University of North Carolina Asheville
Journal of Undergraduate Research
Asheville, North Carolina
May 2022

A Review of Initiatives to Increase Black Homeownership in the United States

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Abstract

In the United States, homeownership is crucial for building intergenerational wealth and fostering households' economic stability. In an attempt to make amends for racial discrimination in housing markets and racially-targeted public policies that have resulted in dispossessions of black property and wealth, such as urban renewal programs, numerous municipalities, and community organizations have enacted initiatives in recent years aimed at increasing black homeownership. This study uses a case study comparison method in order to evaluate the strengths and weaknesses of these initiatives. We describe, compare, and evaluate initiatives to increase black homeownership in right to return policies, community land trust, housing grants, municipal policies, and non-profit organization actions. We consider these programs' effects on housing supply, affordability, accessibility of finance, and homeownership preservation. We employ a framework that considers the expansion of individual choice, the preservation and promotion of community, and both restorative and redistributive justice in order to analyze programs. We argue that understanding the political underpinnings of racial capitalism in the housing market is paramount to creating solutions. On a macro-scale, decentralizing local policymaking can build networks between civil interests to tackle mutually reinforcing systemic racism in broad and specific infrastructure that persists in local government. Even though we do not ignore direct results, further research suggests a more substantial objective of a progressive political fair housing movement is not the achievement of any one specific quantifiable goal but structural changes in policy formulation and decision making that prioritizes equity and social justice. While also having the effect of opening the processes of policy-making to marginalized citizens and community organizations. Further research could investigate the omitted cases and federal legislation that can be applied to local government's fair housing enforcement and, as more fair housing initiatives arise, continue to make this study relevant over time.

1. Introduction

Racial disparities in homeownership have been a growing and persistent issue for decades. Even after the Fair Housing Act was passed in 1968, making fair housing a civil right, racial segregation and discrimination in the housing market continued by adapting to more nuanced forms of racial bias. Furthermore, many scholars have proven that segregation in America by way of Jim Crow, exclusionary zoning, redlining, and racial covenants has yet to be fully redressed, as racial and income integration has been a slow-crawling effort in residential areas and cities alike.[1] Despite the economic and political gains that African Americans have achieved since the passage of the Civil Rights Act, there are still significant disparities in access to homeownership, quality education, and employment, among other factors of economic mobility. These disparities are reflected in the persistence of the racial wealth gap and racial homeownership gap and have significant implications for black people's ability to access affordable housing. Discrimination in the housing market, credit access, and home equity valuation constrict black people and communities ability to build equity and accumulate wealth through homeownership.[2] Against a backdrop of revived civil protest against police brutality, racism, and class disparity, we see a contemporary phenomenon of mayors and

local officials proposing ways to examine the impact of their city governments' complicity in racial discrimination and help atone for it in the absence of federal action. There is now a sense of urgency in the mainstream polis to mobilize local governments' accountability into tangible and ethical means to solve systemic racial discrimination in the housing market and larger policy-making process.

As such, some city governments have taken it upon themselves to form various and disparate measures to address this issue ranging from resolutions to support studying reparations to proposals to funnel more funds into programs for Black communities. Although, as professor William Darity Jr. wrote in a 2021 op-ed for The Washington Post, these programs should not be classified as reparations.[3] For Darity, who has studied reparations and the racial wealth gap for years, the kind of "piecemeal" reparations scheme created by local governments will blunt the momentum for the more comprehensive, robust reparations that Black Americans in general need, which Darity says should be funded by the federal government.[3] The question is consequential, as several other cities are also considering local reparations initiatives. Asheville, North Carolina, was among the first to take action. In the summer of 2020, the city passed a "community reparations" model, where instead of making payments to families, the city will look for ways to shore up its investments in Black neighborhoods. Several other cities are now exploring their own initiatives and commissions, including Chicago; New York City; St. Paul; Santa Monica; California; Rochester, New York; Athens, Georgia; and Illinois.[4]

This phenomenon is what we grapple with within this paper: What are the ethical means of restitution for black communities by local governments that have perpetuated and aided the irredeemable injustices of housing discrimination over the past century? Therefore, this paper will draw upon existing grassroots, civil, policy, and private sector actions addressing homeownership disparities across the nation to identify and propose additional recommendations to close the gap in black homeownership. Explicitly to create a lexicon of solutions to narrow the racial homeownership disparity that the public and city government can draw upon. Each case contributes to a more extensive, flexible, and multifaceted framework that compels a change in the way we make policy and how we think about accelerating the recovery and full participation of the Black community in the growing economy and housing market. Notably, the case study intends to be a tool for the public and city government to understand the historical nature of racial housing discrimination, current barriers to achieving racial equity in homeownership, and tangible ways to narrow the racial homeownership gap locally. Ultimately, this paper intends to foster collective action and mobilize public and government support for a multifaceted approach to addressing racial homeownership disparities in respective localities. This paper draws its theoretical insights from Robert Mier's (1993) conception of local development policy as social justice, Haberle's (2018) methods to create partnerships and agendas across policy areas for fair housing, and the Urban Institute's (2019) analysis of why racial homeownership gaps persist.

Overall, academic literature has explored little into the most effective means for city governments to make the most impactful changes to increase black homeownership and equity regarding their limited budget and policy scopes. Policy solutions invoking reparations are relatively new in the local policy field, and many of the observed cases have yet to be tested against time. Furthermore, there is little research on a comparative investigation of initiatives to increase black homeownership in a structured, focused method that can be applied to correct the historical wrongs of urban renewal and modern racial capitalism that have exacerbated disparities in black homeownership. Using observed “reparations” intitives as a primary point of departure, this paper examines local governments' dynamics of housing discrimination over time. More specifically, we examine the causes and manifestations of housing discrimination in America and explore what aspects are being addressed by policy and community initiatives. Finally, we take on the issue of "a right to housing" and examine an alternative local development ethos couched in Mier's (1993) theorization of social justice posited in local development.

There are pertinent reasons why Asheville is a well-suited locality to posit a snapshot of race-based housing discrimination and modern accountability measures in American municipalities. First, Asheville has a deep history of racist housing policies that led to underinvestment and dispossession in black communities, including racial housing restrictions, redlining, segregation, and multiple urban renewal projects that affected the African-American neighborhoods of Southside, East End, and Stumptown and Hill Street in Montford.[5] These large urban renewal projects were made possible through redlining, conducted by the Home Owners Loan Corporation (HOLC), a government agency where mortgage lenders, developers, and real estate appraisers create maps that color-coded creditworthiness and risk on neighborhood and metropolitan levels in nearly 250 cities.[5] Asheville, being one of those cities, effectively characterized black neighborhoods as "blighted" and the riskiest to loan money and approve mortgages. After the Fair Housing Act was passed in 1968, white neighborhoods had gained premium conditions for building wealth while black communities would be displaced, social capital destroyed, black businesses closed.[5]

Urban Renewal changed Asheville to date, as it did with many other cities in America, and only now has the city claimed responsibility for its injustices. Thus, African American displacement persists, as the Asheville Citizen-Times reported in 2017 that Asheville was ranked number two on a list of U.S. Cities that are gentrifying the fastest.[6] Notably,

Asheville is characterized as a "liberal" city that cares about equity, equality, free expression, and civil rights but follows a trend that many other liberal cities share, being some of the more racially and class-divided places in the nation[7]. Politically liiberal cities makeup the majority of metropolitan areas that have passed racial justice resolutions recently as the polis is more likely to propose, support, and implement these policies in their localities. Therefore, it is important to remind oneself that these cities have some of the most work to do in regards to redressing racial injustice in government institutions and housing markets. According to an analysis of residential segregation released by the Othering & Belonging Institute at the University of California-Berkeley, segregation between white and black populations is still significant in most metropolitan areas as out of 113 cities examined only two were considered integrated and more than than 80% of large metropolitan areas in the United States are more segregated in 2019 than they were in 1990.[8] Furthermore, some of the most segregated metropolitan areas exist in the Rust Belt, which are characterized by historically black communities, a politically liberal population, and stagnating jobs and private investments.[8] Some scholars argue that many white liberals identify politically based on issues of healthcare, environment, women's rights, with a lack of race and class consciousness, effectively ignoring long-overdue corrections to systemic racism and perpetuating segregation and racism in their communities.[9]

The black population in Asheville is overrepresented in public housing[10]. Public housing is strategically placed densely in areas outside of metro areas, and the concentration of black people in these areas experience higher rates of poverty and low income compared to the white population.[10] Furthermore, only 37% of African Americans own their homes compared to 52% of whites meaning that black people do not have the same access to capital and wealth building in Asheville.[10] Overall, the disparities in Asheville are proportional to the state and, in some ways, national condition of the black homeownership gap in America.

