The Continuing Problem of Housing Discrimination in America

Trevor Tatunczak

Honors Program, State University of New York at New Paltz

Author Note

I have no conflicts of interest to disclose. Correspondence concerning this article should be sent to Trevor Tatunczak. E-mail: tatuncztl@hawkmail.newpaltz.edu. Phone: 845-554-7686
ABSTRACT

This study provides a comprehensive review of housing discrimination in the United States throughout the twentieth and twenty-first centuries. African Americans and other non-white minorities have been subjected to discrimination in many sectors, including (but not limited to) employment, education, and housing. While the disadvantages faced by minorities in these sectors are all connected, the primary focus of this study is discrimination in housing. Along with a review of past housing discrimination practices, we will be looking at modern day practices that have been employed to perpetuate this unjust system. Furthermore, we will explore housing discrimination in Dutchess and Ulster Counties to provide a local context for a national problem.

Keywords: Communication Studies, Housing Discrimination, Inequality, Discrimination
INTRODUCTION

Before the creation of the United States, nonwhites were enslaved. Once the United States of America was established and we were free of The Crown, nonwhites continued to be enslaved. This system continued in America until the late 1800s, when slavery was outlawed via the Thirteenth Amendment of the Constitution. But that was not the end. The formal system of slavery was replaced by the Jim Crow laws which allowed legalized discrimination to continue for nearly another century. The rise of the Jim Crow laws came on the heels of Reconstruction, which was the period immediately following the Civil War designed to integrate the country regarding not only race, but also in ideology and value. It was during this time that discrimination in virtually all markets and sectors (education, employment, housing, etc.) was legitimized. While the primary focus of this study is housing discrimination, it is important to understand how economic, educational, and employment disparities play a role in perpetuating a system that continues to disadvantage nonwhites in the housing market.

This study will be broken down into three major parts. The first is a review of literature that will provide a comprehensive summary of twentieth century practices of housing discrimination. The second part will analyze how this system of housing discrimination has fared in the present, looking at various case studies and assessing modern-day strategies used to discriminate in housing. The final part will analyze modern housing discrimination practices at the local level, looking at examples of disparate treatment and discrimination in Dutchess and Ulster Counties. This study hopes to provide a thorough understanding of how the system of housing discrimination was able to thrive so well in the past while also creating awareness of how this system has adapted to survive in the present. In this review, we will look at legislation,
court decisions, agencies, and organizations from federal to local governments that helped perpetuate this unjust system of housing discrimination in the United States. As a result, the issue of housing discrimination continues to be felt in countless communities of color across the nation. What immediately follows is a review of the literature on housing discrimination in the twentieth century. This section will introduce readers to the concept of housing discrimination, how it was systemized, and how this system was executed at every level of government to: a.) ensure nonwhites would struggle to obtain and maintain housing for themselves, b.) ensure that nonwhites would not be housed near whites, and c.) expand wealth, education, and employment gaps between whites and nonwhites.

**LITERATURE REVIEW**

To adequately understand how housing discrimination has adapted to survive in the twenty-first century, a thorough look at the history of twentieth century housing discrimination is in order. The first municipality to make use of explicit housing segregation was Baltimore in 1910 (Bonastia, 2010; Rothstein 2018). At that time, residents lived on blocks according to the color of their skin. From that point forward, the system of housing discrimination became increasingly entrenched in American culture. This section has been broken down into numerous parts to allow readers to fully grasp the many moving parts of this unjust system.

**Early Attitudes**

In the early 1900’s, when explicit housing discrimination was in its youth, there was no attempt by whites to hide their disdain for integrated living. Early justifications for housing discrimination came from the commonly cited belief that African Americans were biologically
inferior and therefore should not be associated with whites, a perspective known as “racial science” (Freund, 2010, p. 5). Bonastia (2010) notes that public attitudes can influence government action. And that they did. For several decades, the usage of anti-immigrant and anti-nonwhite attitudes guided public opinion and housing segregation (Freund, 2010). The white superiority complex not only drove whites' desire to remain separate from nonwhites, but it also led to government intervention at the local, state, and federal level for the duration of the twentieth century. These government interventions not only affirmed white attitudes, but perpetuated a system of disadvantage for nonwhites, particularly African Americans.

**Racially Restrictive Zoning**

Racially restrictive zoning was the first legitimized tool used to segregate communities at the municipal level. Popularized in the first decades of the twentieth century, racially restrictive zoning plans explicitly designated areas for whites and nonwhites (Freund, 2010). Whites would have the favorable areas (suburban, high-end) and nonwhites would have the undesirable (industrial, commercial, run-down) areas. A frequently expressed goal of racially restrictive zoning was to protect properties and homeowners from the “racial” threat (Freund, 2010). A frequently cited argument for zoning was its “democratic ability to strike a balance between property rights and community interest” (Freund, 2010, p. 77). This argument of property and homeowners’ rights surfaces repeatedly in the push for housing segregation.

A distinguishing factor between early housing discrimination and later systems is the overt expression of race as the central issue. Once racially restrictive zoning was outlawed in 1917 through the *Buchanan v. Warley* decision, new and more creative avenues were routinely discovered and experimented with to maintain the system of housing discrimination. Just under
ten years later, in *Euclid v. Ambler*, the Supreme Court defended the right of property owners to control development patterns and to make determinations about what constituted a threat to their communities (Freund, 2010). By giving homeowners that latitude, Supreme Court decisions provided residents the green light they needed to use race as a factor in determining their neighborhood’s occupants. These rulings paved the way for the racially restrictive covenant, which was a more evolved and “legal” method of sustaining housing discrimination.

**Racially Restrictive Covenants**

After racially restrictive zoning was deemed unconstitutional, it was replaced by racially restrictive covenants, which were private conditional home agreements that typically would deny ownership of the home based on race (Coates, 2017). This is the first of many workarounds that were developed in response to the Buchanan decision. While the Buchanan decision outlawed racially restrictive zoning due to its public nature, the Supreme Court made no comment on private discrimination. Woods (2018) notes the Buchanan decision as a victory, but also recognizes that it paved the way for the “insidious” mechanism that is racially restrictive covenants (p. 977). To maintain the system of housing discrimination, this was the perfect tool. Discrimination was now private as opposed to public, which made it completely fair game. Bonastia (2010) cites the Corrigan v. Buckley decision, which affirms that private discrimination is beyond the scope of the Due Process clause of the Fourteenth Amendment and is therefore allowed. This gave residents the legal support they needed to maintain their all-white neighborhoods (Bonastia, 2010).

