

REVIEWING THE REDLINE:
AN ANALYSIS OF IMPEDIMENTS TO FAIR
HOUSING FOR AFRICAN AMERICANS

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Overview

- Definitions
- History of Housing Discrimination
- Current Impact

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Questions

- How are Black people subjected to housing discrimination?
- What is the specific impact on Black Marylanders?

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Definitions

- Middle Passage
- Chattel Slavery
- Structural AntiBlackness

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Defining Race

Groups of people identified by biological features including but not limited to phenotypical, physical, genetic, historic and/or geographic traits.

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Defining Race

The most recent United States Census officially recognized five racial categories (**White** American, **Black** or African American, American Indians and Alaska Native, Asian American, and Native Hawaiian and Other Pacific Islander) as well as people of *two or more races*.

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Defining Ethnicity

The fact or state of belonging to a social group that has a common national or cultural tradition, language, religion, ancestry, or heritage.

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Defining National Origin

- Place of birth of an individual or of any lineal ancestors
- From a particular country or part of the world, because of ethnicity or accent, or because a person appears to be of a certain ethnic background (even if they are not)

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Concept	Meaning
Race	Biological differences, linked to phenotypes (physical characteristics) and genotypes (underlying genetic differences).
Ethnicity	Groups within society that share things like culture, traditions, language, religion, race, ancestry etc.
Nationality	A sense of 'belonging' to a particular nation through origin, birth or naturalisation.

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Race is NOT

- ✗ Ethnicity
- ✗ DNA
- ✗ National Origin

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Defining Race

How did we get here?

Development of the Black/White Binary

- Indentured servitude
 - Chattel Slavery
- Philosophical concepts

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Early America

- The growth of tobacco, rice, and indigo and the plantation economy created a tremendous need for labor in Southern English America.
- Virginia and Maryland colony leaders incentivized early European colonists to import indentured servants.

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Early America

- Indentured servants typically worked four to seven years in exchange for **passage, room, board, lodging and freedom dues.**
- Only about **40 percent** of indentured servants lived to complete the terms of their contracts.

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Indentured Servitude

- Indentured servants first arrived in America in the decade following the settlement of Jamestown by the Virginia Company in **1607** to fulfill the need for settlement labor.
- During this period, there were no established legal concepts of race, **any individual no matter their skin color could be an indentured servant**

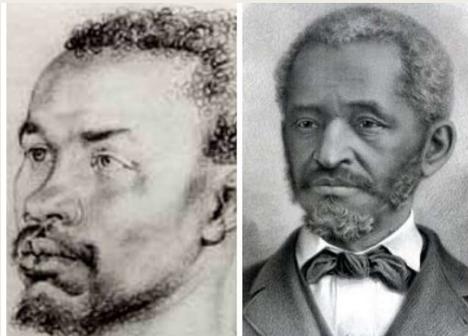
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Indentured Servitude

- While at times treated harshly and abused, indentured servants had **legal recourse** to rectify claims of abuse, contractual terms, and non payment.
- Indentured servants were **legally considered human beings** with kinship structures, cultural retention, and national origin recognition.
- Indentured servitude is not slavery.

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Anthony Johnson



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Anthony Johnson

- Anthony Johnson first arrived in Virginia in **1621**.
- Referred to as "Antonio a Negro" in early records, Anthony went to work on a tobacco plantation.

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Anthony Johnson

- Anthony and his wife "Mary—a Negro" eventually bought their way out of bondage and acquired their own land, livestock, and servants or slaves (this is in question).
- By the 1650s, their estate had grown to 250 acres.

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Anthony Johnson

- In the mid 17th century, legislative racism emerged, further defining slavery
- The transformation of the social status of Africans, from indentured servitude to slaves in a racial caste which they could not leave or escape, happened gradually.

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Anthony Johnson

In 1670, after Anthony Johnson passed away, a Virginia court ruled that, because “he was a Negro and by consequence an alien,” the land owned by Johnson (in Virginia) rightfully belonged to the Crown. The land was seized and his wife and son were not able to inherit or retain it.

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John Punch

- John Punch, James Gregory, and a man named Victor were indentured servants contracted to perform similar tasks for Virginia planter Hugh Gwyn.
- In 1640, John, James, and Victor ran away and were captured within days.



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John Punch

- On 9 July 1640, Virginia's highest court sentenced both Europeans to have their terms of indenture extended by another four years each.
- However, they sentenced Punch to **“serve his said master or his assigns for the time of his natural Life here or elsewhere.”**

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Enactment of Hereditary Slavery Law Virginia 1662-ACT XII

“WHEREAS some doubts have arisen whether children got by any Englishman upon a negro woman should be slave or free, Be it therefore enacted and declared by this present grand assembly, **that all children borne in this country shall be held bond or free only according to the condition of the mother**, And that if any Christian shall commit **fornication with a negro man or woman**, he or she so offending shall pay double the fines imposed by the former act”

*Under English law a child received his or her status from his father. This Virginia colonial law law of December 1662 made a child of an enslaved mother was also a slave for life.