This paper's work exemplifies that metropolitan areas have willfully neglected race-based housing discrimination and benefitted from its continuation. Furthermore, city governments are responsible for addressing this disparity in their own localities and must foster collective action to build consensus and advance local policy solutions. Ultimately, case studies of initiatives conducted in this paper serve to corroborate the literature on how to create changes across the entire housing ecosystem to address entrenched structural barriers to increasing black homeownership. Naturally, the ensuing discussion evokes systemic change, social justice, mass compensation, and collective action. Before exploring the methods of the case study and theoretical grounding, the following section provides a brief overview of the modern facets and characteristics of housing discrimination in Asheville and the reasoning for saying that local governments are responsible and stand to benefit from creating multilateral action to redress the gap in black homeownership.

1.1. Housing Discrimination in Asheville: A Profile

Asheville, North Carolina is generally known as a small, politically liberal, city in western North Carolina's Blue Ridge Mountains. Although this is only a recent characterization of the city as being in the South, the legacy of racism and the collective past of communities that have lived there continues to shape the city. The history of modern housing discrimination based on race begins with the legacy of Jim Crow. The segregation and disenfranchisement laws known as "Jim Crow" represented a system of racial apartheid that dominated the American South for three-quarters of a century beginning in the 1890s and have found ways to persist in response to federal and state legislation aimed at amending segregation. Due to this, and many other systemic factors, black people in Asheville created distinct black neighborhoods, being Southside, East End, Hill Street, Stumptown, Burton Street, and Montford. All of these neighborhoods held bustling black communities, businesses, gardens, clubs, and educational resources that came out of the social fabric.[11] Stephens-Lee Highschool, the only black public high school in western North Carolina, was located in East End. The communities supported themselves with very little assistance from the city government and the local government's characterization of these areas as "blighted" or "slums" was a gross misjudgment with no consideration for the effects of systemic racism or economic conditions. Rather, these black neighborhoods grew and thrived into the first half of the 20th century and even into the beginnings of Asheville's urban renewal process.[11]

Even so, as a result of continued racial discrimination and neglect by the city government, these neighborhoods did experience disproportionate poverty and a lack of job opportunities. As the civil rights movement carried on into the 1950s and 60s, black people in Asheville were fighting, protesting, and organizing for better material conditions for themselves and future generations. So, when the Asheville Housing Authority and larger city government marketed urban renewal as a way to enhance the city landscape and provide improved housing for displaced residents some were happy to leave.[11] As one former resident states, "It's easy to get misty-eyed about...all the great collegiality and social networks...in these poor neighborhoods but a lot of people that lived [there]...were happy to get out of them...the point is it was mixed."[11] It could be said that the city used a form of misinformation to mitigate protest from these

communities as the practice of urban renewal has irredeemably and permanently displaced or relocated most people living in any of the aforementioned areas.

Similarly, the East End neighborhood was once the center of African American life in Asheville. It holds the YMI cultural center which housed law offices, a public library, orchestra, and served social activity in the community. Almost all first African American churches of many denominations were located in East End as well as Allen High School and Stephens Lee Highschool.[11] The latter served as a center for black culture, community, and education for the whole region of western North Carolina during segregation. Although, in the 1970s when desegregation was upheld by the U.S. District Court of Western North Carolina, both the YMI and Stephens Lee Highschool ceased to be focal points of African American life in Asheville, and the school was closed and eventually demolished.[11] Furthermore, at this time the city had so neglected its responsibilities for the upkeep of sewage and storm maintenance many houses in the neighborhood were in code violation.[11] As such, the majority of the neighborhood was brought under its own urban renewal project and demolished most of the homes in the area. Southside, the black community's premier business district, experienced the largest urban renewal project in the Southeast United States as over 400 acres were brought under eminent domain.[11] To understand the scale of this communal and economic devastation, the late Reverend Wesley Grant, a resident of East Riverside, stated "we have lost more than 1,100 homes, six beauty parlors, five barbershops, five filling stations, fourteen grocery stores, three laundromats, eight apartment houses, seven churches, three shoe shops, two cabinet shops, two auto body shops, one hotel, five funeral homes, one hospital, and three doctor's offices."[11]

All in the span of three decades, the foundation of what Asheville looks like today has been built off of what was wrested from black communities. Homeowners affected were given payment that amounted to a mere fraction of the future resale value in the Asheville housing market. As a result, most properties would never be returned under the stewardship of African American descendants and serve to further gentrify the land. Effectively, people holding generations of black history were displaced or entirely removed from land that had become a symbol of resilience, community, love, entrepreneurship, and achievement. The psychological pain associated with this loss of social fabric and order can be described as "root shock". Dr. Mindy Fullilove, professor of clinical psychiatry and public health at Columbia University, defines this process of "root shock" in her novel *Root Shock: How Tearing Up City Neighborhoods Hurts America and What We Can Do About It*. Root shock, according to Fullilove, is "the traumatic stress reaction to the loss of some or all of one's emotional ecosystem."[12] This devastation of social networks, Fulliove explains, "is a profound...upheaval that destroys the working model of the world that had existed in the individual's head"; it results in a rupturing of individual and communal identity."[12] Some took a chance on a better life and some were forced to move from their homes, the results were the same as urban renewal reorganized segregation by relegating Asheville's black communities into substandard housing units and making them renters or removing them entirely. Public housing concentrated poverty into units on the outskirts of the city, hiding away this new form of racial segregation with none of the resources or mutual aid opportunities that characterized the now destroyed black neighborhoods. Poverty and substandard housing were prevalent during segregation, but there were opportunities built-in dynamic social networks that provided a form of social and economic mobility that does not exist in public housing communities. Where the city saw improvement in infrastructure, local planning, tourism, and available space, the people and families within the boundaries of urban renewal saw no such improvement to their own material conditions nor proportionate restitution for their losses.

Public housing now serves as the new basis for housing segregation in Asheville. Currently, in Asheville, there are ten public housing communities with 3,100 residents; 71.8% of these residents identify as Black.[10] Furthermore, only 42% of black families in Asheville own their homes as compared to 65% of white families.[10] The legacy of urban renewal has had the effect of constraining job and education opportunities and perpetuating poverty for black people while also stripping away homeownership from hundreds of families; which is a hallmark of financial stability in the United States. Furthermore, when displaced people became public housing tenants, the Asheville Housing Authority carried out paternalistic policies that sought to mitigate black people's political autonomy and ability to organize for better conditions both in housing and economic mobility. The Asheville city government has continued to neglect these public housing projects and shown a deliberate will to make the political voices and physical presence of the black community silent as to appeal to their service-based economy and tourism.