The Federal Housing Authority (FHA), a housing agency at the federal level, played a significant role in the perpetuation of this discriminatory system. The FHA was a staunch
advocate of racially restrictive covenants due to its alignment with the pro-white housing market conditions they were hoping to sustain (Woods, 2018). It wasn’t until 1948 in the Shelley v. Kraemer decision that racially restrictive covenants were outlawed and federal government agencies were told to no longer finance loans and transactions with properties that included racially restrictive clauses in the deeds (Bonastia, 2010). However, this ruling did not stop the FHA, or any other government agency for that matter. The FHA and virtually every other qualified institution continued to insure loans for properties with deeds that contained racially restrictive language. This was a common theme. Court rulings would rarely be enforced at the local, state, or even federal level, thereby minimizing any hint of progress that was made toward eliminating housing discrimination.

The Role of the Government

As previously mentioned, the government played a pivotal role in organizing, solidifying, and executing the system of housing discrimination in America. Local, state, and federal organizations all did their part to ensure that white and nonwhite residents would stay apart, while simultaneously improving conditions for whites and disimproving conditions for nonwhites.

Local

Housing discrimination began at the local level (Rothstein, 2018). A prime example is the city of Baltimore in 1910, which designated residential blocks by color. There were many strategies employed at the local level that helped ensure housing discrimination would continue. For example, in neighborhoods that were majority or all nonwhite, public utilities were disproportionate in quality to those of suburban white neighborhoods (Rothstein, 2018). Along
with that, land that would be designated for African American use would be suddenly “reclassified” for public (typically white) use (Rothstein, 2018). This tactic of segregating residents and minimizing land opportunity for nonwhites was very common throughout the twentieth century. In terms of economic disadvantages, Rothstein (2018) notes the fact that African Americans were taxed more, despite their lower property values and disproportionately resourced neighborhoods.

Enforcement of any pro-integration policy at the local level was rare. Even executive orders from the President were typically ignored at the local level (Bonastia, 2010). As with an ill-behaved child, when rules are not enforced, the undesirable behavior continues. With housing discrimination, the lack of enforcement allowed the system to thrive. If by some miracle African Americans (or nonwhites) were able to move out of their neglected neighborhoods, white homeowners typically formed “property protective” groups or homeowners’ associations to rally fellow residents and “persuade” tenants they believed to be undesirable or incompatible to leave (Freund, 2010, p. 14). These local organizations were typically supported and encouraged by larger organizations. For example, the U.S Department of Commerce supported the idea that property owners are best qualified to make decisions about their neighborhood’s development (Freund, 2010). The consistent backing of government agencies and the lack of enforcement from the courts gave white residents a tremendous amount of power and the ability to control who would live near them. Because local officials wanted to please their (dominantly white) constituents and stay in office for that matter, they would appease the white homeowners (Freund, 2010, Dreier & Atlas, 2017). This white appeasement came at the expense of African Americans and other nonwhite groups. Therefore, housing discrimination practices continued without debate.
State

State governments are a little more complicated, because they were typically caught between having to enforce federal guidelines (which were dismal attempts at integration) while trying to balance the desires of their local governments, which typically consisted of largely white populations demanding the continuation of residential segregation. The employment market at the state (as well as federal) level was responsible for the depression of African American incomes (Rothstein, 2018). This disparity in income not only excluded African Americans from opportunities (housing, educational, employment, etc.) outside their neighborhoods, but it also starkly diminished the quality of life within the neighborhoods that they were confined to. When this is combined with the anti-nonwhite rhetoric of housing of the twentieth century, one can easily detect how much of a struggle it was for nonwhites to advance socially and economically. Recall that the main source of wealth accumulated by families is through home ownership (Rothstein, 2018). The system of housing discrimination has robbed nonwhites (particularly African Americans) of the opportunity to accumulate wealth. This has resulted in a compounding nonwhite-white wealth gap that increased for the majority of the twentieth century, leveling off around 1970 (Coates, 2017). There were various attempts by the federal government, specifically Housing and Urban Development (HUD) to hand off the task of integrating housing to state governments. This did not work, and often resulted in periods of inactivity where housing discrimination continued unabated (Bonastia, 2010).

The biggest contribution of the state government to this discriminatory system was their blind ignorance to the issue, as noted by Bonastia (2010). Do understand that blind ignorance occurred at all levels of government. Regarding the state, it was normal for them to operate in a laissez-faire manner and leave local municipalities in charge of their housing decisions. On the
rare occasion that the state did intervene, it was to subsidize the private housing market, which diverted funds from public housing (dominantly designed for nonwhites) (Freund, 2010). By investing only in suburban and private communities, state governments were contributing to the deterioration of urban communities while showering white communities with resources. States would also mirror local and federal pro-segregation legislation, which described certain residential groups (nonwhites) as “calculable threats” to whites and their property values (Freund, 2010, p. 69). The argument that nonwhites were “threats” to the neighborhood appeared far and wide in pro-segregation literature in the twentieth century.

**Federal**

The federal government played a major role in the perpetuation of the American housing discrimination system. To name a few complicit organizations: HUD, FHA, Presidents of the United States, and the Veterans Administration (VA). This brief list barely scratches the surface of federal organizations who contributed to the systematic disadvantaging of nonwhite individuals. With that list, we also get a snapshot of the various sectors that adversely impacted the lives of nonwhites in housing, employment, education, etc.

Starting at the top, various presidents advocated for segregated housing via overt expression or through legislation. Franklin Delano Roosevelt (FDR), to gain southern support for the New Deal, denied African Americans benefits associated with the New Deal, including the GI Bill, which assisted returning veterans (Coates, 2017). Jackson (1985) notes that African Americans were excluded from many FHA programs, making it very hard for them to find housing after WW2. Among those involved at the federal level, the FHA did the most to finance
and sustain the system of housing discrimination. The FHA would selectively insure mortgages. By selective, this means approving white mortgages while denying nonwhite mortgages (Coates, 2017). As we will see later, mortgages had favorable terms for whites and despicable terms for nonwhites. The FHA also supported racially restrictive covenants (Coates, 2017). Had the FHA been established during the use of racially restrictive zoning of the 1910’s, they would have likely been avid supporters of the race-based zoning system as well, considering their similarity to racially restrictive covenants. Rothstein (2018) discusses the “Neighborhood Composition Rule” which required all federal housing projects to retain their current racial composition in the future. This meant white neighborhoods stayed white and nonwhite neighborhoods stayed nonwhite.

Federal infrastructure was also used as a means of residential segregation. When legislative barriers couldn’t adequately segregate communities, physical barriers were the next best solution. Highways were strategically constructed to divide urban neighborhoods from suburban neighborhoods (Rothstein, 2018). Moreover, major highways and roads were designed to cut straight through neighborhoods to displace those in urban communities. Much like state governments, the federal government tended to turn a blind eye to practices like these (Bonastia, 2010).