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Legal Codification of Racial Slavery

- **1664**--The State of Maryland mandates lifelong servitude for all black slaves. New York, New Jersey, the Carolinas, and Virginia all pass similar laws.
- **1666**--Maryland passes a fugitive slave law. (slaves may be returned to owner no matter their location)

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Legal Codification of Racial Slavery

- 1670--The State of Virginia prohibits free blacks and Indians from keeping Christian (i.e. white) servants.
- 1682--Virginia declares that all imported black servants are slaves for life.

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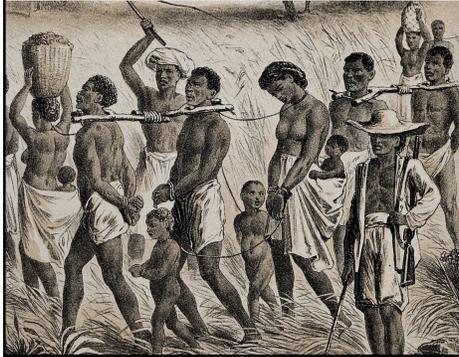
Defining Race

How did we get here?

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CHATTEL SLAVERY

A chattel slave is an enslaved person who is owned forever and whose children and children's children are automatically enslaved. Chattel slaves are individuals treated as complete property, to be bought and sold.

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MIDDLE PASSAGE

The sea journey undertaken by slave ships from West Africa to the West Indies



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Chattel Slavery: Elements

Natal Alienation/ No kinship structure
Separation of tribes/culture/ethnicities
Removal of language and religion
Denial of colonial education
Perception of native traits as savage

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Defining Race

How did we get here?

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Making Race

Race is a social construct

Social constructs are real

Philosophical construction of Race:
How did chattel slavery lead to what we know
as Race today?

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Chattel Slavery

Fundamental distinction:
Black is “other” Black is “not human”
White is human
=Black/White Binary

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Age of Enlightenment

- Time wise, occurs almost simultaneously with the onset of chattel slavery and development of race in America (17th century)
- In search of a **fundamental truth** considering **reason to be the power by which humans understand the universe** and improve their own condition.

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Ontology

The philosophical study of being in general, or of what applies neutrally to everything that is real.

How we bring thoughts to life/make them real.

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What Is This?



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What Is This?

- Paper?
- Ink?
- Same?



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Racial Capitalism

System of racial currency

Association with whiteness (whether via color or established practices (behaviors, language, attire, accent)

= better treatment, more opportunity

What kind of Black neighbors are you open to?

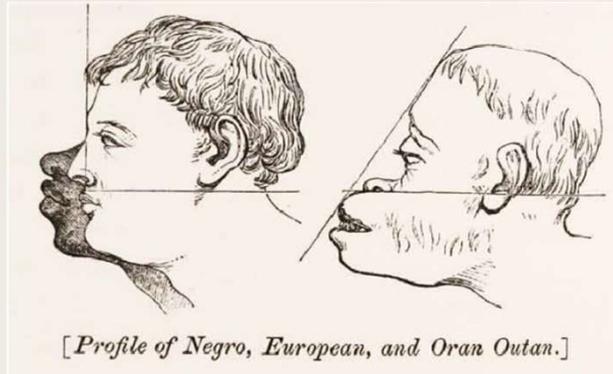
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White Supremacy

“By ‘white supremacy’ I do not mean to allude only to the self-conscious racism of white supremacist hate groups. I refer instead to a political, economic and cultural system in which whites overwhelmingly **control power and material resources**, conscious and unconscious ideas of white superiority and entitlement are widespread, and relations of white dominance and non-white subordination are daily reenacted **across a broad array of institutions and social settings.**” -David Gillborn

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Medical Racism



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Medical Racism

Dr. Samuel Morton in the 1830s initiated the field of craniometry, measuring the insides of crania collected from many populations, he offered "evidence" that the Negro had a smaller brain than whites, with Indians in-between.

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Stereotype

A widely held but fixed and oversimplified image or idea of a particular type of person or thing.

- *“widely held”*
- *Power to “stick” and impact systemic treatment*

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Black Stereotypes

- Solidified perceptions of Black folks as savage, hypersexual, animalistic, and inferior
- Blackface minstrelsy (1830’s-New York)
- Collectibles, Children’s books and songs
- Later: radio, television

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Blackface Minstrelsy

- Began with the creation of the character of "Jim Crow" by white performer Thomas Rice in 1828.
- Was performed by a group of white minstrels (traveling musicians) with black-painted faces, whose material caricatured the singing and dancing of slaves.
- Popular in both the United States and Britain.
- More popular in the North than the South—especially in urban areas
- Lasted 150 years
- Transitioned to radio and television



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“Racial Prerequisite” Laws

Case	Finding	Basis
In re Ah Yup, 1878	Chinese are not White	Scientific evidence Common knowledge Congressional intent
In re Saito, 1894	Japanese are not White	Scientific evidence Common knowledge Congressional intent
In re Burton, 1900	Native Americans are not White	No explanation
In re Dow, 1914	Syrians are not White	Common knowledge Congressional intent
In re Mallari, 1916	Filipinos are not White	No explanation

