

Equal Housing for All: A Report on Race Based Housing Discrimination in the United States

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Introduction

This summer I did research on housing discrimination in the U.S. and focused on exploring similarities and differences in low income housing communities across the country. Initially, I planned to focus mostly on examining the role housing discrimination played in the displacement of low income black communities that were impacted by Hurricane Harvey. I started my research by studying articles that detailed the hardship low income black families faced when their homes flooded and they could not afford to recover from the damage. Since Harvey occurred recently in American history, scholarly works on its effects are hard to find, so I decided to take a more historical approach and try to understand how the development of housing in Texas has influenced the social inequities we saw post-Harvey. I found a lot of information on how Texas, specifically Houston, developed and how national legislation impacted the state. As I studied, I uncovered information on racial violence and tension in the Texas and compared that information to the histories of other places in the South. Eventually, I began to think beyond Houston and the South and found that housing discrimination was a pressing issue that permeate the entire country, and was particularly difficult to address in urban areas. My research shifted from focusing primarily on Houston to exploring the “whys” behind racial discrimination throughout the United States in an attempt to find possible solutions.

In this report I will explain my findings through a historical lens and connect past laws and policies to their present day equivalents. First, I will detail my findings on Houston during the civil rights era, explain what factors caused Harvey to hit some places harder than others and then I will link those two points to show how discrimination played a role in both. Houston has a history of neglecting its black residents, particularly its low income black residents, and this is

the group I chose to examine to highlight the evolution of discrimination in that area. I have included information from studies on segregation in urban centers, on discriminatory practices of real estate agencies and on the causes of current day housing segregation. My work took me in many different directions, but I was able to find a common thread in most of the material I studied, and I hope my work here will serve as a reference for others who are interested in exploring the ins-and-outs of housing discrimination. I was able to use the sources I found most helpful to give readers of this report an idea of what equal housing in America currently looks like and what areas need improvement. Although I was able to find answers to many of the questions that I had about this topic, I found that I did not find a singular solution to the problem of housing discrimination because it is very complex. At the end of this report I will include some ideas on what HUD and the rest of the government can do to address and decrease the possibility of housing discrimination in America.

History of Houston

Founded on June 5th 1837, Houston, Texas is the nation's 4th largest city and the largest city in the American South. Although part of the South, Texas has cultural ties to the West and Mexico which sets it apart from surrounding states. In the 1900s, as Texas grew and industrialized its cities became important centers for business. During this time Texas became known for its oil industry, a business that was particularly prosperous in Houston. The booming industry invited wealth into Houston, and the city crafted its development around the assumption that the oil would continue to be profitable. Unfortunately, the 1973 Arab Oil Embargo would stifle Houston's economic growth and take an unexpected toll on its future plans. OPEC

(Organization of the Petroleum Exporting Countries) announced the embargo after President Nixon made the decision to take the U.S. dollar off of the gold standard which hurt other countries who depended on the dollar. This decision caused the price of gold to increase and it also violated the Bretton Woods agreement (which enabled countries to exchange their money for U.S. dollars instead of gold). This also caused an increase in oil prices which had a negative impact on the U.S. economy and was especially harmful to cities like Houston.

In 1980 Houston began to feel the effects of the embargo when the unemployment rate increased and the city had to discard many of its development plans because they depended on the growth of the oil industry. In addition to the deterioration of the oil industry, the real estate market and banks also suffered from the oil bust. Banks were millions of dollars in debt and many housing projects remained unfinished. After such a large hit, Houston struggled to attract residents to replace that ones that left after the bust. Houston's financial crisis depleted the cities resources and low income communities that had been struggling for decades received yet another blow. Houston had many problems, but the lack of affordable housing for low income minority families was certainly not a priority to the local government. In fact, improving housing conditions for poor, black residents had taken a backseat for years due to a lack of funding and a failure to enforce effective policies that would protect those residents. This problem was not just limited to Houston. Cities across the nation disregard disenfranchised communities in multiple ways, and this neglect is directly related to the problematic methods of housing management inherit in real estate and the government itself. To understand the depth of the issue of housing discrimination, a look at history is necessary.