2. Methods

In order to gain a better insight into the possibilities for redressing racial housing discrimination in the United States, a comparative case study of initiatives to increase black homeownership was conducted. Each case was chosen to

explore separate, but sometimes mutually inclusive, strategies to correct injustices in housing choices that have exacerbated disparities in black homeownership. Thus, an intensive analysis of each initiative was conducted by means of primary and secondary sources then organized into their relation to either municipal policies or community and non-profit initiatives. Results do not encompass the full breadth of civil, government, or private actions to increase black homeownership but do provide a more in-depth understanding of observed initiatives' potential impact and scope.

3. Theoretical Grounding

This section sets the theoretical context by discussing how local development policy can be a tool for social justice, the need for local collective action in the fair housing movement, and why race-based discrimination in housing persists in America. Drawing primarily on the works of Mier (1993), Haberle (2018), and the Urban Institute (2019), respectively.

3.1. Theorizing Local Development Policy as Social Justice

What is the analytical framework for measuring what case studies observed promote "equity" and "justice" in local policymaking? There are a myriad of perspectives that attempt to posit social justice into the antinomy of urban neighborhoods and their downtowns. This contradiction exists in many forms across the nation: the rich versus the poor, powerful versus excluded, status quo versus good government, corporations versus small businesses, the finance industry versus credit-starved neighborhoods. One of the most substantive reformulations of local development policy existed during the tenure of Harold Washington as mayor of Chicago and his social justice-based local development policy. As a response to increased privatization, industrial collapse, and downtown boom with a subsequent over-reliance on the service industry, Washington employed a balanced growth strategy to alleviate urban inequities rooted in the landscape and function of economic developmment.[16] These strategies were largely informed by a "reform as fairness" theme that emerged out of Chicago's black community and based on the principles of Rawls's *A Theory of Justice*.[16] This led to the decentralization of government practices effectively increasing accountability for institutions and creating redistributive accountability practices in place of obsolete urban development strategies that were exacerbating inequalities at large. What we garner from the Chicago Development plan as a model of equity planning and Rawl's conception of social justice as fairness grounds our ensuing analysis of housing equity case studies.

Firstly, Rawl's ideas of social justice apply to the macro-structure of society rather than individuals. Implying that social institutions have the ability to provide for proper distribution of benefits and burdens among individuals that amount to fairness. He initializes this hypothetical idea by creating a fair choice situation called the "original position" where individuals meet on principles of justice under the "veil of ignorance" as a condition of uncertainty to where individuals will be in this social construction.[14] Because they do not know their station in this "original position" such as rich or poor, skilled or unskilled, educated or uneducated, or any other characteristic of their being by nature they adopt the "maximin rule" for choosing the principles of justice playing it safe.[14] The argument is that impartiality promotes fairness and no one group is disadvantaged to give an advantage to another because individuals do not have the knowledge to effectively promote their own self-interest.

Most important to this concept's contribution to our theoretical grounding are two principles of rational choice. The first, equal liberty principle, is that "each person is to have an equal right to the most extensive basic liberty compatible with a similar liberty for others".[14] Second, the difference principle, is that "social and economic inequalities are to be arranged so that they are both expected to be to everyone's advantage, particularly to the advantage of the least well off and attached to positions and offices open to all".[14] The priority of these principles prevents liberty from being traded off for economic gain or self-interest. Furthermore, Rawls is not an egalitarian, and equality in his theory can be more aptly described as equity. Rawls states in his application of the difference principle:

"In applying it, one should distinguish between two cases. The first case is that in which the expectations of the least advantaged are indeed maximized [...] The second case is that in which all those better off at least contribute to the welfare of the most unfortunate." (pg. 105)[14]

It must be understood that local development is concerned with building an envisioned future. It employs a social construction of resource mobilizing behavior that has historically used power to resolve differences and analysis only as a justification of said power. Historically, the status quo of city governments has served the constituents with power,

and racism has been embedded into the laws and practices of development. Employing social justice as fairness into a discussion of local housing policy is important because it forces us to focus on the least advantaged in society and address the question if mobilizing alternative collective actions would improve the well-being of these communities. By doing so, we can apply this framework to the particular fair housing initiatives discussed in this paper. The Rawlsian framework supports the notion that social justice is a demand for fairness and its strengths, when applied to public policy debates, lies in focusing on who are the least-advantaged and what would enhance said life circumstances. The Chicago Development plan attempts to take these ideas and apply them to public policy issues. Specifically, the objective was to "require that government institutions give priority attention to the goal of promoting a wider range of choices for those [...] who have few, if any, choices".[17] In each policy consideration, endorsement of policy was predicated on the likelihood that it would create more choices for disadvantaged residents in terms of housing, transportation, job opportunities, and so on. Even though fundamental ideas presented in Rawl's work have been brought into question, this application of philosophical notions to public policy planning provides a worthwhile framework as to how social institutions can promote equity in housing.

When it comes to housing decisions, there are disparate inequalities in who sees the advantages and disadvantages of every policy endorsement. Race-based housing discrimination has created large social and economic justice implications and forced many black communities into a disadvantaged state.[13][15] Therefore, this paper utilizes the social justice estimation forthright in each approach to redressing the racial homeownership gap. Through a Rawlsian lens, we may analyze if case studies are achieving social justice by asking three simple questions: Are they serving the least advantaged population, are they improving their life expectations, and if inequality does exist will it promote justice by making those better off contribute to the welfare of the most unfortunate. In this next section, we envision the fosterment of collective action as an equally important element to consider in fair housing initiatives and the importance of local government contributing to developing and sustaining a bottoms-up approach to housing policy.

3.2. Place-Based Advocacy Alignment & Collective Action in Exclusionary Communities

The fight against housing discrimination has long faced barriers to developing and sustaining a community-based approach to housing policy. Elitist structures in policy-making, class and race discrimination, resource scarcity, and local funding structures all impede the ability for separate constituencies to coalesce into a larger movement.[16] As a result, the most basic federal laws for fair housing choice and integration have been difficult to achieve in cities across the nation, and the potential for collective action in localities remains untapped. Even so, some scholars believe that local governments will be the "testing grounds" for new housing policy and could provide models of success to other jurisdictions and even the federal government.[18] So, how does local experimentation accumulate to become effective nationally? Furthermore, how do local networks and ideas expand beyond their proving grounds without losing their core meaning? Here we provide a set of working principles that support the sustainment of local fair housing movements, structural changes in policy formulation, and alignment between fair housing organizations and related fields. All of these focuses are directly related to, and improved by, the creation of collective action in localities. Furthermore, observed case studies will be compared to these working principles to analyze if their structure has the potential to expand collective action and decentralized policymaking.