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Case	Finding	Basis
In re Rodriguez, 1897	Mexicans are White	Legal precedent
In re Thind, 1920	Asian Indians are White	Legal precedent
U.S. v. Thind, 1923	Asian Indians are not White	Common knowledge Congressional intent
In re Dow, 1914	Syrians are not White	Scientific evidence Congressional intent Legal precedent
Dow v. U.S., 1915	Syrians are White	No explanation
U.S. v. Cartozian, 1925	Armenians are White	Scientific evidence Common knowledge Legal precedent

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Structural AntiBlackness

Anti-Blackness is a two-part formation

- *Strips Blackness of value (dehumanizes)*
- *Systematically marginalizes Black people*
- *Overt racism: violence and politically incorrect comments*
- *Covert racism: structural and systemic racism predetermines the socioeconomic status of Black people and is held in place by Anti-Black policies, institutions, and ideologies.*

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HISTORY: POST EMANCIPATION

- No reparations
- No effort to resolve psychological trauma
- Carried with them that brokenness, normalization of rape and sexual assault
- Beginning of timeline/Nucleus/Normalized

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HISTORY: POST EMANCIPATION

- Maintaining Racial Hierarchy
 - *Jim Crow*
 - *Black Codes*
 - *Blackface Minstrelsy*
 - *Stereotypes*

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Institutional Racism

Definition: When societal institutions engage in practices that favor the dominant group and practices that are biased against subordinate groups.

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Institutional Racism

- Institutional racism is more dangerous than individual racism because institutional racism creates environments that **dictate every aspect of life for subordinate individuals.**
- The cycle repeats itself throughout the lives of individuals and **across generations.**

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Systemic Racism

Institutional racism in **one domain reinforces institutional racism in other domains**, providing an interconnected system that constantly reinforces each other.

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Systemic Racism: US

- Government (Law Enforcement, Prisons)
- Public Accommodations
- Education
- Housing
- Employment

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Systemic Racism: US

“Pull yourself up by your bootstraps”

- Succeed or elevate yourself without any outside help
- Having a historical head start is help
- Entering institutions with less or no barriers is help

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Housing Policy

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Housing Policy

- 40 acres and a mule
- Sharecropping
- The Freedmen's Bureau
- Targeted attack against business owners
- Denial of housing to African American veterans
- New Deal

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40 acres and a mule

- Post Civil War: Secretary of War Edwin Stanton met with local black leaders
- "We want to be free from domination of white men, we want to be educated, and we want to own land.... would prefer to live by ourselves."
- Set aside 400,000 acres of confiscated Confederate land for freed slaves up to 40 acres. Some also received leftover Army mules.

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40 acres and a mule

- After Lincoln's assassination, President Andrew Johnson reversed Sherman's order, giving the land back to its former Confederate owners
- Reversal left many African-Americans with few options but to become sharecroppers, often working for former slaveholder
- Stripped former slaves of opportunity for wealth, independence, and homeownership

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The Freedmen's Bureau

- Established in 1865 by Congress to help millions of former black slaves and poor whites in the South in the aftermath of the Civil War.
- Provided food, housing and medical aid, established schools and offered legal assistance.
- Attempted to settle former slaves on land confiscated or abandoned during the war.

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The Freedmen's Bureau

- Congress introduced a bill in February 1866 to extend the bureau's tenure and give it new legal powers, Johnson vetoed the proposed legislation on the grounds that it In July of that same year, Congress overrode the president's veto and passed a revised version of the bill.

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The Freedmen's Bureau

- President Johnson unsympathetic, felt the Bureau:
 - *interfered with states' rights*
 - *gave preference to one group of citizens over another*
 - *would impose a huge financial burden on the federal government, among other issues.*
- Pardoned many former Confederates and restored their land

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The Freedmen's Bureau

- Bureau agents (social workers) were subjected to ridicule and violence from whites (including terrorist organizations such as the Ku Klux Klan)
- Many considered to be too sympathetic removed from their positions by President Johnson.

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The Freedmen's Bureau

- During its years of operation, the Freedmen's Bureau:
 - *fed millions of people*
 - *built hospitals and provided medical aid,*
 - *negotiated labor contracts for ex-slaves*
 - *settled labor disputes*
 - *helped former slaves legalize marriages and locate lost relatives*
 - *assisted black veterans.*

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The Freedmen's Bureau

- The bureau was instrumental in building thousands of schools, including:
 - *Howard University in Washington, D.C.*
 - *Fisk University in Nashville, Tennessee*
 - *Hampton University in Hampton, Virginia.*

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The Freedmen's Bureau

- Bureau tried, with little success, to promote land redistribution.
- Most of the confiscated or abandoned Confederate land was eventually restored to the original owners,
- Little opportunity for Black land ownership
- In the summer of 1872, Congress, responding in part to pressure from white Southerners, dismantled the Freedmen's Bureau.