A large hindrance to action against housing discrimination was the federal government’s willingness to act only in the presence of discriminatory impact and intent - which was very hard to prove in court (Bonastia, 2010). Meeting the burdens of proof in court was typically a large obstacle for plaintiffs challenging legislation. This inability to challenge in court on the grounds of proof was typically coupled with “nuisance suits”, which intentionally prolonged legal
processes in hopes of draining resources and requiring the plaintiffs (typically challengers of the discriminatory status quo) to give up (Rothstein, 2018).

The federal government was key in standardizing and cementing homeowners’ rights to control the development of their neighborhood (Freund, 2010). Homeowners had the power and permission of the local, state, and federal government to exclude people of color from their neighborhoods. A piece of housing literature that was often cited was the *Underwriting Manual* from the FHA. This document provided housing and mortgage appraisal standards that were loaded with language encouraging racial restriction which were later transformed into “race-neutral” justifications for housing segregation at the federal, state, and local levels (Freund, 2010).

Also noted by Freund (2010), federal policy reinforced the myth that the presence of nonwhites reduced property values (pp. 141-142). This argument of property values Headlined the economic (not to be confused with the racial) rationale for residential segregation. Through federal policy, nonwhites were also stigmatized and labeled as incapable of home ownership; an unsubstantiated stereotype that was continuously used as a justification for residential segregation (Freund, 2010). As we will see shortly, the federal government was responsible for the construction of a new housing market that worked only for whites and further reduced nonwhites’ chances at home ownership and general success (Freund, 2010).

The government’s role in the perpetuation of housing discrimination in America cannot be understated. Next, we will look more into detail on the housing market that was manufactured by the federal government to promote white homeownership and confine nonwhites to the areas that would commonly be referred to as “slums”.

Market Conditions

One of the major tools used by the government to eliminate nonwhites from the housing market was the creation of a new type of housing market that worked for whites only. Key to this market was the mortgage. In its early days, mortgage terms were not ideal for anyone. They were short term mortgages (typically around five years) that would require extremely large down payments (~ 50% of the total home cost), followed by large payments to pay off the other 50% within those five years (Freund, 2010). It was not until the introduction of the long-term (thirty-year) mortgage that home-buying became a worthwhile and attainable investment for home seekers. Once mortgages became popular, the movement to make them a white-only luxury began. Zoning maps that assessed “risk” were used to determine where the FHA would be willing to finance mortgages. Areas that contained people of color were assessed as “high risk” (Coates, 2017; Rothstein, 2018; Freund, 2010; Bonastia, 2010). By associating people of color with risk, it not only encouraged whites to get away (in order to get their mortgages approved), but this policy also reinforced unsubstantiated stereotypes about people of color and further confined them to their neighborhoods.

Another component to the one-sided market was the difference in terms of mortgages between whites and nonwhites. Nonwhites would have to put down exorbitant down payments, pay astronomical monthly fees, and deal with absurd interest rates, all whilst having an uninsured mortgage and many other unsavory terms compared to whites (Rothstein, 2018). The Homeowners Loan Corporation created some of the first municipal zoning maps, color-coding areas by desirability. This “desirability” was assessed primarily by those living in the zone, disguised under the term “neighborhood character” (not to be confused with race). Under these
zoning plans, nonwhites had the lowest desirability zones (later termed as redlining). These zoning plans came to be used by the FHA to determine where and whom would have their mortgages approved (Bonastia, 2010). Mortgages were rarely (if ever) given to any properties other than suburban one-family homes, which were essentially all white (Freund, 2010). By disguising nonwhites as “adverse influences” and “risks”, the federal government was able to make residential segregation about economics as opposed to race (Freund, 2010). Once discrimination on the basis of race was explicitly outlawed, masking race with other motivations was a very common tactic, as will be discussed in the next section.

One last important point on the market transformation was its exacerbation of the white-nonwhite wealth gap (Freund, 2010). Nonwhites' inability to access resources and accumulate wealth (courtesy of this new market) led to the increasing economic disparity compared to whites. Through the use of the modern mortgage and the masking of residential segregation as inevitable byproducts of natural market forces, federal, state, and local governments created a new housing market that could be marketed as “colorblind”.

“It’s Not About Race”

As briefly mentioned in the last section, a key to the evolution of housing discrimination in the twentieth century was the ability to remove race from the argument while still attempting to achieve residential segregation. The most common “colorblind” arguments were: “natural forces of the market”, a “purely economic” rationale, and homeowners rights (Bonastia, 2010). Each of these have been briefly touched on, but a more in-depth look paints a better picture as to how far white residents were willing to go to continue living amongst only their own.
Most white residents and government organizations chalked up the desire for segregated living to desires of the “market”. The market was thought to have its own agenda and it was the homeseekers job to act accordingly (Freund, 2010). Because “market forces” demanded residential segregation, that’s how it had to be. The economic rationale for residential segregation mostly came from federal appraisal standards. By referring to nonwhites as economic “risks”, residential segregation was a matter of economics rather than race. (Rothstein, 2018). Viewing nonwhites as an economic risk gave the federal government the ideal opportunity to support racially restrictive covenants, since they would be used to maintain property values and “neighborhood character” (Freund, 2010). These justifications were commonly backed by economists, realtors, and organizations on virtually every rung of the governmental ladder in an attempt to further disguise the true motivations of residential segregation (Freund, 2010). On the local level, homeowners’ rights were frequently cited in response to integration. As (white) homeowners, they felt they should be able to control who could be admitted to their neighborhood (Freund, 2010). At all levels of government, white homeowners were supported and even empowered. Homeowners associations would petition their local governments. Similar to a campaign, they would distribute pro-segregation literature, hold rallies, and go door-to-door to expand support (Freund, 2010). If this was not effective (which was extremely rare), homeowners would typically resort to violence on any “unwanted” occupants (Bonastia, 2010). Violence and intimidation on “adverse influences” would not be interfered with by the police. It was often supported (Freund, 2010). Substituting the race aspect of residential segregation with other “race-neutral” ideologies allowed housing discrimination to continue unhindered.

**Separate and Unequal**
Another important aspect of housing discrimination is the difference in quality between white and nonwhite neighborhoods. Not only were residents segregated by color, but there was a clear disparity in resources and quality when comparing suburban white neighborhoods and urban nonwhite neighborhoods. Coates (2017) summarizes the state of urban neighborhoods: “They were overcrowded, underfunded, and undereducated” (p. 178).