Housing in Houston

Although Houston does have an array of housing issues, the city has attempted to improve the living conditions of low income families. The initiative to improve housing in Houston was spearheaded by the federal government and the responsibility of enforcement was primarily left to local housing authority. Initially, the federal government tasked the Housing Authority of the City of Houston (HACH) with “clear[ing] slums and "blighted areas," and...[providing] decent, safe, and sanitary housing [to poor black communities]” (Bullard 181). This was a step in the right direction, but state and federal officials did not foresee the extent to which their efforts would be complicated by discrimination. A major issue with the system is that the existence of anti-discriminatory federal policy did not guarantee protection of those who needed it the most. For example, the government attempted to protect low income residents by providing a subsidy to cover the portion of the rent those residents could not afford, but “some landlords were unwilling to rent to Section 8 program participants because they objected to the "fair market rent" ceilings that were determined by the U.S. Department of Housing and Urban Development” (Bullard 182).

Even though it was illegal for them to do so, there was no reliable party present to ensure that these landlords followed the law. The federal government did not consider how to counter lack of cooperation on the part of landlords and this failure resulted in the denial of housing for many low income black families. Houston passed the Fair Housing Ordinance in July of 1975 to counteract this form of interpersonal discrimination but, much like the federal government’s policy, the ordinance proved to be ineffective. The heart of this issue is the government's inability to police day-to-day interactions to ensure that the law is being upheld. Any attempt to

surveil these interactions would certainly be met with anger from the American people. Texas citizens in particular have always been interested in laissez-faire policies and have a reputation for being amongst the most resistant to government interference. The history of Texas is individualistic and self-sufficiency is a point of pride for many Texans, especially those affiliated with right wing politics. Understanding Texas's resistance to federal government involvement and how that is linked to issues of housing discrimination can be best understood by looking at the impact the civil rights legislation had on the state.

The Civil Rights era introduced a number of laws designed to protect the marginalized citizens. It was a time of liberation for black people, but what was a time of great victory for some was a time of great anxiety for others. Of the southern states, Texas was one of the first to abide by anti-segregation laws with comparably less protest. Despite this, Texas still had its fair share of bigots, but “many more Texans couched their opposition to racial progress in the more sterile and palatable terms of constitutionality, or as fear not of race but of a growing liberal government” (Cunningham 103). By maintaining an anti-government stance versus an anti-black one, Texans presented their opposition in a way that allowed them to reject Civil Rights laws without appearing to be vehemently racist. This stance also allowed local lawmakers to gain support with less controversy. John Connally, governor of Texas from 1963-1969, stated “[the Civil Rights Act] was an unwelcome expansion of federal authority” (Cunningham 104), which gained him many supporters because he appeared to be for defending the people from the threat of government control. Governor Connally also expressed that he believed in racial equality but “[his] support for racial progress was motivated less by a concern for equality than by his desire to avoid similar federal interventions in Texas” (Cunningham 104). John Tower, a Republican

Texas senator, also appealed to his base by placing emphasis on protecting citizens' right to live as they pleased as a way to reject the government's civil rights legislation. The senator "often spoke on a need to preserve a 'free society' in which individuals were free to choose their own associations" (Cunningham 105), a statement that could be used by racists to defend their bigoted beliefs. What these officials did not acknowledge was that the right for individuals to live where they wanted was contingent on them having the ability to move around as they pleased and having the money to afford decent housing. The wealth gap between black and white people gave white people the advantage in housing, and they were able to control the market. This meant that white people were the ones who were more likely to enjoy the right to choose that Connally and Tower defended, and black people were excluded from this.