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Racial Terrorism

- Maintained ideals of white supremacy (i.e., more desirable white women)
- Emmett Till (1955)
- Deputization of white citizens (judge, jury, executioner) (also enforced discriminatory housing practices, such as arson, with no legal consequences)

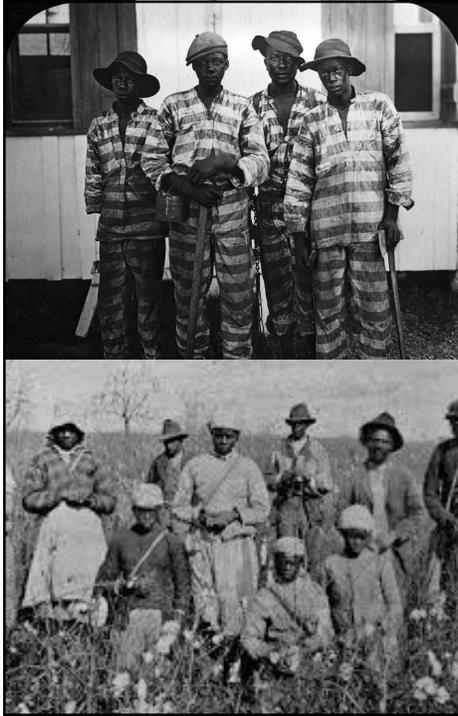
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Jim Crow

Jim Crow laws were a collection of state and local statutes that legalized racial segregation. Named after a Black minstrel show character, the laws—which existed for about 100 years, from the post-Civil War era until 1968—were meant to marginalize African Americans by denying them the right to vote, hold jobs, get an education or other opportunities. Those who attempted to defy Jim Crow laws often faced arrest, fines, jail sentences, violence and death. Existed in both South and North.

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Black Codes

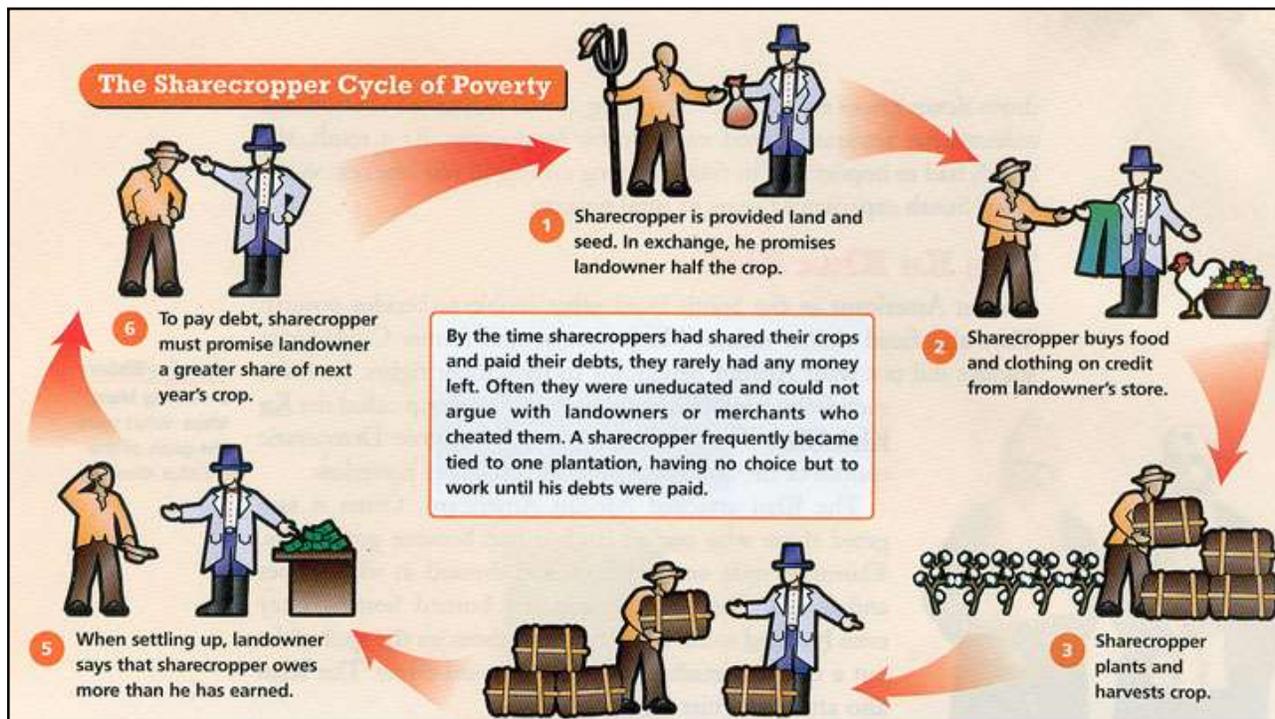
Strict local and state laws that detailed when, where and how formerly enslaved people could work, and for how much compensation. The codes appeared throughout the South as a legal way to put Black citizens into indentured servitude, to take voting rights away, to control where they lived and how they traveled and to seize children for labor purposes.

