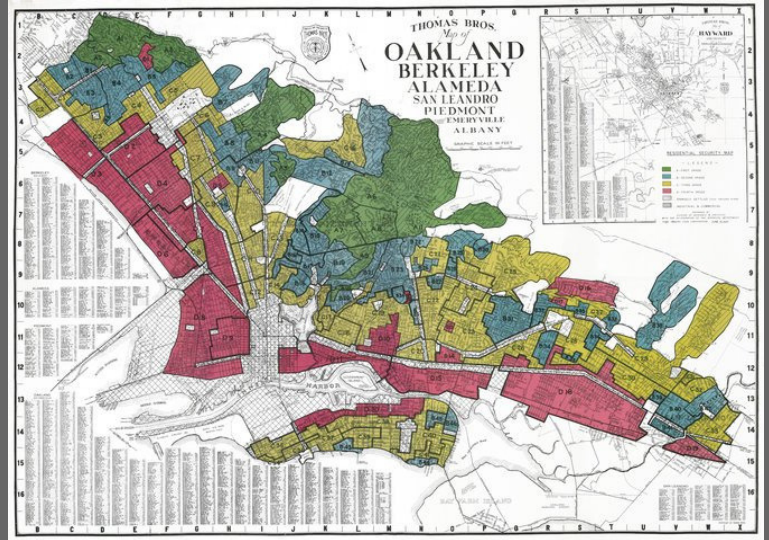


Racism in Housing

Red Lining

Redlining was a practice in the 1930's where the government started grading areas for mortgage risk. Neighborhoods of color were targeted by low grades, causing those living in the neighborhoods a massive disadvantage in the housing market, not allowing them to get good mortgages. Though the practice was illegalized in the Fair Housing Act the effects still persist as descendants of those affected still deal with losing out on a big opportunity moment in the housing market, leaving them poorer than those unaffected by the practice.



Gentrification



Gentrification is a side effect of some urban developments. A large draw factor like a big train station or a business with lots of well-paying jobs moves into a neighborhood with low property value, it raises the property value. In turn, this rise in property value raises rent and taxes for those living in the area and forces them out. Often times this process is seen in the case of forcing people of color out of an area with high taxes and rent so that it can be made a white neighborhood. Throughout history, this process has left people of color without homes, or cheated them out of the high-value location they had recently required.