One of the greatest challenges in creating collective action is framing the problem in a way that builds a dynamic constituency and articulates a viable role in local government. Broad-based constituencies must transcend social integration across race, class, gender, and a multitude of other factors that separate community organizing in any local government. Housing justice seeks to fight exclusionary and segregative patterns of housing policy that affect communities for untold generations in a multitude of ways and create access to stable, high-quality, safe, and affordable housing to residents of all income levels.[19] Thus, the fight for fair housing intrinsically holds substantial potential for public, private, and community partnerships. Broadening allyship, building collective faith in local action, and creating a language where diverse people can see common possibilities allows the dissemination of ideas to influence varying organizations to adopt similar policies, strategic plans, and institutionalize decentralized policy making. Fair housing initiatives may find benefits in working with organizations that focus on education, environmental justice, and civil rights to find mutual support and promote social equity into their platform. Inclusionary and process-oriented community development is the goal for opening civic visions into the policy sphere and solving housing discrimination.[18]

One aspect of achieving large coalitions in the polis is the creation of an alternative agenda denoted by Mier as "cooperative leadership" that is more participatory in nature and directly opposes elitist structures of leadership.[20] Far too often partnerships between constituencies are limiting in three respects. One, solutions are too general in their response to a particular issue. Two, solutions are concentrated into a monumental project that increases the chances

for division and failure. Three, solutions focus on the production of wealth while ignoring social justice aspects of urban problems. He states that cooperative leadership "is more compatible with an inclusionary and process-oriented tradition in planning, community development, and public administration."[20] Cooperative leadership is thus used to make collaborative efforts to solve issues that are controversial and create conflicts of interest between groups. Furthermore, this form of civic leadership is particularly well suited for issues that are at a crisis stage, involve a multiplicity of interest, and are a microcosm of a larger issue.[20] All of these can be applied to the fight against racial housing discrimination in American cities and hold potential for building progressive coalitions. Urban communities are complex, rapidly changing, and demand new approaches for navigating dynamic economic and political realities. With a confluence of perspectives and approaches to achieving equity in housing, communities should find it important to develop civic leadership. Developing leadership can provide access for organizations to posit their key actors into government task forces, collaborative community planning, and other instances of cooperative problem solving all the while disrupting more elite partnership models and advocating in multiple policy spheres.[20]

If city governments are dedicated to solving housing discrimination and fostering social justice in their communities then the decentralization of policymaking is the first step to be made. City governments are liable for restitution to black communities and race should be held as the first way housing discrimination should be framed. Black people have been most affected by all forms of housing discrimination with implications that span generations and components of social well-being.[21] In accordance with Rawl's difference principle, the well-being of the least advantaged should be the priority. That means that their voices, key actors, and ideas should be preeminent in the policy-making process. As it stands, there needs to be structural changes in the process of housing development that derive from a community agenda-setting to make social justice possible. Government actions that claim to support restitution for black communities should foster this by forming councils, task forces, workshops, and other ad hoc meetings to create meaningful interaction between constituencies. Therefore, the city can garner its strategic direction from affected communities, help build partnerships among constituencies, and make civil coalitions a cornerstone in the development process. Furthermore, coalitions and communities of color should be given resources to promote networking among resource-mobilizing individuals. By providing resources to the black community and inviting their participation at every level of policymaking then city governments have the potential to institutionalize a decentralized policy-making process into their planning without diluting organizations' platforms or messaging.

3.3. Race-Based Housing Discrimination Persists: Insights from the Urban Institute

Housing discrimination is a practice where an individual or group is treated with inequitable access to renting or buying a home, getting a mortgage, seeking housing assistance, or engaging in other housing-related activities.[13] The disparity in black homeownership is caused by complex and interlocking social, economic, political, and cultural systems of oppression that have historical roots in racism and discrimination that persist into today. In the United States, over centuries government agencies, private real estate agents, rental property owners, and other actors in the housing process, such as financiers and lending groups, have all been complicit in establishing various and amorphous methods to deny minorities fair housing. Furthermore, large-scale programs such as redlining and urban renewal forever changed the landscape of minority communities in metropolitan areas and their effects persist into many aspects of the housing process and housing development today. Scholars provide evidence that homeownership is a crucial wealth-building source and a foundation for economic stability.[21] Owning a home can provide more than a stable place to live. It also serves to create more sustainable housing costs, an appreciating investment, a source for liquid assets, improved security, and a significant opportunity to build equity. These benefits are well documented and crucial to forming generational and community wealth building while also providing a form of political and personal autonomy to the people who own them. Therefore, acknowledging the historical trend of discrimination that persists in access and attainment of homeownership across racial and class lines for black communities is crucial in understanding the continually depressed black homeownership rate and the overall wealth gap that has reached alarming levels.

The machinations of racism in society and the housing market have long established and entrenched housing and neighborhood inequality based on race even when addressed by federal legislation, such as the Fair Housing Act. As per the Fair Housing Act of 1968, in the United States, it is illegal discrimination to engage in prejudicial treatment because of race, color, religion, sex (including gender identity and sexual orientation), disability, familial status, or national origin. Not only does this apply to attaining a home but also the retainment or selling of a home.[22] As a result, the Department of Housing and Urban Development (HUD) institutionalized national housing discrimination studies that have been conducted each decade since 1977. To date, there are four NHDSs released in 1977, 1989, 2000, and 2012. These studies have consistently employed paired-testing methods, growing wider in scope and complexity with

each decade to assess the incidence of discrimination in the housing search process. The paired test is a methodology where two people, one white and the other minority, pose as equally qualified home seekers and inquire about available homes or apartments.[13] Researchers have adapted the tool to systematically measure how often discrimination occurs across housing markets and what forms it takes, as well as catching discrimination as it happens. With proper protocol and sampling, results can be generalized regarding the prevalence of housing discrimination at the national or metropolitan level.

Reports by the Urban Institute have analyzed these national housing discrimination studies and found that "although the most blatant forms of housing discrimination (refusing to meet with a minority homeseeker or provide information about any available units) have declined [...] the forms of discrimination that persist (providing information about fewer units) raise the costs of housing search for minorities and restrict their housing options."[13] White homeseekers are more favored by housing brokers.[13] Black renters and homeseekers are shown fewer homes than white individuals and slightly more likely to be denied in-person appointments[13]. These exclusionary practices have also exacerbated segregation in metropolitan areas as "whites are significantly more likely than blacks or Asians to be shown these neighborhoods with higher percentages of whites [...] about 17 percentage points higher in the percentage of white residents than those shown to equally qualified blacks or Asians."[13] Black homebuyers are denied mortgages at a higher rate than any other group and when they are, they are more likely to be victims of predatory lending and have higher interest rates than any other group.[23]

It is clear that housing discrimination has taken a form that is less easily detectable but still consistantly employed to a degree that depresses rates of black homeownership. Although, challenges to redressing the gap in black homeownership also go much further than addressing active disrimination. Firstly, homeownership is one of the most important pathways to building wealth and establishing resilient communities, thus the black-white homeownership gap is part and parcel of the growing overall racial wealth gap between Black and white families. All of the afformentioned forms of discrimination are exacerbated when more marginally qualified homeseekers are tested in these studies showing that class signifigantly constrains home choice. This is perpetuated by historic disrimination as the housing market and development of this nation has favored increasing white homeownership and wealth while excluding black people. Segregationist policies and business practices have constrained black communities ability to build wealth, get investments, have a quality education, access medical care, and a myriad of other factors than allow communities to have economic stability.[24] The cost of this ethnic and racial segregation is immense for individuals and society alike.[24] As of 2020, Seventy-six percent of white households owned their homes at the end of the second quarter, compared to 47 percent of Black households.[23] That is a 29-percentage-point gap which is the highest of all racial and ethnic groups and continues to lag behind white homeowners in America as the Covid-19 pandemic compounds and intensifies economic inequality. The Urban Institute reports, "Between 2000 and 2017, the black homeownership rate dropped 4.8 percentage points—a loss of about 770,000 black homeowners—while the homeownership rates of other racial and ethnic groups either remained constant or increased.".[25]

Today's 29-plus percentage-point gap between Black and white homeownership rates has not decreased since the 1968 Fair Housing Act.[25] The gap has instead widened as black households experienced more significant losses during the housing crisis and Covid-19 pandemic while experiencing a slower recovery in the aftermath. The disparity in purchasing power and racism embedded in exclusionary communities has created little progress in meaningful reductions of segregation. Meaning that simply enforcing fair housing laws, while essential, will not negatew all causal forces of these phenomena nor the immense harm that has been caused in the past. Instead, when reviewing the resulting cases it is crucial to understand that no one strategy can overcome all forms and methods of housing discrimination. Research suggest, and we reccomend, that municipalities, communities, and the private sector must employ a multilateral approach to addressing housing discrimination and anti-black business practices in localities.[27] What that looks like is for local governments to fully enforce fair housing policy while furthering policy solutions that are resoritive and redistributive to black communities and individuals. Furthermore, dedicating resources to increase investments in existing black communities, make diverse neighborhoods desirable, incentive affordable housing development, and expand individual choice by tackling housing constraints.[26] Governmnets and communities alike must also address the financing system to promote equitable and accessible financing.[27] Lastly, the preservation and promotion of stable communities is paramount to negate further negative impacts on existing black communites while also ensuring the ground gained in anti-discrimination is not lost in a unstable political environment. These goals can help build consensus between local stakeholders to enact change in their municipalities and quicken the deliberation process while ensuring equity and restorative justice are upheld to achieve fair housing choice and distribute equal opportunity to minority homeseekers.