White Flight in the American South

Like the rest of the South, Texas was attempting to resist the government's interference and justify segregation. Although the civil rights laws gave hope to black Americans, desegregation threatened frightful white Americans. Throughout the South and across the nation, whites were accustomed to be the majority that possessed the most political and social power. Whether they participated in racist protests of the Civil Rights movement or not, the norm of white people being top of the racial class system provided many with a sense of comfort. Integration was associated with equality and black people gaining equal access to what white people had would upset the racial hierarchy and this is what disturbed white America. This concern was not always vocalized, but reflected in the resistance to the change the Civil Rights

era brought. In some case violent protests broke out and the activity of hate groups like the Ku Klux Klan and other segregationists fought to suppress integration as much as possible.

One of the biggest changes in the South was the development of southern cities which concerned many conservative southerners because cities were places for liberalism to flourish.¹ Conservative churches often rejected liberalism, equating it to heathenism and a lack of morals. Southern liberalism also claimed to focus on the promotion of racial equality which was a point of controversy in many cities. This is another reason the idea of a biracial society, a society in which white people and black people lived as equal and integrated, terrified some Southerners. Most of the violence pushback to civil rights laws happened in cities which were known to have high concentrations of African Americans. One city that demonstrated the violent reaction to the idea of integration was Atlanta, Georgia. In the 1960s, Atlanta experienced a “race war” initiated by angry white residents who fought to keep their neighborhoods segregated. To protest civil rights legislation white residents decided to put up a barrier called the “Peyton Wall” to discourage black residents from moving into white neighborhood. Klansmen and other racists would guard the wall until the judicial system instructed that the wall be taken down. While the physical barrier was gone, white residents did not waver in their determination to keep black people out of their neighborhoods.

Tension and resistance continued to plague the South into the following decade, and the Nixon administration protected the interests of white segregationists. Several politicians defended white suburban segregationists by affirming the belief that their communities would be corrupted by the presence of black residents. Congressman Ben Blackburn stated ““Suburbanites

¹David R. Goldfield; The Urban South: A Regional Framework, *The American Historical Review*, Volume 86, Issue 5, 1 December 1981, Pages 1009–1034, <https://doi.org/10.1086/ahr/86.5.1009>

have invested their lives in their houses and don't want to see them ruined' he argued. The heart of the problem was 'the welfare mother with her numerous kids' coming out of the city.'" (Kruse 252). Around that time HUD (Department of Housing and Urban Development) secretary George Romney attempted to quell the concerns of white residents, but "Nixon replaced him with an appointee more attuned to suburban concerns." (Kruse 255). Housing discrimination thrived in that era because, despite civil rights laws, politicians protected the bigoted and insisted on their right to exclude others. Although the aggressive segregationists tactics of the Civil Rights era have died out, the "right to exclude" still blocks progress on stopping housing discrimination.

After the Peyton Wall came down in Atlanta, many white residents left their neighborhoods. No longer as protected by the law, they moved to new neighborhoods with the hopes of maintaining all white communities. The Civil Rights movement made a lot of white southerners less comfortable with openly expressing blatant racist views, but there was nothing to stop them from moving away from residents they deemed undesirable. Mass exodus of white residents in an area is known as "White Flight", and it is a movement that typically occurs when minorities begin to move into majority white neighborhoods. White Flight is controversial, but legal and is an occurrence that is likely to go completely unchecked, especially in cities like Houston. Like Atlanta, in Houston "White Flight reinforced segregated living arrangements even as the legal barriers of Jim Crow seemed on their way out" (Clayson 17). Houston embraces systems that discouraged government involvement which means that the city is very unlikely to address White Flight as an issue if the government tries to stop it. The prioritization of individual

freedom complicated the progress of integration in Texas during the Civil Rights movement, and Houston's current housing issues stem from that same prioritization.

