



A Brief Housing History

We could write hundreds of pages on the history of how we found ourselves in the crisis that we see today. In this section, we highlight some key events that illustrate the systemic nature of the problem and how systems of oppression can be built into laws and policies. We focus generally on how urban areas have been impacted by the crisis. There are many other stories that can be told about how housing oppression has played out in rural areas, for people with different identities and experiences, and in different cities. We encourage readers to continue to explore the complex history of homelessness, especially as it relates to systems of oppression.

the crisis today

Our government has left access to housing - which we assert is a human right - up to a volatile and unregulated market within a system that has a history of structural racism and other structural oppressions that have not yet been undone.

Depending on your identities, you are constantly fighting an uphill battle against discrimination.

- People of color, veterans, seniors, and people living with disabilities disproportionately experience housing instability, poverty, and homelessness, despite Fair Housing laws deeming these groups as protected classes. People who identify as LGBTQ+, immigrants, refugees, and women are not protected by fair housing laws and many experience discrimination in housing and beyond.
- The structural oppression built into housing policy has not been addressed, and the history of oppression and its lasting impacts are often denied by those with power.
- Gentrification continues to displace communities that are not wealthy and white from their neighborhoods.

It's hard to find a home that is affordable if you have a low income.

- Wages are not keeping up with rising housing costs.
- Waitlists to get into public housing or private affordable housing are years long.
- Waitlists to get a Section 8 Voucher are years long, and once you get one it is incredibly difficult to find a place that will accept your voucher because landlords often discriminate against people who use vouchers. Sometimes landlords will even evict people with Section 8 vouchers because they no longer want to participate in the program.
- There are not enough affordable and available homes per family that needs them. In Washington state, there are only 30 affordable and available homes for every 100 are that needed. [1]

[1] Out of Reach Report, 2017. National Low Income Housing Coalition.

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the crisis today

It is hard to find a home once you become homeless.

- If you get evicted - no matter whether it is legitimate - it is hard to find a landlord who will rent to you with an eviction on your record.
- Services for people experiencing homelessness are massively underfunded. There were 20,844 people experiencing homelessness in Washington state in 2016 [2] and 39,671 schoolchildren in the 2015-16 school year [3].

People become homeless for so many reasons, and yet there is still a stigma that blames people experiencing homelessness for their struggle.

- Many women become homeless because they are fleeing domestic violence.
- African American women are unfairly and disproportionately targeted with evictions, and African American men are unfairly and disproportionately targeted by the criminal justice system. The combination of eviction and criminal records reinforce housing oppression.
- It is extremely difficult to find work and housing once you have a criminal record. Many people exit prison into homelessness. Also, many people have to pay off legal financial obligations, which further squeezes their resources and ability to find stability in the transition.
- People with mental health needs who have low-incomes are often not able to access treatment, and there is not nearly enough supportive housing to meet the need.
- There are not enough programs to support youth and young adults who experience homelessness.
- People with disabilities often do not have enough support to keep their housing.
- People with substance use disorders are stigmatized and face barriers to accessing housing that requires them to be sober, even though they are often not able to access healthcare for their substance use disorder.
- The lack of opportunity makes class mobility difficult. Higher education is expensive. Good-paying jobs are scarce.
- Lack of affordable healthcare leads many people to accrue huge medical debt.
- Predatory payday lenders take advantage of people who are struggling by charging huge interest rates.

[2] 2016 Annual Point in Time Count. Washington State Department of Commerce. <http://www.commerce.wa.gov/wp-content/uploads/2015/11/hau-pit-final-v2-summary-2016.pdf>

[3] Education of Homeless Children and Youth Data Collection and Reports, Office of Superintendent of Public Instruction. <http://www.k12.wa.us/HomelessEd/Data.aspx>.