4. Case Study Analysis

4.1. Municipal Actions to Increase Black Homeownership

Many cities across the nations are experiencing the same circumstances that constrain housing choice, affordability, and integration across race and class. There has been a consistent increase in urban development and gentrification coupled with record income inequality creating an affordable housing crisis on top of historic displacement.[28] Cities are rapidly losing socio-economic diversity and continue to impart trauma onto affected communities from past exclusionary policies every day there is no action to recognize and redress city government's role in racist histories and policies. Today, gentrification and displacement are some of the primary forces resegregating neighborhoods and creating white enclaves that drive up the price of amenities and overall cost of living near job centers.[28] As a result, black renters and homeowners are being pushed to the margins of municipalities, have increased housing cost burdens, and taxed out of their neighborhoods as demographics change. Black individuals and neighborhoods are disproportinately represented in displacement due to gentrification and government development policies alike as their homes accrue less equity, have lower investments, are subject to racist bias, and have less political power to change policy to protect their interest; an easy target to justify demolishion and further exacerbate the historic damage of urban renewal.[28] In this section, we explore the methods in which city governments have addressed housing discrimination, gentrification, the affordable housing crisis, fair housing, and other actions that have been implemented to redress the devesting effects of housing discrimination on black homeownership and housing. We describe, compare, and evaluate initiatives that claim to address issues of mass displacement and black homeownership. We consider these programs' effects on individual choice, housing supply, affordability, accessibility of finance, and homeownership preservation. We employ a framework that considers the expansion of individual choice, the preservation and promotion of community, and both restorative and redistributive justice in order to analyze programs. We argue that understanding the political underpinnings of racial capitalism in the housing market is paramount to creating solutions and that there are still large steps to be made in all local policy to genuinly redress historic housing discrimination and support long-term black residents.

4.1.2. housing as reparations

Some municipalities have chosen to invoke the term "reparations" when considering policy solutions to the racial homeownership gap and have been accepted colloquially by a neoliberal policy atmosphere. Over 12 mayors from across the nation have pledged to join "Mayors Organized for Reparations and Equity" which have made a commitment to pay reparations for slavery to a small group of Black residents in their communities, saying their aim is to set an example for the federal government on how a nationwide program could work.[29] Even so, cities are not able to create the transformative nature of reparations nor is it a term to be used lightly when considering policy solutions. Some scholars have directly refuted this language used by municipal governments and contends that there are many avenues to address increasing black homeownership that does not have to invoke the term "reparations" and relays the harm in doing so.[30] Understanding the nature of so-called local "reparations", this research primarily seeks to move past this terminology and focus on the method and impact of local policy solutions without detracting from the importance of reserving the word "reparations" for the realm of federal consideration.

To give context to this issue, the first analysis lies in Evanston, Illinois, where the 80th city council formed the reparations legislation in 2019 to contribute $10 million of city revenue, garnered by cannabis tax, to promote affordable housing, economic development, and educational initiatives for the black community.[31] The first investment was to address historical housing discrimination through participation in the "Restorative Housing Program." The basis of the program is to provide twenty-five thousand dollars of home equity spending to eligible black recipients who need proof of residence and ancestry between 1919 and 1969. Theoretically, the program is focused on increasing black homeownership by providing money for down payments and home repairs to lessen the burden of housing cost or increase choice in finding a home. It must be clear that supporting black homeownership by these means does not equate to reparations and to call it so is dangerous to the larger fight for federal implementation of reparations. Kirsten Mullen and William A. Darity explain that acts of individual and community atonement, such as the Restorative Housing Program, are not the serious efforts needed to fulfill full restitution for black American descendants of slavery. Stating that "true reparations only can come from a full-scale program of acknowledgment, redress, and closure for a grievous injustice."[31] Furthermore, the use of the term "reparations" can divert the nation's momentum for a comprehensive federal plan.

Darity and Mullen further give evidence to their position, stating that the source of funding for this program is uncertain as it uses cannabis tax revenue and by constraining the use of the funds for recipients, the Evanston plan ignores deficits in other asset categories that beset Black Americans, such as nonresidential real estate, business equity, retirement accounts, savings, and equity.[31] Furthermore, the Evanston plan neglects the overall lack of physical affordable housing with no plan to build any and the huge gap in equity accruement when comparing Black and White owned homes. Lastly, many black people affected by displacement due to Evanston's policies and urban renewal are not current residents of the city and will not see the benefit of restitution.[31] Due to all of these concerns it is best to not consider this form of policy solution reparations and rather call it what it is which is a housing grant, and a poorly implemented one at that. Overall, it is understood that though localities were complicit in perpetuating racial discrimination in housing markets and should dedicate themselves to dismantling systemic racism, "reparations are and always will be a national imperative."[31]

Even so, media outlets and government officials find themselves drawn towards characterizing restitution and responsibility for redressing past and present housing discrimination as reparations. Some constituencies use it because of its power in the public domain to signal revolutionary change. This paper does not detract from the power that the word reparation holds but rather a reverence for its depth and breadth and perspective that misuse leads to misinformation. With headlines like NBC News' "Evanston, Illinois, becomes first U.S. city to pay reparations to Black residents" the idea of what reparations truly entails based on what the black community decides is muddled by neoliberal policies and white saviorism; usually creating unintended promises to affected people and further disillusionment with the government system. In Evanston, where the average house sells for about $300,000, a recipient would receive $25,000; which is a drop in the bucket and does little to stem housing cost over time.[32] Sebastian Nalls, who is one of the founders of Evanston Rejects Racist Reparations, a group formed to draw attention to community concerns with the reparations plan, has reiterated this concern. He has stated, "There's still so much misinformation or lack of information that Black residents here in Evanston still don't understand what this program is. And there are plenty of Black residents that still believe that they're going to be getting direct cash payments."[32] Further concerns include that government money would be ending up going to the entities that have historically perpetuated exclusionary housing practices, being banks and real estate agents. The city government has responded by creating a resource guide to black banks and lending entities that have a history of fair lending practices. Also, in the process of trying to decentralize policy-making through commission meetings open to the public, the timing of the meetings were not always accessible. Most meetings were during weekdays which resulted in the body of the meetings being majority white. With a lack of black perspectives, many black residents felt that there was an air of entitlement among white stakeholders that a single resolution was enough and little else could be done to improve the legislation.[32] Instead of resolving the fundamental dilemma of inadequate funding for affordable housing, a block grant such as the one presented in Evanston would increase the volatility of increasing black homeownership by hinging on the sales of cannabis.