Zoning in Houston

Houston's preference for laissez-faire policies is reflected in the fact that the city does not zone. Urban development is mostly managed by businesses and the private sector, which gives Houston officials little control over the city planning. Even though it is seemingly revolutionary, Houston's zone-free structure "provides economic incentives for segregation of uses and produces patterns of development similar to what is found under zoning" (Qian 31). What ends up being profitable to investors, is harmful to the most vulnerable of citizens: low income black families. Low income black families are not only regularly subjected to discrimination and shoddy housing, they are also likely to experience environmental racism. Like many booming cities, Houston's predominantly black communities are more likely than white communities to be surrounded by waste facilities and landfills. This puts these black communities at a greater risk of being exposed to harmful toxins which are bound to negatively impact their overall health. Besides grassroot activists, not many people know of this issue or are aware of the fact that it is considered environmental racism. City officials can ignore this issues or dismiss it as coincidence, but their refusal to even speak about this form of discrimination is worrisome. Even though private developers have control over most of the city's development, Houston city officials are also involved in the process which allows them to do so. The city of Houston is responsible for tearing down "undesirable" neighborhoods for developers and it "also provides direct public subsidization of downtown area development projects...[and] private developers

did not act on these initiatives until government became involved” (Qian 39). Both the city and private developers have had a hand in molding the structure of Houston and that structure has consistently made black communities vulnerable to a variety of environmental hazards. The treatment of low income black families in Hurricane Harvey also supports the point that Houston is neglectful of its most vulnerable residents.

Hurricane Harvey's Impact

When Hurricane Harvey hit, it flooded Texas with trillions of gallons of water and devastated many residents in the Houston area. Houston was unprepared to handle that amount of water because most of its surfaces are impermeable. Unfortunately most “cities are built on the assumption that the water that would have been absorbed back into the land [residents] occupy can be transported away instead” (Bogost), and this assumption is especially troubling for cities like Houston that are not accustomed to having this much rainfall in such a short period of time. Over time the number of high risk natural disasters is predicted to increase, and it would be wise for city planners to take this into consideration when building future infrastructure because better infrastructure might save lives. In addition to the issue of impermeable city structures impeding water absorption, Hurricane Harvey also brought attention to the fact that, although the Houston area was saturated with trillions of gallons of water, not all areas were flooded equally.

Hurricane Harvey impacted lower income black and latino communities the most and left many families in those communities to struggle with the aftermath without much assistance from their local government. These communities were built in places that were more likely to flood

than others and minority residents were also least likely to be able to afford flood insurance which would have helped them recover a portion of what was lost when the city flooded. While lower income communities have lost a lot to flooding, wealthier places around Houston like Meyerland have experienced far less water damage. Even though flooding was the main problem, some residents reported that there was a strong smell of gas in their neighborhood which turned out to be the result of an oil leak. Flooding in Houston has been an issue for decades, but this is partially because the government has not taken the steps it could to alleviate the damage flooding causes. The lack of flood insurance slows down recovery efforts for families, “yet Texas does not require local governments to enroll in the Federal Emergency Management Agency’s National Flood Insurance Program” (Kaufman). Even so, environmental justice expert and Texas Southern University sociology professor “[Robert] Bullard said blacks and Latinos tend to benefit less from recovery programs, such as FEMA grants, small-business loans and insurance payouts” (Kaufman). This is another example of how discrimination disenfranchises people of color and how they often suffer the most once disaster strikes.

The Role of Grassroots Activism

The government has ignored housing conditions for low income black residents because those residents are not in a position to force the government to give them the help they need. In many cases, it is political clout, not justice, that determines who is the most protected by the law. The wealthy and white generally have influence because of their status and money, but their counterparts are often not so fortunate. Black residents who have little money have little influence and are stuck in a cycle of barely getting by. Whereas the government has failed these

residents, grassroots activist movements have made efforts to advocate on their behalf. The history of grassroots activism in Houston can be traced back to the War on Poverty era with the emergence of Job Corps. During this time, Job Corp was presented as a solution to unemployment, particularly unemployment in poor black communities. Many Job Corp participants came from an area called Settegast which is in the northeast Houston area. The living conditions in Settegast were terrible, and at the time “[n]early 70 percent of residents received their water from shallow wells often contaminated from septic tanks and sewage backups from outhouses” (Phelps 3). Due to the contamination, residents of Settegast reported a high number of illnesses but the local officials were unresponsive to their concerns. The creation of the Job Corps was an attempt to decrease the unemployment rate, but it did not address the reason why low income people were trapped in the cycle of poverty: lack of political attention. Moving toward a solution, residents “began using the tactic of community organizing to empower the neighborhood’s poor people” (Phelps 54). During the War on Poverty era grassroots organizations became forces that would fight discrimination in Houston, but the presence of these organizations does not eliminate the core problem of housing discrimination within the city and beyond.