As noted by Rothstein (2018), public housing for African Americans was poorly located and poorly constructed compared to the public housing for white workers. Another common strategy was to concentrate more nonwhites into already-inadequate neighborhoods by mowing down existing nonwhite neighborhoods, forcing them to relocate (Rothstein, 2018). Areas designated for nonwhite occupants were typically used as industrial dump sites as well, which raises additional concerns related to health disparities between whites and nonwhites (Rothstein, 2018). It’s not a stretch to say that nonwhites lived in a literal toxic wasteland. Any attempts by contractors to address the housing crisis in urban areas were typically struck down due to their financial dependence on the FHA, which was only willing to finance “safe” investments, which translates to “white” (Rothstein, 2018). In the interest of building “better” (white) homes, demolishing nonwhite “slums” was frequent (Rothstein, 2018). This strategy was used as part of the plan to concentrate nonwhites into as few areas as possible. Uneven tax assessments were also common. Nonwhite properties were over assessed while white properties were underassessed, causing nonwhites to have to pay more and whites to pay less (Rothstein, 2018). Rothstein (2018) also notes that this excessive taxation typically contributed to urban neighborhood deterioration. The residential segregation of urban neighborhoods also meant there was an emerging educational gap due to the disparate educational resources devoted to nonwhite vs. white neighborhoods (Bonastia, 2010). Disparities in housing, the economy, education, and
employment work in tandem to create a cultural environment that harshly disadvantages people and neighborhoods of color.

**Location, Location, Location: The Role of Real Estate**

One of the major components to the discriminatory system of home sales at the local, state, and federal level were the realtors. The National Association of Real Estate Boards (NAREB) was the chief organization that created and oversaw the rules and regulations for realty firms. Bonastia (2010) notes that NAREB and other real estate organizations strongly opposed housing integration. Specifically, in 1924, NAREB’s Code of Ethics required that racial segregation in housing be maintained and that realtors refrain from introducing influences to a neighborhood that would adversely impact property values (Freund, 2010). The *Underwriting Manual* from the NAREB laid out the discriminatory appraisal standards that would soon be lifted and echoed by the FHA to encourage and execute housing segregation at the federal level. Among the many blatantly racist provisions of the *Underwriting Manual* is the notion that “African American presence destroys neighborhood appeal” (Woods, 2018, p. 991). To be sure these practices would stick, real estate firms often would fire any agents who sold property in a “white” area to a nonwhite individual (Bonastia, 2010).

There were many tactics executed by real estate agencies that were designed to perpetuate housing discrimination. Chief among them is “blockbusting”, which would exploit white fear by scaring white homeowners into selling their property for very low prices due to the “inevitable encroachment of African Americans”. The realtors, who have already profited immensely off the cheap purchase of white property, sell the same property to a nonwhite family
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at a harshly inflated rate (Rothstein, 2018). Unfortunately, this was a cyclic scam that worked countless times at the expense of nonwhite homeseekers.

After years of worshipping the *Underwriting Manual*, the federal government cracked down on explicitly racist language in housing literature, causing the *Underwriting Manual* to undergo major revisions (considering its arguments were primarily race-based). However, this did not stop other texts from emerging that promoted racial rationales in a more subtle and “acceptable” manner. The *Appraisal of Real Estate*, while not explicitly outlining race, noted that the inhabitants of a neighborhood are a strong influence on neighborhood desirability (Freund, 2010). The strong desire for residential segregation and its upkeep (via real estate organizations and housing economists) is associated with a strong white preference for neighborhood homogeneity (Freund, 2010). This reaffirms the notion that public support for housing segregation influenced the market (race-based) rather than the markets and economic forces influencing the attitudes (economic-based).

**Common Practices**

To cap off this extended review of housing discrimination in the twentieth century, a review of some common practices and concepts is in order. Throughout the twentieth century, there were some strategies of discrimination that were so prolific and common that they even received names. The first is “blockbusting”, which was already discussed as the exploitation of white fear in an attempt by realtors to capitalize on cheap home acquisition from whites and astronomical profits by selling the same property at horribly inflated rates to nonwhites.

The next term is “white flight”, which describes the trend of whites fleeing the urban environments for the suburbs due to the anticipated encroachment of nonwhites in their
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neighborhoods (Coates, 2017). This unsubstantiated fear of nonwhites was manufactured by economists, “research”, and all sorts of organizations at the local, state, and federal level.

“On-contract” home buying was a disadvantageous system that would give nonwhites a false sense of home ownership. Under this system, the seller keeps the deed until the home is paid off. This means the buyer is unable to acquire equity (a frequent problem for nonwhite homeseekers) through the purchase because the home is not officially in their name until it is paid off. Coates (2017) summarizes it well by saying that this system “combines the disadvantages of renting with the responsibilities of homeownership” (p. 168).

The “neighborhood composition rule” was an early form of ensuring neighborhoods would stay the same in terms of racial character. This rule notes that federal housing projects must only accept residents that reflect the current racial composition of the neighborhood (Rothstein, 2018). In essence, this meant that white neighborhoods stayed white and nonwhite neighborhoods stayed nonwhite.

Another lesser-known tactic was that of “racial steering”, in which realtors would intentionally steer whites away from nonwhite neighborhoods and vice versa (Massey, 2005). This tactic was another tool that realtors would use in an attempt to maintain residential segregation.

A very important concept that is relevant in both the past and present analyses of this paper is a theory mentioned by Michelle Alexander in *The New Jim Crow*. The “preservation through transformation” theory notes how rhetoric and rule adapt to sustain white privilege. Based on the evidence presented in this paper, one can start to detect a cycle related to housing discrimination and the desire to maintain white privilege: White homeowners make a complaint.
At this point, the government appeases them. After some time and extensive review, the government deems this behavior unconstitutional and outlaws it. White homeowners work to complain about housing discrimination in a different way. Repeat. Based on this broad, yet accurate take on housing discrimination, we can easily apply the theory of “preservation through transformation”.

Another relevant concept is gentrification, which has a place in both the historical analysis and the current analysis as well, which will be the next section of this paper. The major premise of gentrification is the displacement of original neighborhood residents, systematic upgrading of the neighborhood, especially its housing and businesses, and a dramatic change in the character of the neighborhood (Ciment, 2015). The displacement of original (nonwhite) residents was a frequently used tactic during the twentieth century that would ensure further concentration of nonwhites in select neighborhoods. Gentrification in the modern sense carries out housing discrimination in a different manner, which will be discussed later.

One of the most popular terms when it comes to housing discrimination is “redlining”, which is the systematic zoning of neighborhoods by desirability. Green areas were highly desirable and were commonly associated with suburban, white-only neighborhoods. Yellow areas were not preferred but could be used by whites. However, they were not preferred typically due to their adjacency to a red area, which was the lowest in desirability. Red areas (hence the term redlining), were reserved for nonwhites, industrial businesses, toxic dumps, commercial use, etc. (Rothstein, 2018). Essentially, a red area was everything suburban whites wanted nowhere near their neighborhoods. This system of racial zoning would confine nonwhites into undesirable areas for decades while reassuring whites that they would be safe and sound from adverse influences, be they organizations, health hazards, or people.
The purpose of this section was to give a comprehensive review and background on housing discrimination in its prime - the twentieth century. The historical analysis provides much-needed context and insight, and serves as a necessary transition into the current analysis of housing discrimination, which will immediately follow. Many of the old problems associated with housing discrimination have subsided through legislation in the latter half of the twentieth century, particularly the Fair Housing Act of 1968. On the other hand, many have merely resurfaced with a new mask. The goal of the current analysis is not only to identify those problems that have resurfaced, but also to shine a light on new problems that are unique to our generation.