Subsequently, case studies pertaining to local government actions addressing housing discrimination will be understood through their function rather than their claim to be a form of reparations. Housing grants have not been proven to be as efficient in creating residential mobility for black people compared to whites.[33] Even so, the study finds evidence that "vouchers [and grants] perform better than public and assisted housing projects in giving families access to low-poverty and racially mixed neighborhoods."[33] The issue lies in nationwide "shortages of moderately priced rental housing, tight market conditions, racial and ethnic discrimination, landlords unwilling to accept voucher payments, and ineffective local administration,".[33] There are a growing number of city governmnets that use housing grants as strategies to increase black homeownership and analysis of these policies garner three recommendations to improve their effectiveness. One is to improve education, counseling, and case management to help recipients understand the options made available by new legislation and identify affordable housing opportunities. Coupled with that should be aggressive outreach, service, and incentives to significantly expand the options available to recipients and improve recipients' success in finding suitable housing by continuously promoting new housing opportunities in mixed-income locations, providing financial incentives for the private sector, and overall increasing participation through local funding.[33] Related considerations for local efforts would be to consider property tax relief for low- and moderate-income taxpayers, expand small-dollar mortgages, and incentivize affordable housing production as many municipalities share the characteristic of a overall lack in housing alone.[33]

4.1.2 reparations commissions

Evanston is not the only municipal government to use the term reparations in their policy language. There has also been a rise in the creation of reparations commissions that serve the purpose of including key actors of the city

government, community, and private sector to debate and consider how city governments can redress racial dsicrimination in a myriad of fields. Although, what makes a good commission and how may the inclusion of a commission process improve the outcome of policies that concern black people's history, housing, and political autonomy? This section seeks to answer these questions by observing the make-up of "reparations commissions" in Asheville, North Carolina, Saint Paul, Minnesota, and California with a focus on who is participating, who is left out, and how we might improve the process.

Located in Southern Appalachia, Asheville, North Carolina has a storied history of slavery, Jim Crow, and sanctioned profittering and enforcement of racial discrimination in every government institution. As cited in section 1.1, Asheville's urban renewal program affected the majority of black communities and the result of those programs directly relates to the current forms of housing discrimination that exist in the city. It is no surprise that the resolution to create the reparations commission was passed in July 2020 galvanized by political and civil protest spurred by the murder of George Floyd. The resolution brought into legislation that the city manager was to, "establish a process within the next year to develop short, medium and long term recommendations to specifically address the creation of generational wealth and to boost economic mobility and opportunity in the black community."[34] What came out of that is a final composition of 25 members, 15 being nominated by persons from historically impacted neighborhoods, to develop recommendations to be presented to the City Council and County Commission to repair the harm done by decades of racial discrimination and systemic oppression against Black residents of Asheville. The reparations commission brought academics and community organizers as well to focus on priority issues being housing, economic development, health, education, and criminal justice.[34] As stated in section 3.2., in accordance with Rawl's difference principle, the well-being of the least advantaged should be the priority in decision making. That means that their voices, key actors, and ideas should be preeminent in the policy-making process. Thus, the city can potentially garner its strategic direction from affected communities, help build partnerships among constituencies, and make civil coalitions a cornerstone in the development process.

Resulting work from this resolution has shown promising actions to include black voices into the policy sphere. Specifically, centering the collective black experience over the years in Asheville and creating a concurrent system of collective action that supports black empowerment in political decision-making that is strategic and impactful. The "Information Sharing and Truth Telling Speaker Series" created space for public discussions of past traumas, present trends and disparities, and future initiatives that was composed of black academics and locals alike to share their knowledge and stories. Importantly, impacted neighborhoods had full discretion of who will represent them on the commision with no government oversight as only five candidates will be selected by the city council and five by the Buncombe County Board of Commissioners; usually based on their field of expertise, leadership skills, and merit in creating a dynamic constituency. The Department of Equity & Inclusion, along with the private consulting firm TEQuity, will be providing assistance to make the commission process more efficient, streamlined, and, as the name suggests, equitable. We garner that the reparations commission has done well to include a plethora of perspectives and even pushed back deadlines to ensure the creation of diverse constituencies. In regards to pushing back the nomination deadline, Brenda Mills, Director of the Asheville Department of Equity & Inclusion, has stated, "We took the time to really talk to the communities, the neighborhoods. [...] We've got people who would have never thought they were leaders stepping up to do this."[35] What she touches on is the importance of creating new cooperative leadership which is crucial in creating inclusionary and process-oriented planning, community development, and public administration. This form of commission creation is particularly relevant to the subject of redressing systemic discrimination in Asheville as different interest groups, resource mobilizing constiuencies, and perspectives come to the table and discuss such a critical and sensitive topic. Fostering cooperative leadership is also a responsibility the city should invest more in to lessen instances of elitist partnership models and create leaders in minority communities to advocate in multiple policy spheres as reparations expands in breadth and depth.

This is not to say that there have not been concerns and criticisms with the planning and implementation process. In 2021, the city council voted 7-0 to approve a $365,583 contract with TEQuity to provide consultation and management. Duties include helping form the Reparations Commission and guiding the body that will make recommendations to the council on what type of restitution should go to Black residents for historic wrongs such as slavery and discrimination. The consulting fee will come out of the reparations fund meaning that seventeen percent of that fund will be going to a private contractor. Keith Young, one of the chief architects of the original reparations resolution, has openly criticized the move stating that "I hope that means when you plan on spending money on the people it's well over $2 million, considering what the consultant got."[36] Surely, it would be a blunder of the commission to direct more funds to other private entities with no roadmap to invest in racial equity until 2023. Young also made the opinion that the Department of Equity and Inclusion should be doing the work that was outsourced. However, Mills has expressed that this move will help the department in achieving their daily task while delegating specific work and daily responsibilities to make equity a theme that exists in everything Asheville does without entirely

exhausting resources on the reparations commision. Lastly, the commission has regularly pushed back deadlines which has created a logical fear of stagnation. Although, this may be attributed to the issues of general planning when creating a new commission with little precedent.

The study and planning to redress historic racial discrimination does not only pertain to Southern cities and should be a priority across the nation. This not only serves the municipality itself but has the potential to create networks of municipalities to share useful models of reconciliation and expertise. This idea has already been set in motion with the creation of Mayors Organized for Reparations and Equity. The coalition is more symbolic than anything else but does prove that municipalities can begin to shape a larger movement for racial and economic justice in absence of federal action to create a national reparations model. The membership is voluntary and does not require any specific actions to be taken other than a "commitment" to "act as laboratories for bold ideas [...] and demonstrate for the country how to pursue and improve initiatives that take a reparatory approach to confronting and dismantling structural and institutional racism."[37] Asheville is one of the members of this organization and this section will also analyze Saint Paul, Minnesota in the North and California proper in the West as the state has its own commission and Los Angeles and Sacramento are both members.

California serves as a point of reference that even though a state may had not directly sanctioned slavery in the past, every state has benefitted from the disenfranchisment, discrimination, and displacement of black people and is responsible to study how governments have harmed, and continue to harm, black residents and rectify disparities. On the other hand, California's implementation of a commission has been exclusionary to black constituencies and suffers from the elitist structure of policy-making that this study criticizes. The reparations committee consists of well respected lawyers, academics, politicians, religious and civil rights leaders who will meet over two years to make formal recommendations on how the state should make reparations.[38] Some do represent black constituencies but all were appointed by the governor and legislative leaders and, when compared to the structure of Asheville's commission, leaves out many community members and perspectives that would create more complex discussions. Furthermore, by excluding community input in the creation of the commission it can hinder building faith, collaborative efforts, and potential to make community partnerships. During a virtual public comment event, multiple callers urged the taskforce to make the process more accessible.[38] Suggestions ranged from asking the meetings to be held on the weekend, sharing meetings on social media, and broadening outreach to black Californians to holding twelve more public comment sections. All of these suggestions should take priority as the public is knowledgeable that they are being left out of the deliberation process. Without community leadership, policy solutions proposed in the future have less of a chance to align with community needs, values, and priorities.