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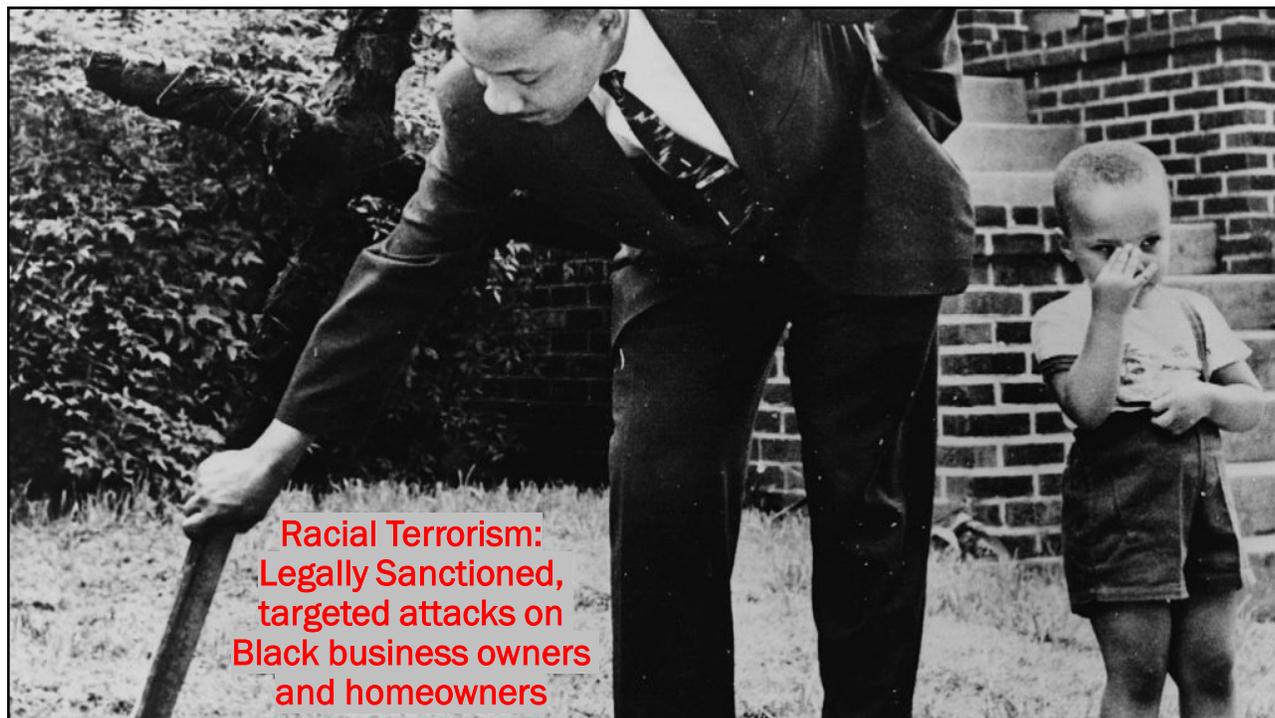
Convict Leasing

- Prisoners, overwhelmingly Black, were **leased by the state** to plantation owners, privately owned railroad yards, coal mines and road-building chain gangs
- Made to work under the whip from dusk till dawn—often as punishment for petty crimes such as vagrancy or theft

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Education

- Legal Black/White Segregation in US schools (zoning where local ordinances in place)
- Zones were maintained even after desegregation via wealth accumulated from period prior)
- Local Instances:
 - *Southwest- Segregated “Mexican Schools”*
 - *Northern California: Chinese Primary School/Oriental School*
 - *Native American “assimilation” boarding schools*

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Housing: Overview

- **Jim Crow Laws:** Whites only housing ordinances
- **New Deal 1933-1939:** Public Housing (segregated)
- Mid 1930's- government lures white families out of public housing with federally insured mortgages
- **Subsidized relocation** to new single-family homes in the suburbs

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Housing Segregation

- Housing shortage—no construction during Great Depression (1929-1933)
- President **Franklin D. Roosevelt** took office in 1933
 - ***New Deal***: sought to provide relief through a series of programs, public work projects, financial reforms
 - *Public Works Administration began to build the first civilian public housing in the country.*
 - *Primarily designed to provide housing to white middle-class/lower-middle class families.*
 - *explicitly segregated--segregated neighborhoods that had never known segregation before.*

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Housing Segregation: HOLC

- Home Owners' Loan Corporation (HOLC):
 - *Established in 1930 to refinance home mortgages currently in default to prevent foreclosure, as well as to expand home buying opportunities.*
 - *HOLC considered to be the **originator of mortgage redlining**.*
 - *HOLC appraisal sheets and Residential Security Maps that assessed credit-worthiness were color-coded by race*
 - *Majority African-American areas marked in red and designated as "hazardous."*

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Housing Segregation: FHA

- Federal Housing Administration formed in 1934
- Established to encourage widespread home ownership and suburban development by making home loans and mortgages affordable
 - **insures mortgages** made by private lenders for single family properties, multifamily rental properties, hospitals, and residential care facilities.
 - FHA mortgage insurance **protects lenders against losses.**
 - If a property owner defaults on their mortgage, FHA pays a claim to the lender for the unpaid principal balance.
 - **Because lenders take on less risk, they are able to offer more mortgages.**

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Housing Segregation: FHA

- *Federal Government guarantees, white middle-class families could buy suburban homes with little or no down payments and extended 30-year mortgage.*
- *Unavailable to Black soldiers/veterans*
- *Monthly charges less than rent*

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Housing

- **FHA would refuse to insure future mortgages even to whites in a neighborhood**, threatened with integration/ where a Black family moved in
- Also included covenants against “Hebrews”
Jews
- **Redlining 1933-1977**: practice of outlining areas with sizable Black populations (or the threat of) in red ink on maps as a warning to mortgage lenders

