is often considered a pillar of the American Dream, but [many low income communities have been excluded from that part of the Dream](#), mainly tied to reasons of financial constraint. A stark racial contrast exists in homeownership in the Albany, Schenectady, and Troy metropolitan area, where [Black home ownership rate is 27%, compared to 69% of White home ownership](#). Housing is a major expense, leaving many to struggle to afford stable housing. [One-third of Capital Region households are cost-burdened](#), with Greene County having the highest rates of cost-burdened households. In fact, each week you would have to work [95 hours at minimum wage just to afford a one-bedroom apartment](#) anywhere in the Capital Region.

Research has also indicated that there is a racial divide in almost every major metropolitan area across the country, highlighting that where a child grows up plays a key role in future opportunities. Most White children live in neighborhoods with more opportunity than their Black and Hispanic counterparts, who often live in neighborhoods with low opportunity. A podcast by [NPR highlights neighborhoods in Albany, N.Y., where the disparity is among the widest in the country](#).

Have you heard of **redlining**? For decades, the federal government discriminated against Black families by denying them access to the same kind of federal housing subsidies that white families received to purchase a home – a practice known as “redlining.” Insurance companies and mortgage lenders would refuse to approve sales in predominantly Black neighborhoods. Although it has been deemed illegal by the 1968 [Fair Housing Act](#) and the 1977 [Community Reinvestment Act](#), [redlining continues to persist](#), according to housing advocates and lawyers. On July 23, [the U.S. Department of Housing and Urban Development terminated the 2015 Affirmatively Furthering Fair Housing rule](#), effectively ensuring continued housing discrimination.

For more information, check out this article by [The Washington Post that further discusses the concept of redlining and gentrification](#) or watch this short video from [NPR](#).

Do you know someone that needs housing assistance? Check out some resources below:

- [United Tenants of Albany](#) - tenant advocacy and assistance
- [Habitat for Humanity Capital District](#) - affordable homeownership opportunities
- [Affordable Homeownership Program](#) - homebuyer education and counseling, foreclosure prevention
- [Troy Rehabilitation & Improvement Program](#) - homebuyer education and counseling, quality rental apartments, community development.

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Today's Challenge:

Option 1: Find out if your neighborhood was “redlined” by looking up your address on [The Mapping Inequality](#) website. Want to learn more about housing discrimination in the Capital Region? Watch [this video](#) from the Albany Public Library to learn how to research your home’s history.

Option 2: Check out a [graphic on national data](#), that shows that even when controlling for poverty, African Americans are dramatically more likely than whites to become homeless.

Option 3: Watch this 5-minute [video from the Urban Institute exposing how housing discrimination](#) against racial and ethnic minorities occurs today.

Share the resource you found most interesting from today’s topic on social media using the hashtags [#unitedforequity](#), [#equitychampions](#), and [#CREquitychallenge](#)

Questions to Consider for Self-Reflection:

- How has decades of housing discrimination impacted your community?
- Consider your past and current neighborhoods, were the communities racially integrated or segregated? How did it end up that way? What role does the federal government have in addressing the legacy of systemic housing discrimination and segregation?
- How have property values and demographics in that community changed over time? How does this history of land ownership affect your economic situation?