Saint Paul's resolution calls for the creation of a limited-term Legislative Advisory Committee to create a framework in the City's Codes for a permanent commission, that will be called the Saint Paul Recovery Act Community Reparations Commission[39]. A permanent commission has been otherwise unseen among cases and sets up a long-term commitment for the city to prioritize racial equity in future legislation. A permanent standing commision in the city government is more likely to fully integrate racial equity into policy making decisions over time than short-term commissions exemplified in Asheville and California. Furthermore, it allows the potential for an expansion of racial equity legislation in the future that can be efficiently deliberated as key actors in marginalized communities become well-versed in the policy making process of Saint Paul. The limited-term Legislative Advisory Committee mirrors the foundation of commitment to racial equity that other case studies exemplify but goes further than any other by dedicating resources to create a permanent body. Other city governments should consider a proposal to create a separate advisory committee that ensures accountability and commitment to promises made after commission reports. Doing so would increase reliability of the process with affected communities and the general public. As well as improve the decentralization of policy-making when the subject is of such critical importance to said marginalized communities and ensure a multitude of perspectives when addressing institutional racism that come outside of bureaucratic government bodies.

4.1.3 right to return & stay policies

Right to return policies are another policy method in which municipalities have enacted to make amends to people who have faced displacement and their descendants; in this case, the displacement of black communities through means of urban renewal and gentrification. This includes people who had their homes taken away due to eminent domain, pushed out by institutional forces, or subject to mass displacement as a result of the multiple waves of federal, state, and local sanctioned urban renewal efforts. It can be characterized as a housing assistance policy that seeks to provide new affordable housing, maintain affordable homes in already gentrified areas, and help affected people buy back into areas affected by urban renewal and usually long established gentrified areas. The effect is the creation of mixed-income residencies that allocates resources into artificially made affordable housing units providing affected

people closer access to amenities, job centers, and other resources to theoretically improve other indicators of well-being. This policy solution has been adopted most notably in Portland, Oregon, Austin, Texas, and Santa Monica, California with varying degrees of success and stages of implementation. Each provides nuance to the successes and concerns held within this policy and garner further research into their effectiveness.

Portland, Oregon has gained the most notoriety for implementing a successful right to return campaign and policy legislation that has sparked local debate on the ethics of its implementation. Perspectives of the policy are garnered from Dr. Lisa Bates and Diadira Pedro-Xuncax of Portland State University, respectively, as each hold a dialectical perspective of its impact on Portland at large. Bates addresses the legal and conceptual development of right to return and critique comes from Pedro-Xuncax thesis on the failures of the same policy.

The history of this policy in Portland has been on a campaign for two decades, building on community organizations work to legislate funding for affordable housing in north and north-east Portland which has been historically black. Portland has been rapidly gentrified over the same time and in response to this urgent issue the Anti-Displacement PDX coalition sought to push a racial equity commitment, recognition of the city's role in gentrification, and a right to return policy to further fair housing in Portland.[40] In 2015, the legislation was passed and aimed at using ninety-six million dollars as funding towards 100 affordable homes for ten years, preserving black homeownership that was still in gentrified communities, and lessening the housing cost burden on accepted applicants seeking to go back to previously affected areas.[40] The policy uses a preference model that is based on the amount of urban renewal activity that occurred to you, or by three generations, regardless of if you currently live there.[41] Overlapping instances of displacement gave applicants increased priority in assistance. Dr. Bates points out that the legislation had to be proposed as race neutral in the legislative process as to avoid legal objection and reasoning to dismiss the concept of right to return.[40] A difficult task regarding that the policy is meant to address historical racial inequity in economic development in the north & north-east are of Portland where the majority of black residents have lived. Another constraint of this process was that the policy had to only consider the intergenerational impact of urban renewal that the city was explicitly responsible for. Meaning that federal actions such as building highways and demolition projects carried out outside of the city's direct control were not considered in the policy proposal or implementation, leaving out swaths of affected people and areas that saw larger displacement than others. Currently, fifteen hundred rental units, and sixty homeownership slots, are on waitlist as housing is being built. Dr. Bates also provides a salient point that the proposed one thousand housing units is a drop in the bucket but claims that it is profound in creating momentum for a larger movement for repair and accountability by the city government.[40]

However, can the systems that have caused harm bring healing in the future? Some scholars believe that Portland's policy lacks effectiveness and disproportionately benefits city's interest over genuinely rectifying the effects of racially-motivated displacement.[42][43] Due to mechanisms of policy-making, the odd 450 residents who shared their stories regarding displacement landed on deaf ears as the policy does not recognize the importance of race. There have been over 1,000 applications and there is no data discerning how many of those people are black. Due to this, there is no evidence that the policy has impacted the deep-rooted issue of structural racism, provided needed resources for black residents, or reached any discernible goal toward racial equity. On the contrary, only nine of the sixty-five mortgage assistance slots have been filled and only because of their qualified financial standing. These hurdles to application do not consider the disproportionate long term economic effects that displacement has had on black residents of Portland. These facts embolden a notion that policies meant to redress racial discrimination are forced to find an alternative method to create specific resources for black people as the systemic racism built into government institutions continue to mitigate the scope and effect of policies meant to create reconciliation. Neoliberal policy making plays a large role in this mitigation and is a cornerstone of gentrification. Pedro-Xuncax states, "Right to return is influenced by the interest of the city rather than amending both previous and current displacement caused by urban renewal and gentrification".[42] Her belief is that city officials are ultimately guided by neoliberal policies to push socially mixed neighborhoods instead of providing programs to benefit disenfranchised black residents and communities. To elaborate on her point, the right to return is a policy that creates affordable housing but does not address the high cost of living. It is also a false notion that gentrifiers will never displace lower-income households in the future. Since housing does not exist in a vacuum, think property tax, cost of amenities, cost of transportation, and so on, then the creation of these socially-mixed communities further constrains resources and denies black people access to escape poverty. Creating affordable housing alone does not necessarily mean that the trauma of displacement is rectified, black communities are mended, or long-term black residents are empowered. These failures omit a claim to reparations as the policy does not directly address the history and narratives of black residents. Furthermore, now gentrified neighborhoods create a form of indirect displacement where people once living there do not remember it as before and creates an out of place feeling among displaced residents.