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Housing Segregation

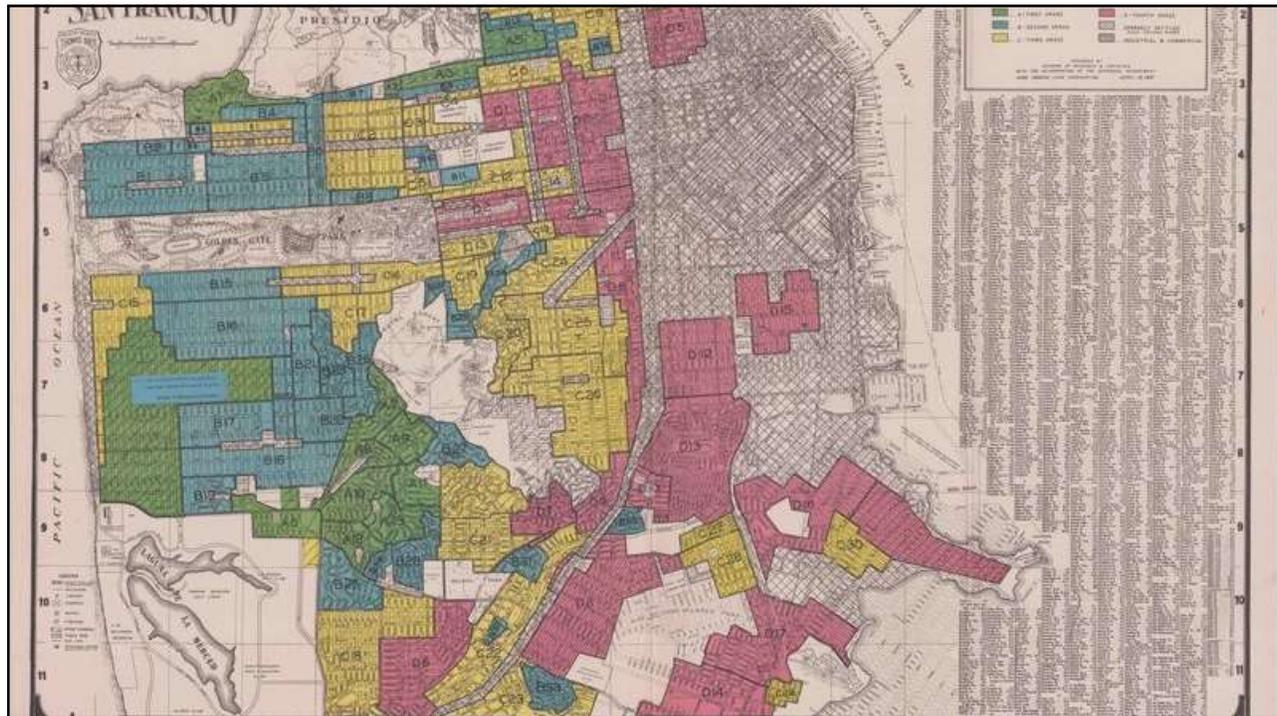
- **FHA now backed all mortgages**
 - *Since home loans were now insured by the FHA, lenders were willing to make loans on terms that were acceptable to the FHA.*
 - *Required that developers agree not to sell to African Americans*
 - *Required that deeds in these homes have restrictive covenants prohibiting resale to African-Americans.*
 - *Written into FHA manuals/literature as a guide*
 - *Suggested walls, barriers, and highways to separate Black and White neighborhoods*
- **Rationale**: If African-Americans purchase homes in or near white only suburbs, property values of the homes they insured would decline
- **Baseless**: property values rose because African-Americans willing to pay more given restricted supply

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The government required racially restrictive deeds:

“Whereas the Federal Housing Administration requires that the existing mortgages on the said premises be subject and subordinated to the said [racial] restrictions ... [except for] domestic servants of a different race domiciled with an owner or tenant...”

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16. **RACIAL RESTRICTIONS.** No property in said Addition shall at any time be sold, conveyed, rented or leased in whole or in part to any person or persons not of the White or Caucasian race. No person other than one of the White or Caucasian race shall be permitted to occupy any property in said Addition or portion thereof or building thereon except a domestic servant actually employed by a person of the White or Caucasian race where the latter is an occupant of such property.

17. **ANIMALS.** No fowl or animal other than song birds, dogs or cats as household pets, shall at any time be kept upon land embraced in this Addition.

18. **AMENDMENTS.** The owner or owners of the legal title to not less than 300 residence lots in said Addition may at any time by an instrument in writing duly signed and acknowledged by said owner or owners, terminate or amend said Mutual Easements of Blue Ridge Addition, and such termination or amend-

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Attention White Home Buyers!