Housing Discrimination as a National Issue

Looking at Houston was beneficial for understanding how housing discrimination developed and persisted in a diverse Southern city but, since this is a systemic issue, it also needed to be assessed on a larger scale. Housing discrimination has roots in the past which makes it difficult enough to get rid of off, but one of the main reasons it is still an issue is

because it is continuously evolving. Princeton professor of sociology, Douglas S. Massey describes race based housing discrimination as “a moving target” and writes about how discrimination is altered in ways that make it difficult to pinpoint and eliminate. Professor Massey stated that “[a]s federal anti-discrimination policies have become more effective in overcoming certain forms of racial bias in housing, new forms have emerged to perpetuate residential segregation” (Massey 149). He writes about a tactic that is called “steering” which real estate agents use to keep minority families away from white neighborhoods by only showing them homes in low income neighborhoods where most residents are either black or brown. In addition to steering, black people on average have a harder time getting loans than their white counterparts, despite anti-discrimination laws. Those that could get loans were “charge[d] higher interest rates, offer[ed] shorter payment periods, assess[ed] greater penalties for falling behind, and often require[d] more money down”(Massey 150). These loans are known as “predatory loans” and many black families take these because they have no other options.

Whereas before there were no laws to prevent black people from being denied loans, they are now simply given less than ideal loans and not much has been done about this problem on a federal level. Steering and predatory loans are examples of how the presentation of discrimination has changed and become harder to eliminate, and the only reason the evolution of discrimination happened is because certain forms of discrimination are now frowned upon in society. Outright hate speech and displays of open contempt for certain groups are discouraged while the core causes of these issues are ignored. A study conducted in 2000 showed how attitudes about race and housing in that year differed from those of 1989. The results of this study are from 4,600 paired tests conducted by fair housing organizations across 20 metropolitan

cities.² In their report Stephen L. Ross and Margaret Austin Turner examined the behavior of real estate agents and “introduce[d] three key explanations for real estate agents’ discrimination: agent prejudice, customer prejudice, and statistical discrimination” (Ross/Turner 153). They found that agents did engage in steering, but in some cases it was because of the wishes of their white clients. It was reported that “...agents in the owner-occupied market may refuse to show units in predominantly white neighborhoods to minorities in order to avoid offending future clients or lowering market activity in their key markets...(Yinger 1995)” (Ross/Turner 154). Since white homeowners generally have more socio-economic power and there are more of them than their black counterparts, their desires are more likely to be taken into consideration.

A popular notion is that the civil rights era eliminated most racism in America, but studies show that white Americans still hold bigoted views that causes them to distance themselves from African Americans. Ross and Turner reported that “[according to] Lawrence Bobo (2001),...negative racial stereotypes persist and may have substantial negative impacts on African Americans in spite of broad improvements in the general attitudes of whites concerning racial equality” (Ross/Turner 155). Ross and Turner also found that “the incidence of African Americans being steered toward predominantly African American neighborhoods increased substantially during the last decade...” (Ross/Turner 173), but both “African Americans and Hispanics have experienced substantial declines in discrimination” (Ross/Turner 174). This is likely because blatant discrimination is understood as reprehensible, but steering is a form of discrimination that is hidden from minority clients. In previous decades, some agents would

² Stephen L. Ross, Margery Austin Turner; Housing Discrimination in Metropolitan America: Explaining Changes between 1989 and 2000, *Social Problems*, Volume 52, Issue 2, 1 May 2005, Pages 152–180, <https://doi.org/10.1525/sp.2005.52.2.152>

openly refuse to work for black clients, but in the 90s that behavior became less frequent and racism is now more subtle. Even though racial discrimination is still a serious issue, the system has improved in small ways. Ross and Turner stated that “ these improvements may be attributed to changing attitudes within society, increased contact with and economic status of minority customers, and the continuing influence of the Fair Housing Act and its enforcement on the culture of the real estate industry” (Ross/Turner 174).

