

# DID ANYONE WIN THE FIGHT FOR FAIR HOUSING?



Courtesy of the Seattle Municipal Archives

## WORDS TO KNOW

**Fair Housing Act**

**wealth inequality**

**Department of Housing  
and Urban Development**

## THINK BEFORE YOU READ

**How would you define fair housing?**

**How can you be sure a fight has been won?**

Cover: Congress of Racial Equality (CORE) sponsored demonstration for fair housing at the real estate office of Picture Floor Plans, Inc., Seattle, Washington, 1964. Records of the Office of the Mayor (Record Series 5210-01).  
Courtesy of the Seattle Municipal Archives

## UNFINISHED BUSINESS

The **Fair Housing Act** was designed to end housing discrimination and reverse housing segregation. After the Fair Housing Act was passed, it was no longer legal for bankers to deny loans to borrowers of color or for real estate agents to refuse to show houses to clients of color. Racially restrictive covenants were struck down too. The act directed the government to “affirmatively further fair housing” (AFFH). In 1974, the act was amended to prevent discrimination on the basis of sex. The **Department of Housing and Urban Development** (HUD), which oversees the Fair Housing Act, offered guidance to expand “sex” to include sexual orientation and gender identity. In 1988, “familial status and disability” were added to the list of protections. The Fair Housing Act was an important civil rights victory. It gave all Americans the power to pursue their housing needs and aspirations with the force of federal law.

But today, more than 50 years after the passage of the Fair Housing Act, its goals have still not been fully realized. The act opened neighborhoods to people of color who could afford them. But it did nothing to change the underlying **wealth inequality** that kept many people from affording those homes. White homeowners could use their greater wealth and access to credit to opt out of integration by moving to even more segregated areas.

Many White suburban homeowners resisted plans to increase the supply of fair housing in their neighborhoods. In 1971, White residents of Warren, Michigan, rose up to protest the governor’s plan to build affordable housing in their town. The backlash led to a visit from President Richard Nixon, who tried to assure White residents that “forced integration of the suburbs is not in the national interest.”



Children’s protest parade in support of better housing in New York City, between 1930 and 1933.  
Courtesy of the Library of Congress

WATCH  
ORAL HISTORY  
“Bernard Kleina”



“Decent Housing Is a Basic Right,” poster by Rachael Romero, San Francisco, California, 1975.  
Courtesy of the Library of Congress



## HOUSING DISCRIMINATION TODAY

Housing discrimination still happens. One estimate finds that almost four million incidents of housing discrimination take place every year in the U.S. In 2020, more than 28,000 fair housing complaints were filed. Even when it's proven that sellers or lenders are breaking the law, people denied fair housing still have to pay the legal costs of seeking justice.

Access to home loans is still unequal. From 2012 to 2018, Chase Bank made nine times more loans in one single White-majority neighborhood (Lake View) than all Chicago neighborhoods of color combined. Less than 2% of the \$7.5 billion in loans went to Black neighborhoods. A 2019 study found that Black mortgage applicants in Chicago were 150% more likely to be denied than White ones. Another study of two million mortgages across the U.S. compared White applicants to applicants of color. Banks were 40% more likely to deny a Latino applicant, 50% more likely to deny an Asian/Pacific Islander applicant, 70% more likely to deny a Native American applicant, and 80% more likely to deny a Black applicant than they were to deny a White applicant.

The Fair Housing Act was both a major victory for the civil rights movement and a result of compromise by legislators eager to move on from the turbulence of the 1960s. More than 50 years after the act was passed, the U.S. remains highly segregated. Today, too many Americans are confined to substandard housing, locked out of homeownership, paying exploitive rents, forced out by eviction, or struggling to find places to live at all.

The Fair Housing Act never defined "fair housing." What did "fair" really mean?

## QUESTIONS TO CONSIDER

- What are some barriers to fair housing that can still prevent people from accessing the housing they need?
- Do you think more housing laws are needed to address the problem or is there something else that can be done?
- How would we know when the fight for fair housing is won?

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