MODERN ANALYSIS

The literature review has provided a thorough analysis of housing discrimination in the twentieth century. The Fair Housing Act of 1968 outlawed housing discrimination (Rothstein, 2018). This meant that any form of housing discrimination on the account of race, religion, sex, etc. was unconstitutional. After the passage of this act, it seems as if housing discrimination would have just disappeared. But that was not the case. Housing discrimination has been able to adapt and resurface, continuing to terrorize nonwhites in the housing market. This section will analyze numerous modern strategies to illustrate how housing discrimination has remained a national problem, despite its unconstitutionality.

Mass Incarceration as a Tool

In the 1980’s, starting with the War on Drugs, the incarceration of nonwhite individuals (primarily African American men) increased exponentially (Alexander, 2012). The system of
mass incarceration made it challenging for nonwhites to avoid jail time. Alexander (2012) notes that one in three African American men will be incarcerated in their life. After incarceration, convicted felons find readjustment to society to be an uphill battle, which is where housing comes into play. Legislation such as the Anti-Drug Abuse Act allowed landlords to evict current tenants or deny applicants based on their criminal record (Alexander, 2012). Due to the system of mass incarceration (most convictions which were drug-related), African American men were systematically denied the opportunity for housing. Desmond (2018) notes that most landlords will not approve an application of an individual who is unemployed or has a criminal record.

Decades of housing discrimination have made home ownership for nonwhites next to impossible. This leaves two options: public housing (which concentrates nonwhites, further reproducing housing discrimination) or rentals (landlords typically do not grant tenancy to felons). The system of mass incarceration has had countless adverse educational, economic, and social effects on the nonwhite community, with the inability to access housing being but one.

**Media Portrayals of Nonwhites**

Another strategy used to enforce housing segregation involved the media. Nonwhites were frequently linked with stereotypes and character assumptions that would discourage whites from wanting to live near them, which was called recreational racism (Freund, 2010). These stereotypes and negative portrayals would be published in books, newspapers, and run on television for the world to see. Alexander (2012) noted that the media was instrumental in pushing narratives in urban communities that would show nonwhite communities at their worst, making them appear as undesirable as possible. Strategies like this would encourage whites to get as far away from the urban areas as possible to protect themselves. Another strategy by the
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media can be seen in its reporting. Alexander (2012) notes that when reporting street crime, it is typically the black offenders that receive the most attention. By saturating the airwaves with narratives that nonwhites are dangerous to live around, housing discrimination and segregation are allowed to continue as whites flee from urban areas out of fear.

What is interesting about using the media is that it is starkly different from legislation. The content pushed from the media does not have to be followed in the same manner as the Fair Housing Act of 1968, for example. The use of the media provided every American the unique opportunity to develop these negative attitudes toward nonwhites, making integration an even larger hurdle. Once the attitudes were developed, action (fleeing urban environments) followed suit. Smalls (2008) also notes the danger of synonymizing urban areas and “ghettos”. He notes that by believing in the false idea that inner-city neighborhoods consist only of people of color, we are perpetuating narratives and stereotypes that link people of color to dilapidated and poverty-stricken environments (Smalls, 2008). It is the continued association between people of color and poor neighborhoods that fuels the narrative that people of color belong in inadequate environments. The media was used as a weapon to inject a negative image of nonwhites into the veins of American culture. As a result, nonwhites were increasingly isolated, demonized, and cast out from mainstream society.

Linking Poverty and Color

Economic methods of housing discrimination have merely resurfaced, rearing a new ugly head. The modern housing market caters not to the white anymore per se, but to the wealthy. However, decades of economic disparity have created an economy that disproportionately awards wealth to whites and nonwhites, resulting in an economy and housing market that still
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caters to whites without explicitly saying so. Woods (2018) notes that decades of racial
discrimination contributed to the disparate wealth gap between nonwhites and whites.

Despite the fact that race is not as prominent a factor as it once was, nonwhites are
continuing to feel the harsh ramifications of the wealth gap. Cetrino and Benjamin (2014) took a
look at some of New York State’s property tax policies and they uncovered some interesting
trends and loopholes that serve to disadvantage renters, who are disproportionately those of
color. The increasing wealth gap has minimized opportunities for nonwhite homeowners,
leaving only the option to rent. New York State tax policies reveal an advantage to homeowners,
who are predominantly white (Cetrino & Benjamin, 2014). Due to a lack of rent control, higher
rents mean that more of a municipality’s tax burden is put on those who rent, which tends to be
nonwhite individuals. Quite literally, renters are paying more for less. This practice is not new.
Over-assessment of nonwhite property (that were not comparable in quality to white property)
was a routine practice in the twentieth century. Here, we begin to see how the old and the new
work in tandem.

Additionally, New York State distinguishes between homestead properties and
non-homestead properties, both of which are represented by different tax rates (Cetrino &
Benjamin, 2014). Apartments and most other rental properties are considered non-homestead.
The tax burden of non-homestead properties has been on the rise, simultaneously alleviating
pressure from homeowners (Cetrino & Benjamin, 2014). Again, we see an instance of
homeowners (who tended to be white) advantage and renters (nonwhites and those living in
poverty) paying more money for less property. Cetrino and Benjamin (2014) also noted that
renters of “Class 2” properties, which are rentals and apartments, are disproportionately owned
by minorities and the poor (p. 14). The effects of living in a poverty-stricken environment reach
far beyond housing. An interesting distinction between homes and apartments was noted by Brown (2018). Rent expenses are not deductible when filing taxes, whereas mortgage expenses can be deducted. For nonwhites who are predominantly in rentals and apartments, this serves as an additional disadvantage in their pursuit of wealth.

Massey and Tannen (2015) cite the work of Wilson (1987), in which he links the concentration of poverty in nonwhite neighborhoods to employment issues and estrangement from mainstream social norms. Wilson (1987) even associates the disparate poverty rate with a lack of marriage-worthy men. The effects of poverty reach far and wide in individuals' lives. By cutting off nonwhites from the main avenue of wealth accumulation (owning a home), avoiding poverty becomes much more of a challenge. The inextricable link between poverty and color has proven to be a modern device of housing discrimination that can be overlooked as an economic issue as opposed to an issue of race.