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Housing policy didn't happen in a bubble. Purposeful decisions were made throughout history by rich white men that impacted millions of people's lives. Other decisions could have been made. While you're reading this section, reflect on: **Who had/has the power to make decisions that led to/reinforce the crisis we see today?**

a snapshot of power in housing

The 1930s - the Federal Government and Redlining

- The Federal Government saw home ownership as a major way to build strength in the middle class. The Roosevelt Administration began to back loans where potential homeowners only had to put 20% down on homes.
- The problem is - this wasn't for everyone. Banks and neighborhood organizations drew lines - called redlining - around certain neighborhoods where they refused to give out loans based on race. This reinforced the segregation of neighborhoods and invested in the wealth of white families over black families.
- In addition, neighborhood associations released racial covenants for buying and selling property that restricted families of color from moving into their communities.
- An example of a racial covenant from Capitol Hill in Seattle: "No part of said premises shall ever be used or occupied by or sold, conveyed, leased, rented, or given to negroes or any person or persons of negro blood." [4]

Between 1934 and 1964, 98% of home loans insured by the federal government went to white people building up the white middle class through homeownership. [5] The suburbs began to grow after World War II. The GI Bill allowed white veterans to get loans from banks for homes in the suburbs. African American veterans also had access to the GI bill, but banks refused to give home loans in African American neighborhoods. The banks and the real estate industry were practicing redlining. This effectively subsidized the long-term wealth of white communities and denied the opportunity to accumulate wealth in African American communities. This is an example of how policy decisions contributed to **structural racism** and of how racism in neighborhood associations further reinforced that oppression. This was common in the 1930s and 40s, and the effects are still present today.

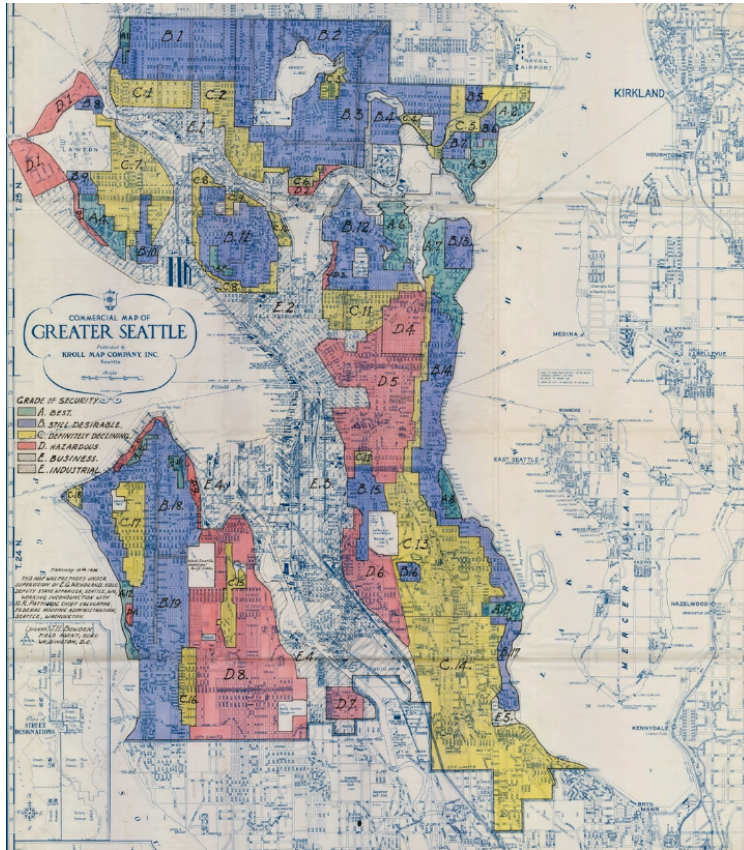
[4] *Racial Restrictive Covenants*. Seattle Civil Rights and Labor History Project. <http://depts.washington.edu/civilr/covenants.htm>

[5] *Race: The Power of Illusion*, PBS, 2003

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redlining

1936 Redlining Map

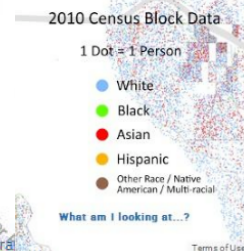


2010 Census Map



These maps demonstrate the historical consequences of redlining. In the map from 1936, the neighborhoods that were deemed "Hazardous" or "Definitely Declining" (aka, neighborhoods where people of color lived and were denied homeownership loans) are still where many of the people of color who are still in the city live.