The Largest Restricted White
Community in Washington

Invites your attention
to the decision of

The U. S. Supreme Court

—that negroes cannot buy
in a restricted white section

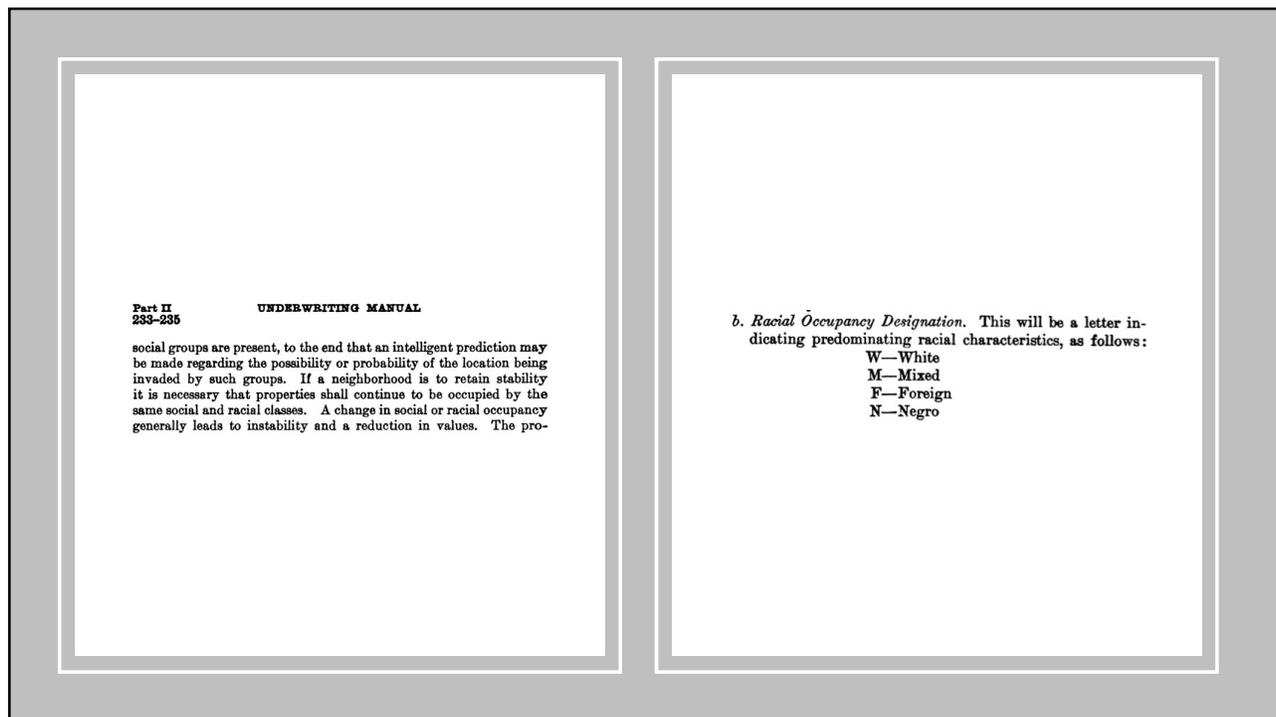
Buy or Rent
in the section known as

Eckington High View
Bloomingdale Edgewood

For further information apply to:
Executive Committee of

Bloomingdale Owners'	North Capitol Citizens'
P. W. Pritchett, Chairman	Association
2665 North Capitol St.	Henry Gilligan, President
W. T. Richardson, Secy.	2304 1st St. N.W.
78 S St. N.W.	Jesse W. Morgan, Secy.
	47 Benton St. N.W.

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Housing Segregation: FHA Recap

- Redlining
- Mass-production of large subdivisions/suburbs.
- Required that no homes be sold to African-Americans
- Clause in the deed that prohibited resale to African-Americans.
- Public housing program separated African-Americans from integrated neighborhoods and schools (north)
- FHA subsidized white families to move into white-only suburbs
- Both the Truman and Eisenhower presidential administrations rejected requests to bar FHA aid to any segregated housing.

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Housing Segregation: VA

- World War I (1914-1918) More than 350, 000 Black Soldiers
- World War 2 (1939-1945) More than 1.2 Million Black Soldiers
- Servicemen's Readjustment Act of 1944 created the Veterans Administration (VA), offering federally financed mortgage loans to World War II veterans.
 - *Loans in "high-risk" areas would most likely not be insured*
 - *VA loans conformed to the racist attitudes and procedures of the FHA*

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Housing Segregation: VA

- *Black veterans statutorily entitled to federal financing denied*
- *In place until President Kennedy's 1962 Executive Order that renounced federally funded housing with restrictive covenants.*
- *By the mid 1970s, 11 million Americans had purchased homes through FHA-VA financing.*
- *Of the 11 million homes federally insured and federally-guaranteed less than 2% of the housing financed and insured with federal mortgage assistance was available to African Americans*

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Housing Segregation: Shelley v. Kraemer

- Shelley v. Kraemer (1948): banned court-enforced restrictive covenants
 - In 1911, a St. Louis, Missouri neighborhood enacted a racially restrictive covenant designed to prevent African-Americans and Asian-Americans from living in the area.
 - In 1945, an African-American family (the Shelleys) moved into the neighborhood.
 - Louis Kraemer brought suit to enforce the covenant and prevent the Shelleys from moving into their house.
 - State supreme courts enforced the covenants because they were private rather than state action.