**Eviction**

Amidst the challenges faced by nonwhites in their pursuit of property, eviction is a looming fear for those who have been fortunate enough to secure a place to live. In the context of housing, eviction occurs when a tenant is removed from the property in which they currently reside. While eviction is a threat to everyone, Desmond (2018) notes that in nonwhite neighborhoods, “eviction is to women what mass incarceration is to men” (p. 88). Based on the previous discussion of mass incarceration, it can be inferred that eviction is commonplace in nonwhite neighborhoods.

Being evicted has many negative ramifications. Once evicted, finding decent or affordable housing, or taking advantage of housing assistance programs becomes a struggle
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(Desmond, 2018). If an evictee is somehow able to find housing again, it is almost always a downgrade (Desmond, 2018). This further locks nonwhites into not only poverty, but it also traps them in the cyclic housing system that thrives on disadvantaging and isolating nonwhite minorities. Desmond (2018) also cited a study which shows that nonwhite residents (both African American and Latino) were evicted at a rate twice and ten times (respectively) more than whites. While the causes of eviction were not disclosed, there is evidently a racial disparity in eviction rates. This is likely connected to the fact that landlords have been known to selectively evict their tenants (Desmond, 2018). Landlords are not allowed to evict or deny an applicant based on race, creed, etc. courtesy of the Fair Housing Act of 1968. However, this does not stop landlords from evicting tenants who have previously been imprisoned, which is the majority of nonwhite males (whether they are home-seeking or currently reside in a rental) as a result of the mass incarceration system. This also does not stop landlords from keeping “certain” tenants on a short leash and waiting for any reason to evict them. This practice was also commonplace in the twentieth century. Nonwhite renters would be under extreme pressure to be perfect tenants. If not, it typically led to eviction and more than likely homelessness. The unfettered power of landlords and the use of eviction has concentrated nonwhites into smaller and smaller neighborhoods while also limiting their housing options to those of government-funded, low-quality apartments.

**Judging Books By Their Covers**

Despite the fact that outright discrimination in housing has been outlawed, that has not stopped landlords or housing authorities from tapping into biases and stereotypes associated with
names. The following case studies analyze how the names of applicants have resulted in disparate rates of housing opportunity.

A study conducted by Carpusor and Loges (2006) revealed interesting findings. In their study, identical requests were sent out with the only difference being the name of the applicant. The findings showed that the “white-sounding” name received a response 89% of the time while the “nonwhite sounding” name received a response to 65% of their inquiries (Carpusor & Loges, 2006). Furthermore, nonwhite applicants were four times more likely to be discouraged from seeing a unit than white applicants (Carpusor & Loges, 2006). This study illustrates that nonwhites in the housing market continue to be denied opportunities solely based on associations with their names. Since discriminating on the account of race is no longer allowed, discrimination rooted in falsely procured judgements of character based on an individual’s name has become a new and less challengeable tactic in the system of housing discrimination.

A similar study was conducted by Hanson and Hawley (2011). Their study also looked to gauge disparate response rates to applicants with white and nonwhite sounding names. However, Hanson and Hawley’s (2011) study took it a step further and introduced language differences as a factor. In the study’s design, Hanson and Hawley (2011) would send out identical low-quality requests with poor grammar, punctuation, and other general presentation issues. Also, there would also be an identical pair of high-quality requests with no grammatical or presentation issues. Again, the only difference is the name of the applicant. Hanson and Hawley’s (2011) study revealed that white sounding applicants had a 6.3% general advantage in being responded to when matched up with the nonwhite sounding applicant. The study also revealed that the white sounding applicant with the low-quality email had a better response chance than the nonwhite sounding applicant with a low-quality or high-quality email (Hanson & Hawley, 2011).
This finding shows that language is not the deciding factor as to whether an applicant receives a response, but rather the name. Again, we see an instance of name and its association with a certain race as the driving force for housing decisions. Interestingly, the Hanson and Hawley (2011) study also notes that disparities in responses are most strongly seen in neighborhoods that are already 80-95% white. This study illustrates that there is clearly still a desire to maintain neighborhood racial homogeneity and that housing discrimination has not subsided in the twenty-first century.

The next case study also looks at language, but in the audible form. Massey and Lundy (2001) attempted to identify disparate response patterns for housing between applicants of white and nonwhite descent. The results of that study indicate that black men and women had to make more calls on average than white men and women to reach an agent to discuss available units (Massey & Lundy, 2001). Furthermore, of those who did receive a response, black applicants were less likely than white applicants to be told that a unit was available (Massey & Lundy, 2001). Again, we see nonwhites being consistently denied opportunities for housing based not on race, but on perceived predictors of race such as name and linguistic cues. In the modern system of housing discrimination, being nonwhite and *sounding* nonwhite have become synonymous and have resulted in disproportionate housing opportunities.

**Predatory Lending**

This strategy has become one of the more high-profile tactics used against nonwhites who were able to secure a home (which was far and few between). Massey (2005) describes predatory lending as “a system in which poor minorities are given less favorable loan terms and channeled into problematic forms of housing” (p. 150). Predatory lending is a collection of
practices that work against nonwhites in the housing market. Listed below are just a few of the known practices, as noted by Ciment (2015):

- Exorbitant interest rates and fees based on false assessments of risk.
- Balloon payments which require a substantial payment at the end of the mortgage after years of high monthly payments.
- High prepayment penalties which discourage the borrower from paying too early.
- Basing the loan value and payment on the property instead of the borrower’s income and expenses.
- Loan flipping: Encouraged borrowers to repeatedly refinance their loan with additional fees each time.

The practices of predatory lending are mostly based on the subprime loan. These types of loans were disadvantageous to the borrower, while appearing to be a good opportunity at face value. These loans were characterized by higher interest rates, shorter pay-off periods, more money down required, and larger incurred penalties for falling behind (Massey, 2005). These unsavory loans were traditionally reserved for nonwhite individuals. After being denied for decades from the housing market, nonwhites jumped at the opportunity to own a home. Unbeknownst to them, the subprime loan is anything but an advantage. Most subprime loans would end up in foreclosure (Coates, 2017). Even if there was an opportunity for home ownership, it was traditionally short-lived courtesy of the unfavorable terms of the subprime mortgage. The use of the subprime mortgage gave rise to the system of “reverse redlining”, which intentionally over-marketed subprime loans to individuals of color (Rothstein, 2018). Bankers would instruct their loan officers to market subprime loans in African American zip codes (Rothstein, 2018). This practice aligns with the concept of discriminatory inclusion, which
was introduced by Wyly et al. (2007). Similar to reverse redlining, discriminatory inclusion represents an “uptick in subprime lending to minority and poverty-rich neighborhoods and racial groups” (p. 2139). For example, Wells Fargo recently faced a lawsuit for intentionally steering black families toward subprime loans (Coates, 2017). Instead of under-marketing good products to nonwhites, which occurred for the better part of the twentieth century, today’s loan providers over-market bad (subprime) products to people of color, providing them with a false sense of success and ownership. These bad investments often ended in foreclosure, causing nonwhites to move again, likely downgrading to a rental, or even ending up homeless. Similar to eviction, foreclosures were proportionally commonplace in minority-rich neighborhoods (Rugh & Massey, 2010). Subprime loans and other predatory lending practices were marketed as advantageous to nonwhites seeking homes. The reality is that these practices were anything but an advantage, commonly resulting in evictions and foreclosures, relegating nonwhites to increasingly inadequate neighborhoods.