Ross and Turner’s work on the *2000 Housing Discrimination Study* also influenced Devah Pager and Hana Shepherd’s exploration of the causes of housing discrimination in America. Pager and Shepherd stated that “Although there are some promising signs of change, the frequency with which racial minorities experience differential treatment in housing searches suggests that discrimination remains an important barrier to residential opportunities” (Pager/Shepard 189). Pager and Shepherd also focused on the role wealth plays in cases of discrimination and pointed out the important fact that black people and white people of the same class are treated differently. They wrote “middle-class blacks are as likely to perceive discrimination as are working-class blacks, if not more [when they live in predominantly white neighborhoods]” (Pager/Shepherd 183). They also mention that “Whites possess roughly 12 times the wealth of African Americans [and] whites near the bottom of the income distribution possess more wealth than blacks near the top of the income distribution (Oliver & Shapiro 1997, p. 86)” (Pager/Shepherd 189) which supports the idea that it is race, not class, that is the primary determinant of the quality of a person’s life in America and specifically in housing. This indicates that the ability to afford housing in expensive neighborhoods does not guarantee that

black homeowners would be able to actually get a chance to buy those expensive houses because their options are limited by racism.

The Role of the Government

There is no doubt that race based discrimination has changed due to legislation, but the lack of enforcement of that legislation is what is preventing the destruction of housing discrimination on all levels. HUD (Department of Housing and Urban Development) is the federal depart responsible for all housing affairs and has come under scrutiny for not doing more to address the problem of housing discrimination. Many of the discrimination complaints were locally based but “HUD handled these complaints, frequently because the state or locality where the complaint originated had passed no substantially equivalent fair housing law” (Lamb/Wilk 412). The anti-discrimination laws the federal government passed would have been most effective if local and state authorities had matching legislation, but this is not the case. The initial plan was that “State and local civil right agencies were to be given the first opportunity to investigate, conciliate, and close discrimination complaints filed with HUD” (Lamb/Wilk 413). This partnership was intended to help local civil rights agencies build bounds with communities while having the support of the federal government, but the foundation of this partnership is weak. Instead, the federal government relies on local and state authorities to deal with their constituents, even though those constituents are requesting help from the federal government because their local and state authorities do not deal with discrimination in an effective manner. The absence of cooperation between theses three forms of government allow them to shift blame

and responsibility to each other while minority residents are still forced to endure racism in a housing system that shows little promise of change.

The Most Difficult Aspects of Housing Discrimination

Housing discrimination is a particularly difficult problem to solve because society's post-racial claim is widely believed. Since there are no laws supporting blatant racism many Americans believe that racism is no longer an issue. Some Americans think that because they witness positive connections between people of various backgrounds, discrimination is a concern of the past. In reality, the absence of racist legislation is not evidence of freedom from discrimination. As history has shown, the presentation of discrimination will continue to shift as long as the heart of it is not completely and thoroughly uprooted. The civil rights movement resulted in the legalization of integration, but it did not guarantee that integration would offer equal opportunity to black people. Segregationist laws certainly kept black people away from white people, and integration was intended to give black people more freedom to choose whether or not they would like to learn, live, eat and work near white people. Even though black people do have more opportunities than they did in the 60s, white people still have more wealth on average and social capital to exclude black people. If integration is legal and this is standard society uses to determine that oppression of black people no longer exists, then why is there so much evidence proving that black people are still at a disadvantage?