Throughout history and today, these neighborhoods have not had equitable development or access to opportunity: many neighborhoods lack grocery stores, good schools, well-paying jobs, access to transit, and community centers. Many of these areas have a historical stigma of being "dangerous" - where white people would not choose to live. However, you may notice that the maps do not overlay perfectly. **Recent gentrification and redevelopment is another force shaping our cities that impacts who is able to live where.**



Top Image: "Segregation by Design?," Seattle Met, July 20th, 2015.

Bottom Image: UW Departments Web Server.
<http://depts.washington.edu/civilr/images/maps/Cooper/>

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a snapshot of power in housing

The 1950s - "Urban Renewal"

- Housing discrimination based on race continued into the 1950s through "Urban Renewal," which African American novelist James Baldwin referred to as "Negro Removal" in the 1960s.
- "Urban Renewal" did two things: reinstated public housing and began the process of "slum clearance." The government took homes and business through eminent domain in neighborhoods predominantly owned by people of color and "redeveloped" them in the name of slum clearance. Redevelopment involved selling areas to private investors who were interested in making a profit.
- These areas became expensive to live in following redevelopment. Because of redlining, unfair loaning practices, and racism within the job market, communities of color had little access to opportunity or decently paying jobs. Thus, the "redevelopment" effectively dismantled community centers that communities of color had built. Many people were forced out of their neighborhoods. Over one million households were relocated and displaced from their neighborhoods between 1960 and 1980 [6].
- Displaced from their neighborhoods, many people went to live in the public housing projects that were being built by the federal government. The problem was that the federal government had actually destroyed more homes than it built. With few options, many people from communities of color began living in public housing. With little access to opportunity, poverty became concentrated in those neighborhoods. This created and reinforced de facto segregation.

1950s - 70s - Freeway Expansion

- In addition to "Urban Renewal" efforts, the federal government passed the Federal-Aid Highway Act of 1956 or the National Interstate and Defense Highway Act.
- They authorized \$25 billion dollars for the construction of 41,000 miles of highway as part of a defense strategy in case of need to transport materials in war. Many of the highways went through low-income neighborhoods.
- "White flight" and urban sprawl continued. White people fled the cities where people of color lived to the areas that we know as suburbs today. This further displaced and divided residents and communities of color.

[6] In Defense of Housing, David Madden and Peter Marcuse, 2016. p 133.

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gentrification and displacement

Gentrification is a force that is a threat to housing justice all over the country. Earlier in the the toolkit, we highlighted racist redlining and neighborhoods that were considered "dangerous" and therefore were not invested in. Though these neighborhoods were not supported or invested in by their local governments or other investors, they are still communities with community centers and support systems that people developed.

The problem of gentrification happens when developers and city planners choose to "redevelop" neighborhoods that are historically home to communities of color and people who have low-incomes without being intentional about maintaining affordability and community centers for the people who already live there. Often times, these decisions are made without engaging with people who already live in these neighborhoods about the redevelopment.

Instead, decisions are handed down. Many times city planners and council members give incentives to "redevelop" a community through tax abatements, provision of city services, and zoning and land variances, making gentrification not "market" driven but policy driven.

As the redevelopment occurs, rents rise, cost of living rises, and the current community is priced out as privileged people - often middle class white people - move into these "new, hip" neighborhoods. People who have lived in that community for decades and who have built a community for themselves are divided and displaced.