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Housing Segregation: Shelley v. Kraemer

- U.S. Supreme Court held that the enforcements of the **racially restrictive covenants in state court violated the Equal Protection Clause of the Fourteenth Amendment.**
- *Unanimous 6-0 decision.*
- *Historians surmise that three of the nine justices had to recuse themselves because they had racial restrictions covering their homes.*
- *FHA and VA continued to require the covenants*
- *Franklin D. Richards, the FHA commissioner during Shelley, stated that the court's action would "in no way affect the programs of [the FHA]."*

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Housing Segregation: Fair Housing Act

- Fair Housing Act (1968) Prohibited discrimination concerning the sale, rental and financing of housing based on race, religion, national origin or sex
- African-Americans, could now buy homes anywhere including racially restricted areas
- Homes no longer affordable
- White families permitted to buy into the suburbs and gain equity and wealth
 - *College*
 - *Healthcare*
 - *Eldercare*
 - *Business Development (started in basement)*

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Housing Segregation: Current Impact

FHA structured the entire private market:

- *AntiBlackness at the core*
- *Entire northern metropolitan areas across the country are largely segregated because of FHA*
- *New York City - 85 percent of the subdivisions required restrictive covenants*
- *Systemic Racism not exclusive to the South*

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Housing

- Cornerstone of generational wealth
- Non-Redlined homes worth more-more to inherit
- Investments
- Business Foundations (garage/basement)

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Housing Segregation: Current Impact

- Today, African-American incomes, on average, 60 percent of white incomes.
- African-American wealth is about 5 percent of white wealth.
- \$171,000=the net worth of a typical white family
- Nearly ten times greater than that of a Black family (\$17,150)
- Most middle-class families in the U.S. gain their wealth from the equity they have in their homes.
- Racial Wealth Gap largely attributable to federal housing policy implemented through the 20th century and associated employment, judicial, and educational disparities

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Housing Segregation: Current Impact

- **Gentrification:** the process whereby the character of a poor urban area is changed by wealthier people moving in, improving housing, and attracting new businesses, typically displacing current inhabitants in the process.
 - **Displacement:** *incumbent residents can no longer afford to live in the area*
 - *Lack of homeownership=lack of protection*
 - *Long term renters more likely to be non White*
 - *White flight, left city, retained property*
 - *Had wealth to invest in property*

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Current Impact: Statewide

- 26% of HUD complaints filed nationwide in 2017 were on the basis of race.
- Barriers to Fair Housing Studies (local and statewide)
- Non-white applicants more likely to be denied mortgage loans for refinancing in Anne Arundel, Baltimore, Baltimore City, Carroll, Frederick, Harford, Howard, Montgomery Prince George's and St. Mary's Counties

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Current Impact: Prince George's County

- Prince George's County more heavily hit by economic downturn and subprime lending crisis than comparable jurisdictions.
- Black and Hispanic households have greater difficulty becoming homeowners because of lower incomes.

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Current Impact: Prince George's County

- Mortgage loan denials and high-cost lending disproportionately affect minority applicants in Prince George's County, similar to national trends.
- Substantial decrease in the number of rental units below \$1,000.
- New high-rent units have been added to the stock, often with rents of \$2,000 or more.
- Rising rents have created significant affordability challenges for individuals and families with low and moderate income

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Current Impact: Prince George's County

- Prince George's County, neighborhoods with higher School Proficiency Indices (SPI) tend to have relatively higher shares of White and Asian residents, and relatively lower shares of Black and Hispanic residents (of any Race).
- The quality of schools and school choice are among the most important criteria for selecting a neighborhood and a home, but often affordability is a barrier to a household's choice of schools.
- New high-rent units have been added to the stock, often with rents of \$2,000 or more.
- Higher-quality schools outside the Beltway are mostly located in single-family neighborhoods, while renters mostly contend with lower-quality schools inside the Beltway.

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Current Impact: Prince George's County

- Neighborhoods in Prince George's County with higher shares of Black residents tend to have access to fewer jobs
- The Brandywine community in southern Prince George's County is disproportionately affected by environmental hazards, particularly heavy pollution
- One study found that exposure to health hazards accounts for up to 60% of racial disparities in intergenerational inequality.
- Neighborhoods with higher concentrations of Black, Hispanic, and disabled residents all have poorer environmental quality than the residents of the County and City overall, where environmental quality is measured based on air quality carcinogenic, respiratory, and neurological hazards present.

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Current Impact: Eastern Shore

- Black/African American groups (0%-30% of Area Median Income) experienced 45.2% of severe housing problems
 - *A severe housing problem is defined as one of the four following housing problems:*
 1. housing lacks complete kitchen facilities;
 2. housing lacks complete plumbing facilities;
 3. housing has more than 1.5 persons per room; and
 4. housing cost burden is over 50%.

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Current Impact: Western Maryland

- Frederick: “White” households represent the largest percentage of homeownership 44.03% with “Black or African American” households comprising 7.5%
- In the City of Cumberland, while 54.5% of White households are homeowners, the homeownership rate is just 15.8% for Black households and
- More than one in five (20.2%) of home purchase loan applications were denied. Black applicants were disproportionately more likely to be denied a loan, as many as 56.3% of Black mortgage applicants were denied.

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