



open wide our hearts

the enduring call to love *a pastoral letter against racism*

Racism and Housing

In the November 2018 Pastoral Letter Against racism, *Open Wide Our Hearts*, the Catholic bishops of the United States urge all Catholics to acknowledge “the scourge of racism” that still exists in our hearts, words, actions, and institutions. Racism can be individual, when persons fail to recognize certain groups as created in the image of God and equal in dignity, or it can be systemic, where practices or policies treat certain groups of people unjustly. One area of systemic racism is unequal access to decent housing.

Decent housing is a basic human right—deserved by all due to their dignity as being created in God’s image. Without decent, safe, and affordable housing, all aspects of family life suffer, and a life of dignity is impossible. Yet an [affordable housing crisis](#) is a current reality in the U.S. and, for minorities, it has been a reality throughout the nation’s history.



After the Civil War, the great majority of freed slaves lived in the South, often in dilapidated shacks. Such housing was

“While it is true that individuals and families have thrived, significant numbers of African Americans are born into economic and social disparity. The poverty experienced by many of these communities, which has its roots in racist policies that continue to impede the ability of people to find affordable housing, meaningful work, adequate education, and social mobility.”

– U.S. bishops, *Open Wide Our Hearts*

provided by white land owners to Black sharecroppers who would work for free for the housing and a small portion of the crops. The workers did not own these dwellings and could be evicted from them at any time. With the Great Migration north in the beginning of the 20th century to seek employment and better lives, African Americans were crowded into low-income housing in cities like Chicago and Detroit in areas that increasingly became segregated.

Later in the twentieth century, African Americans seeking housing were faced with both private and governmental prejudice. Private homeowners, real estate agents, and private developers (such as the founder of Levittown) could, and would, refuse to sell to Black citizens, so they were confined to segregated areas. The U.S. Federal Housing Administration policies and programs in the 1930s-1950s used strategies to deny

mortgages, home loans, and home ownership to Blacks. For example, the practice of [redlining](#)—actually drawing red lines on maps around predominately African American neighborhoods to indicate where banks could not get federal insurance for loans they made—ensured that banks denied all mortgage requests from people in these areas. African American WWII veterans were [denied access](#) to the low-rate mortgages available to white veterans under the GI Bill.

The U.S. Government also [built segregated public housing](#) (as a part of the New Deal in the 1930s), first for low-income whites, then for low-income Blacks. With the housing boom after WWII, whites could leave public housing and buy low and moderate-priced



houses in the growing suburbs with new means of financing: both the new suburbs and new forms of mortgages were closed off for African-Americans. They were often trapped in decaying older housing stock in certain urban areas or in the blocks of public housing, poorly designed and poorly maintained by the Federal government.

The Fair Housing Act of 1968 required the U.S. Department of Housing and Urban Development to take “affirmative” steps to end housing discrimination and promote integration. But, [after five decades](#), the federal housing discrimination ban has failed to end segregation and provide equal access to housing opportunities for all, particularly African Americans. Today, many Latinos also face limited opportunities for decent housing; Native Americans on reservations continue to live in substandard housing. The plight of homelessness continues to be a major social problem, [especially for minorities](#), who are a population [more vulnerable to eviction](#). The American Dream of owning decent homes to raise families in safety and dignity still [remains a distant dream for many](#) in this country.

Pray with St. John Paul II

“Lord our God, you created the human being, man and woman, in your image and likeness, and you willed the diversity of peoples within the unity of the human family. At times, however, the equality of your sons and daughters has not been acknowledged, and Christians have been guilty of attitudes of rejection and exclusion, consenting to acts of discrimination on the basis of racial and ethnic difference. Forgive us and grant us the grace to heal the wounds still present in your community on account of sin, so that we will all feel ourselves to be your sons and daughters.”
([Universal Prayer on Day of Pardon](#))



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