Gentrification is a racial, economic, and housing justice issue. Communities do not have a say in the forces of gentrification, just as they didn't have a say in freeway expansion, redlining, and "Urban Renewal" of the past.

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a snapshot of power in housing

1950s - 70s - Freeway Expansion continued

- The racism built into these policies was effective and impactful. Federal policy, with help from the private sector, created segregated neighborhoods.

The bottom line: you were stuck (geographically and socioeconomically) if you were not white. And it was a result of structural racism built into policies by the Federal Government.

The 1970s - The War on Drugs

- In 1971, President Nixon declared the War on Drugs. The policies and practices in the War on Drugs predominantly targeted poor black communities that were segregated through "Urban Renewal," which led to the beginning of the mass imprisonment of African American men. Now, on top of segregation via policy, disinvestment and lack of opportunities, these communities were over-policed.
- African American women were left to care for families, and it became even more difficult to escape the cycle of poverty.

The 1980s - The Reagan Administration

- The Reagan Administration cut funding for social services and public housing.
- In 1983, the federal government defunded public housing by 77% compared to 1978, and mental hospitals were deinstitutionalized without a plan for local communities to support the people who were leaving hospitals and other facilities. This led to a wave of mass homelessness across the country. [7]
- Because such a high percentage of people who were living in public housing at the time were people of color, given the history of what they had been through, homelessness disproportionately impacted people of color. This is still the case today.

[7] Without Housing. Western Regional Advocacy Project, 2010. <http://wraphome.org/what/without-housing/>

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a snapshot of power in housing

The 1990s - The Clinton and Bush Administrations

- Homelessness and poverty continued to rise, yet the federal government under the Bush Administration made deep cuts and reforms that destabilized families and made it even more difficult to afford rent. The programs included the programs meant to help people pay for rent and other basic necessities.
- The Clinton Administration reinforced the racism built into the War on Drugs by instating mandatory minimum sentencing laws for drug crimes and by investing heavily in prison construction.
- Increased stigma around people with criminal records meant that people had a hard time accessing housing when they returned to their communities because many landlords would not rent to tenants with criminal records. That is still happening today; many people exit prison straight into homelessness.

The 2000s to now

- Despite the fact that homelessness continued to rise, the federal government has not restored funding for public housing.
- During the early 2000s, banks issued loans for homeownership en masse, not all of which were good loans. Banks disproportionately targeted people of color and immigrants for subprime mortgages - bad loans - even when they had the same income levels as their white counterparts.
- In 2008, we entered the Great Recession. The "housing bubble" that was created by the banks issuing so many bad home loans burst. Homes across the country went into foreclosure as unemployment rose. The loss of wealth in communities of color was much more than the loss of wealth in white communities. Per 1,000 households, 11 homes that were lost were in communities of color versus 5 homes lost in segregated white communities in Washington State. [8]
- Coming out of the Great Recession, income and wealth continued to be concentrated at the top as the number of people who have low-incomes grew.
- Despite the rising need for affordable homes, rents went up across the country because people who had been homeowners flooded the rental market. The increased competition continues to drive up rental prices.
- And, gentrification abounds. (See page 14)

[8] The High Cost of Subprime Lending in Washington State, 2009. http://budgetandpolicy.org/reports/the-high-cost-of-subprime-lending-in-washington-state/pdf_version

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reflection questions

Here are some questions to consider after reading this section. If you are reading this section as a group, discuss these questions together.

What causes people to become homeless?

Why is homelessness a systemic problem?

What are some common assumptions about homelessness that are not accurate?

What is the role of racism and other systems of oppression in the current housing and homelessness crisis?

As a society, who do we hold responsible for homelessness?

What are the issues that impact the housing and homelessness crisis?

How have you been impacted by the policy decisions that have led to the crisis that we're seeing today?

What do you see as a solution to the current housing and homelessness crisis?
There could be many pieces to the solution. What are they?

Who has the power to make changes in this system?

Who needs to be involved in the fight for housing justice and an end to homelessness?