**Gentrification**

Gentrification is a unique strategy to extend housing discrimination because it can be marketed as an effort to revitalize a community in disarray. While this sounds commendable, few details are disclosed about what the process of gentrification does to minority residents in the existing neighborhood. Ciment (2015) describes gentrification as a process that displaces original residents by upgrading the neighborhood in a manner that it is no longer affordable to the residents it once housed (typically minorities). By nature, gentrification and “upgrading the neighborhood” result in inflated living expenses, evicting minorities and concentrating them into other minority-rich neighborhoods. This is not the first instance in which a housing
discrimination tactic was masked as a public service. Recall the ways in which infrastructure projects were used to perpetuate housing discrimination in the twentieth century. Highways were intentionally constructed in minority neighborhoods in an attempt to displace them and increase their distance from white suburbia (Rothstein, 2018). By marketing gentrification as a positive reconstruction of a failing neighborhood, its contributions to housing discrimination are overshadowed.

**Felt Far and Wide**

**National Overview**

As previously mentioned, the effects of housing discrimination are felt in neighborhoods across America. This section analyzes instances of housing discrimination in various parts of the country, illustrating the expansive presence of housing discrimination. At the broadest level, HUD released a report on the state of housing discrimination as of 2012. Their report reveals that minority renters are generally told about or shown less units than white renters (Department of Housing and Urban Development, 2013). Furthermore, the report indicates that nonwhites are generally quoted with higher rents than whites (Department of Housing and Urban Development, 2013). There was also a disparity regarding discussions of creditworthiness. Whites were less likely to receive comments about credit when matched up with comparable nonwhites (Department of Housing and Urban Development, 2013). The operative word here is *comparable*. This means that in instances where applicants are similar, nonwhites are still treated unfairly. With skin color being the only difference, it is challenging to argue that housing discrimination based on race is not alive and well as of 2012. This study also indicates that the desire for neighborhood ethnic homogeneity has remained. White applicants had a higher
tendency than nonwhites to be shown available homes in whiter neighborhoods (Department of Housing and Urban Development, 2013). This study illustrates that there is a continuing effort to house whites together and distance nonwhites from white-dominant communities.

New Orleans

New Orleans, Louisiana is one of the countless areas nationwide that has seen minimal progress to remedy the issue of housing discrimination since the twentieth century. Proctor (2019) discusses the ramifications of past practices on New Orleans in the present. Notably, the way in which the construction of freeway systems mowed down black neighborhoods and businesses (Proctor, 2019). As previously discussed, using infrastructure projects to displace nonwhites was a frequent practice of the twentieth century. Furthermore, Proctor (2019) discusses how neglect and ignorance from the government via financial cutbacks and lack of community investment has accelerated the deterioration of the New Orleans area. Recent gentrification efforts have changed the cultural profile of New Orleans (Proctor, 2019). Despite its goal of revitalization, recall the adverse effects of gentrification on the existing residents. For an area that is already starved for resources, a neighborhood upgrade and increases in costs of living are sure to displace the current residents of New Orleans. Proctor’s (2019) study meshes past and present strategies to illustrate the different manifestations of housing discrimination that can be seen in neighborhoods and cities across America. As a result, New Orleans continues to feel the backlash of twentieth century discrimination while simultaneously dealing with the cons of gentrification and continued government ignorance in the present.

New York City
A study conducted in New York City reveals patterns of housing discrimination among Hispanics. The piece by *Investment Weekly News* (2018) indicates that Hispanic applicants were 28% less likely than whites to have a landlord return their call and 49% less likely to receive an offer when inquiring about a home. This study illustrates that housing discrimination is being perpetuated by landlords as recently as 2018. Furthermore, this study shows that when landlords are made aware of the illicit nature of discrimination, the behavior continued to an extent. When informed of the large fine for discrimination, disparate treatment of Hispanics decreased, but the level remained the same for African Americans (*Investment Weekly News*, 2018). An inability to enforce rules and regulations pertaining to housing discrimination has been a continuing problem and is among the many reasons that disparities in housing still exist in the present.

The analysis of modern practices and case studies has proven that the more things change, the more they stay the same. Housing discrimination has not improved a great deal. Rather, it has resurfaced with new devices, new tactics, and an increased degree of subtlety. Mass incarceration has made home-seeking an incredible hurdle for millions of nonwhite Americans. The media has warped the image of nonwhites, associating them with an array of stereotypes that provide the justification to confine them to inadequate neighborhoods. Various economic systems and codes pertaining to housing have contributed to the equation of poverty and color. Disparate rates of eviction and foreclosure have resulted in further concentration of minorities into neighborhoods that are already exceeding capacity. When being nonwhite was no longer an acceptable reason to exclude, landlords began to discriminate against those who *sound* nonwhite by inferring applicants’ character based on audible and written linguistic cues. Various predatory lending techniques such as the subprime loan (and its unsavory terms) emerged to give nonwhites the false impression that home ownership was an attainable goal. Gentrification
provided the unique opportunity to brand the displacement of nonwhites as a revitalization effort. Finally, the modern analysis illustrates how vast and common housing discrimination is across America. What will follow is a look at housing discrimination through a local lens, analyzing instances of disparate treatment and discrimination in Dutchess and Ulster Counties.

**LOCAL ANALYSIS**

This study has discussed the unjust system of housing discrimination as a national problem. To provide a local context on this national issue, this study will also investigate instances of housing discrimination in Dutchess and Ulster counties. Strategies of discrimination that have been discussed throughout the study thus far are illustrated in these local examples. Notably, most of the local tactics seem to be linked to economics, namely predatory lending as well as unjust tax and foreclosure codes.

**Ulster County**

The Ulster County Savings Bank was involved in a lawsuit in 2016 when it was revealed that nonwhite applicants were receiving disparate treatment when matched up with their white counterparts. Yakin (2016) notes that this investigation was prompted by the Fair Housing Justice Center when the bank’s numbers revealed that a mere 2.5% of the bank’s loans were going to nonwhite applicants. Once the investigation began, it was found that Ulster County Savings Bank was discriminating against nonwhite applicants. Loan officers consistently recommended lower home prices in poorer neighborhoods, lower loan amount eligibility, and less favorable terms for African Americans who presented better qualifications (higher incomes, more assets, less debt, etc.) than white applicants (Yakin, 2016). Based on this investigation,
Ulster County Savings Bank was evidently placing priority on white applicants and was more willing to invest in them than nonwhite applicants. The tactics used by Ulster County Savings Bank mirror discriminatory practices used in both the past and present.