Edward Goetz gives great insight to the reality of housing discrimination and debunks many popular, post-racial myths. He makes the distinction between "fair housing" and "affordable housing" and explains the complications that come with pursuing both. In his book,

“affordable housing” is described as safe and decent housing that is available to low income families, and “fair housing” is housing that will give people equal access to jobs and opportunities regardless of their racial background. Both are difficult to pursue in part because “the federal government, along with state and local governments in the United States, has never devoted enough resources to affordable housing policy to adequately address needs” (Goetz 5) and also because supporters of affordable and fair housing are usually two separate groups of people who pursue either one or the other. Those who are in support of affordable housing may want their city to put up more units for low income families while pro-fair housing groups may push their city to stop redlining and to merge communities. Both parties are for the supportment of the disadvantaged and oppressed groups, but the government is not equally supportive of both so one is typically against the other.

The government created the fair housing law known as the Fair Housing Act of 1968 which “contains two core objectives: the elimination of discrimination...and the furthering of integration” (Goetz 9). This act is pro-integration so the fair housing camp may have the upper hand when it comes to the government responding to their requests. Fair housing advocates viewpoints that support integration, and Goetz noted that “the more integrationists can talk about poverty rather than race, the more likely they are to see their ideas enshrined in public policy” (Goetz 19). The government also has a better response to pro-integration suggestions because integration would require less work on the government’s part. Integration itself is already legal, but the onus of actually integrating is on the disadvantaged families. Most low income black families cannot afford to live in areas with better educational and working opportunities, areas that are typically white, and if they manage to actually move to these areas,

they cannot afford to stay long. Prolonged segregation has also denied low income black families the chance to accumulate generational wealth which would enable their children to be able to live in those areas over time. In support of this point, Goetz mentions that African American communities have a “segregation tax” which “adversely affects the ability of black families to accumulate wealth and thus limits upward mobility, primarily through access to job information from social networks” (Goetz 20). In order for these black families to generate the wealth they would need to smoothly integrate into communities with more opportunities they would need federal assistance (likely from some federal program), but the chances of this happening are slim.

Goetz also talks about how white resistance to integration has halted integration and fair housing efforts. As noted before, white people have preferential treatment in America, and change heavily depends on their preferences. As a group, they have the most influence when it comes to how the country is socially structured, and can use that influence to decide who lives where, and black people cannot not. The imbalance between races can lead to gentrification, a process that displaces poor black families to make room for white residents, leaving the black families to seek out housing that is typically subpar. This inequity is also why many white communities have remained mostly white for so long. Studies show “that most blacks would prefer a neighborhood that has roughly equal parts black and white. The majority of whites, however, see the ideal racial mix of a neighborhood they would consider living in to be closer to 75 to 80 percent white thus no more than 20 to 25 percent black” (Goetz 50). Goetz stated that merging of communities is also difficult because there is “reluctance to integrate expressed by people of color is simply fear of the hostility that they are likely to face should they move to

predominantly white neighborhoods (Goetz 130). Given the history of America, this concern is not unfounded.

The initiatives of HUD have hardly improved this issue. After the 1970 case *Shannon v. HUD*, in which the plaintiffs challenged development plans that would enforce racial and economic division, HUD enforced “impaction rules” that the department created to decrease discrimination in the housing system. These rules “require that HUD housing subsidies be limited in poor neighborhoods that are racially segregated, on the grounds that those subsidies will reinforce patterns of racial and economic segregation” (Goetz 34). These subsidies would likely be first given to those low income families that would like to integrate into white communities. Again, the integration process is financially and socially taxing for black families who are likely to have overwhelming debt and endure possible aggression from their white neighbors so this option could have drawbacks. In the early 2000s, supporters of fair housing expressed their dissatisfaction with HUD, and one of HUDs biggest criticism was the National Commission on Fair Housing and Equal Opportunity. In criticizing the department, “The commission went as far as to recommend that fair housing enforcement be taken from HUD and moved to a new and different agency” (Goetz 136). Under the Obama administration HUD’s regulations became stricter so that there would be little room for ambiguity. During Obama’s time in office HUD changed the affirmatively furthering fair housing provision (AFFH, originally established in 1968) and required that “AFFH establishe[d] the obligation on the part of the federal government to ensure local governments spend federal housing and community development funds in accordance with fair housing goals” (Goetz 140). This change demanded that HUD pay close attention to the development plans of local governments, instead of leaving

local agencies to operate with no oversight. Unfortunately, this positive step for fair housing may be subject to change under the Trump administration because this administration has different priorities. Lasting change is needed to fight housing discrimination, but change cannot come if the government does not commit to enforcing stricter policies and holding local governments accountable for neglecting low income residents.