Below is a map of the City of Kingston. This map shows the percentage of individuals living at or below the poverty line in any given section of the city. As the color becomes darker, the concentration of those in poverty is increased. Notice how the darker colored areas are clustered together (see upper middle and lower right). This pattern is consistent with a common practice of housing discrimination. Nonwhites would be squeezed into increasingly smaller areas to keep them together and away from white homeowners. It is important to note that this map does not categorize by race, therefore it cannot be said in certainty that this is explicitly discriminatory. However, based on this study’s discussion of poverty and its historic link with color, it would not be a stretch to think that high-poverty areas would have proportionally high minority populations. Also notice that the outskirts of town (commonly linked to suburbia) have a lower concentration of impoverished residents. This map is eerily similar to zoning maps of the twentieth century which were designed to concentrate minorities in the center and give white
homeseekers the desirable property in the less crowded areas.

*Source: City Data*

The placement of tax-exempt organizations within a city also contributes to housing discrimination on a local level. John and Benjamin (2008) note that tax-exempt organizations often end up in densely populated areas of a municipality. The densely populated areas of a city tend to be urban in nature. For those individuals in the affected area, the tax burden increases, requiring residents to pay more (John & Benjamin, 2008). Therefore, those living in urban areas (which are disproportionately minority populations) are bearing the financial burden of funding the operations of tax-exempt organizations. For nonwhite communities that are already starving for resources and struggling to get by, this unjust practice adds insult to injury. Kingston’s poverty map, the actions of Ulster Savings Bank, and the selectively beneficial tax practices of Ulster County reveal that the economic rationale has resurfaced as the primary means of housing discrimination in the twenty-first century.
The City of Poughkeepsie

Within Dutchess County, the City of Poughkeepsie faces similar manifestations of housing discrimination as were illustrated in the discussion of Ulster County. The unique tax lien system in the City of Poughkeepsie has proven to be a disadvantage to poor and minority populations in the city. Furthermore, tax-exempt organizations are disproportionately located in poor neighborhoods. The map of the City of Poughkeepsie does not show the same clustering patterns of poor (but not necessarily minority) populations as the Kingston map. However, The City of Poughkeepsie map indicates areas of gentrification and illustrates the desire of creating distance between wealthy and impoverished populations.

Through the city’s unique tax lien system of property transfer, a lien is placed on a home in which the owner has been delinquent on their taxes (Simons, 2018). At this point, when the money owed is not paid, the house is sold. But, ownership is not immediately transferred to the purchasing party. The homeowner still has a chance to pay the debt, but it must be paid to the party which claimed it through the tax lien auction. Where this becomes problematic is that the new “owners” add astronomical fees and interest rates, increasing the original debt, making the process of regaining ownership to their home much harder (Simons, 2018). Also noted by Simons (2018) is the fact that this system impacts minorities and the poor at a much higher rate than whites. The study noted that 76% of the properties that fall into this system are owned by poor or minority individuals. It is important to note that anyone who falls behind on their taxes or mortgage can become a victim to this system. But, given the discussion of poverty and the overwhelming number of nonwhites living in poverty compared to whites, a system that disadvantages the poor therefore tends to disadvantage minorities.
Similar to Ulster County, tax-exempt organizations are placed in minority-rich areas, increasing the tax burden of the residents within. In the City of Poughkeepsie, the Dutchess County Jail is a prime example of a tax-exempt organization that has adverse effects on residents in the surrounding area. As noted by Benjamin and Simons (2009), jails are expensive to build and maintain, which adds to the tax burden of the residents. When jails and other tax-exempt organizations are (disproportionately) put into minority and impoverished neighborhoods, it increases the financial pressures for the residents and further deprives them of much-needed resources. By diverting necessary funds from nonwhite property owners to the city, the strategic location of tax-exempt organizations perpetuates housing discrimination in the present. The manner in which large institutions are placed in a municipality bears a striking resemblance to twentieth-century zoning maps in which urban areas were designated as industrial and commercial epicenters.

*Source: City Data*
This map of the City of Poughkeepsie does not show clustering in the same way as Kingston in Ulster County. Actually, the city seems to have a reverse-clustering strategy in which those not living in poverty are concentrated together (bottom most sections of map). Historically, when concentrating nonwhites into neighborhoods was not an effective strategy, whites typically fled to the outskirts and isolated themselves from the nonwhite urban environments (Rothstein, 2018). The City of Poughkeepsie overall seems to have a higher general rate of poverty which prohibits the emergence of overt clustering patterns seen in the Kingston map.

Looking at housing discrimination through a local and recent lens reinforces an important point that this unjust system of disparate treatment on the account of race not only exists at this very moment, but it exists right under our noses, in our own backyards. Housing discrimination has not subsided. Rather, it has emerged with a new identity and with new tactics that continue to estrange nonwhites from not only the housing market, but other sectors of society.

CONCLUSION

The system of housing discrimination has been terrorizing nonwhites and their neighborhoods for over a century. The unfortunate truth is that housing discrimination has not gone away; it is still a continuing problem that is faced by communities nationwide. Past practices served to exclude nonwhites from housing opportunities explicitly based on race. Since then, housing discrimination has reconfigured itself to exclude nonwhites implicitly based on race. The dangers of implicit racism are equally harmful yet receive minimal recognition. It would be a mistake to say that progress has not been made toward dismantling the complex system of housing discrimination. But it would be an even greater mistake to say that every homeseeker is on equal footing in the market. Properly addressing (and potentially solving)
issues related to housing discrimination requires an adjustment in mindset. That is our best chance at dismantling the system of housing discrimination. Solutions to eliminating housing discrimination must be long-term and enduring. Housing discrimination cannot be undone with a single piece of legislation or Supreme Court decision; this study has illustrated that laws and court rulings are temporary to a degree and only allow the issue to adapt and evolve into something harder to detect or challenge. With that said, potential solutions must look at the bigger picture. A recurring theme can be seen throughout this study: the attitudes shape the market behavior. The single strongest factor in housing discrimination is the falsely-procured perceptions of nonwhites that have been cemented and perpetuated in our culture. It is these stereotypes and attitudes that allow us to compare one another and create assumptions of inferiority and inequality which translate not only to the housing market, but also to other sectors such as employment and education. If the attitudes are changed, the markets will likely follow suit, eliminating discrimination in not just housing, but employment, education, and many other markets as well.
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