Suggestions for Eliminating Systemic Housing Discrimination

Government support for Affordable Housing- Although integrative fair housing initiatives are more popular with the federal government, investment in affordable housing should be a priority. There is a great need for families who cannot afford to move into areas with more opportunities to at least have decent housing. HUD needs to have strict requirements for how public housing is constructed and maintained so that low income families are not forced to live in rundown, inadequate homes. Local governments would have to create housing units that fit HUD standards and cities that consistently have adequate affordable housing should be incentivized.

Make residents aware of the standard- It is important that low income residents be able to know whether or not their housing is adequate. Informational sessions should be advertised and available to those who participate in affordable housing programs so that they can know how to file a complaint when necessary.

Publicizing HUD housing reports- Recent Office of Fair Housing and Equal Opportunity (FHEO) housing reports include information on HUD's progress with fair housing and opportunities for those in need. The reports also had information on programs that help non-native English speakers get the assistance with housing and state how HUD can help with discrimination complaints, which would be very helpful for residents to know. These reports

from 2008-2016 are available on the internet, but they would be more beneficial to the public if they were either mailed or emailed to those who want to participate or already participate in affordable housing programs. Mailing this information to the public could also help people hold HUD and their local government accountable if they violate anything written in the report.

Report states that have a lot of complaints- States that have a difficult time with housing discrimination should be highlighted in comparison with other states in reports and areas of improvement should be recognized. For example, if a state has cities that fail to provide adequate housing or has high racial discrimination reports and has no public plan to work on discrimination, HUD should address this. HUD should also look into why these states have so many complaints, and make suggestion on what can be done to end discrimination in those states.

Normalize quality reports from residents- Residents, especially low income minority residents, should be sent forms to fill out (maybe annually) to keep them aware of their housing situation. Like the census, the normalization of this survey would cause people to think about the state of housing more often. The more they think about it, the more likely they are to be publicly vocal about their dissatisfaction and be willing to hold the government accountable.

Environmental Racism and Flood Insurance- Flood insurance subsidies should be available to low income families in vulnerable areas and HUD should strictly enforce this rule. At the very least, the government should be required to give information on environmental hazards to families when they move into places that are near power plants or in flood prone areas because residents have a right to know about what is going on in their neighborhoods.

Conclusion

What started off as a study on race based discrimination in Houston turned into an examination of how racism is present throughout the housing system. The neglect of Houston residents after Harvey was a symptom of a systemic racism that has taken on various form from this country's inception. Interpersonal discrimination such as racism directed at black families in predominantly white areas is hard to monitor, but increasing awareness of racial discrimination as an issue will empower low income minority residents to fight for equality. My research showed me that affordable housing is underfunded because the government must be pressured to spend money on low income families, and that fair housing is rare truly fair because the brunt of the integration efforts is put to marginalized people. In order for discrimination to diminish it must widely acknowledge as an issue that can and should be fixed. The federal government does not like to spend money when it feels that it is not necessary, but increased public attention to housing discrimination will help make it a federal priority. Racism and inequality are embedded in society and we cannot know for sure when these ills will be eliminated, but exposing inequity is the best step to take toward getting rid of it. Providing equal access to housing, job, and educational opportunities to all member of society also improves the quality of the country. Ultimately, eliminating housing discrimination will allow Americans to contribute to and enjoy the benefits of this nation. Most importantly, low income, disadvantaged minority families will be able to live comfortable lives, and that would be a victory that is long overdue.

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