Similarly, Santa Monica, Califorina has introduced its own right to return policy in 2022 to make amends with families whose homes were bulldozed to make way for the city's namesake 10 freeway and its civic center. Although,

after an analysis of its implementation this seems to be an empty gesture that does little to improve the immediate situation of affected black residents as it claims. Over six-hundred predominantly black families lost their homes due to the construction of two projects. Currently the program is set to "connect 100 families displaced more than a half century ago or their descendants with affordable housing in Santa Monica."[44] It plans to do so by offering apartments in the private sector at a rent that is lower than market rate. Meanwhile, Santa Monica is in the midst of an affordable housing crisis, as is the case across most cities, but still used this policy as an extension of their affordable housing program which already has difficulty keeping up with the need for affordable housing. The current waitlist has 6,000 families waiting and, even considering the right to return resolution, low-income households that are evicted when their rent-controlled apartments are demolished or when other actions cause immediate displacement will still have the first option to receive housing.This points to the issue of neoliberal policies centering "policy-based evidence" where resources are allocated towards programs that eventually enrich the private sector rather than addressing the intergenerational poverty caused by displacement. The only promise in this right to return policy is that applicants will be put on a waiting list for affordable housing and, depending on history, will be prioritized on said list. Commissioner Carl Hansen shared this concern during a recent meeting stating, "for me, this doesn't feel real unless it's coupled with a robust, affordable housing funding strategy (and) a zoning reform that allows for the production of new affordable and market-rate housing [...] or we're handing out a right to return but not enough units to actually return to."[45]

Right to return policies leave much to be desired in the terms of policy solution scope and effect. It is clear that the policy-makers involved usually hold some hope for improvement claiming the right to return is the first step or is profound in potential. Although, Portland has yet to reach their goal of both building houses and outreach with little concern for directly improving the material conditions of black residents. Santa Monica's policy is innately underwhelming and has yet to find traction among the community or policy makers. What this policy does show is some of the pitfalls in neoliberal policymaking as it centers the creation of private capital, prefers allocating resources to other government programs or private industries, and usually fails to build upon policy that does have potentail to redress racial discrimination as it requires policies to specifically adress race and racism in systemic disenfranchisment. Overall, there is a limit to the transformative potential of municipal policy-making that is ingrained into a larger system of oppression keeping localities from achieving bold change to the status quo. In both of these cases, the funding for these projects go to private contractors, land-owners, real estate agents, investors, and banks which have all historically played a role in creating systemic housing discrimination and black residents recieve volitile assistance in a one-time policy. Social-mix has shown the need for more long-term policies, such as property-tax alleviation, to create sustainable housing for residents who previously resided in lower income neighborhoods and beligns the need to provide these investments into low income communities. Both of the observed cases of right to return employ their models in gentrified areas that are characterized by resource hoarding of white exclusionary communities and, arguably, show less potential to affect the material conditions of marginalized people than if funding was prioritized to places where they have lived and created social networks.

On the other hand, the results of the right to return program in Austin, Texas has shown how it can be used as a tool by black communities to gain control over the future of their own communities, political autonomy, and the shape of fair housing. The St. John neighborhood of North Austin is a historically black community that dates to 1894, when emancipated slaves bought 300 acres of land. It was subjugated to an urban renewal project in the 1950s' in the form of an interstate highway that split the community in half and displaced many.[46] Then, in 2008, the city government planned to its second largest public infrastructure investment in the form of a police substation and municipal court. The proposed increase in police presence brought outrage to many in the black community as it would surely result in an increase in police violence, racial profiling, unjust arrest, and a myriad of other racially motivated punishments onto black residents of Austin. City council representative Greg Casar states, "It was really an investment in punishment, and not an investment in housing, parks, jobs and childcare."[46] When he was elected to city council, an after a year of deliberation, Austin City council voted to move forward with a developer on a mixed-use project that will triple the size of a small existing park, add retail and non-profit space, and build hundreds of affordable homes with Austin's new Right to Stay and Right to Return policies.

Notably, what makes this case different from the implementation of Portland and Santa Monica's right to return policy is that the project allowed working-class families currently living in gentrifying neighborhoods to find permanently affordable places to stay, and also allow displaced families with historic ties to the neighborhood to be preferred for affordable units. The act of investing into a majority black neighborhood, incentivizing investment in said space, and prioritizing displaced families achieves multiple benefits that are void in socially-mixed plans. This was only possible due to the input by locals and investment by the city to authorize a formal community-based visioning process to come up with alternative plans other than a police substation. Without the community investment it is unclear what would have happened to the lot. The community even went as far as shaping the formal rules for

bidding on the site as "Nobody was even allowed to bid on the project unless the majority of the housing was affordable, unless they committed to Right to Stay and Right to Return policies, unless they expanded the nearby park and brought jobs and retail to the community."[46] Eventually, the community found a private developer, Greystar, who would follow the recommendations of the community. Currently, the plan will result in 560 housing units, half of which will be for households earning between fifty and seventy percent of Austin's median family income. A park adjacent to the site will be expanded with a splash pad, playground, community garden and walking trails. There will be at least 15,000 square feet of retail and "support services space" responsive to community needs. Community leaders have held the right to negotiate with Greystar to improve design plans and continue to provide guidance in the next phases of development. For all these reasons, Austin's first right to return development shows success in creating new investment into the community, affordable housing that is available in an affordable area, and a rapport for the community to be involved in collective policy-making and deliberation. We argue that this template for a right to return policy shows the most potential for achieving its claims of empowering black residents, creating affordable housing for displaced people, and respecting historic black communities affected by urban renewal. Importantly, the community aspect must not be lost as it serves as the cornerstone of creating meaningful collaboration between municipal governments and black community members to further institutionalize decentralized policy making and responsible reparation methods in the future.

4.2. Grass Roots Organizations Initiatives & Community Led Actions

Non-profit organizations and community led initiatives have proven to be some of the most efficient and effective bodies to increase black homeownership and address bias and discrimination in the housing market. From local anti-displacement campaigns and fair housing enforcement to nationwide collaborative initiatives and networks, civil organizations provide a multitude of methods to strengthen the Fair Housing Act and fair housing. The HUD has also praised the work of civil organizations and provided support through the Fair Housing Inititve Program that funds much of the investigations and enforcement of laws that protect people from housing discrimination and that provide fair housing education and outreach activities. A 2011 National Fair Housing Alliance study confirmed that FHIP funding is a critical component of the U.S. civil rights enforcement infrastructure.[47] Furthermore, that eighty-five private non-profit fair housing organizations, many operating on shoestring budgets, have investigated almost twice as many fair housing complaints as all relevant government agencies combined.[47] These organizations also cover cases that are not covered by civil rights statutes. This work saves resources for federal and state agencies that do not have to investigate these cases. Other non-profit fair housing initiatives have tackled areas of mortgage lending, insurance redlining, and appraisal practices; discovering and providing remedies for discrimination in the public and private real estate markets and real estate-related transactions, such as making or purchasing loans, the provision of other financial assistance for sales and rental housing. Some focus on insurance redlining and appraisal practices, and housing advertising; implementing fair housing testing, and other related enforcement activity programs; conducting investigations of systemic discrimination for further enforcement processing by state or local agenciesand developing new procedures to increase the efficiency of operations. That is to say, civil organizations are critical components of fighting housing discrimination both locally and nationally while also ensuring a more equitbale housing market to protect existing homeowners from discrimination as well as increase black homeownership. This section reviews some of the recent efforts to increase black homeownership by civil organizations, non-profits, and community-led initiatives to garner a snapshot of the scope and breadth of how people are shaping the modern fair housing movement.

4.2.1 increasing black homeownership

The foremost non-profit addressing racial housing discrimination and the racial homeownership gap today is the National Fair Housing Alliance. The NFHA was founded in 1988 and remains the only national organization which focuses exclusively on ending housing discrimination through education, consulting services, community development, litigation, and public policy.[48] It includes more than 220 non-profit housing organizations, civil rights organizations, and individuals across the United States. The organization's mission statement reads "NFHA works to eliminate housing discrimination and ensure equitable housing opportunities for all people and communities through its education and outreach, member services, public policy, advocacy, housing and community development, tech equity, enforcement, and consulting and compliance programs."[49] The organization has also committed itself to tireless research of trends in the housing market, discrimination, credit access, and affrimitivly furthering fair housing. Affirmatively furthering fair housing is not only a goal of the organization, AFFH is a provision of the 1968 Fair Housing Act directing HUD to make sure neither it nor the cities, counties, states, and public housing agencies it

funds, discriminate in their programs.[50] It was only in 2015 that the HUD reinstated the Affirmatively Furthering Fair Housing definitions and certification requirements from the 2015 AFFH rule.[50]

Some of their recent work includes the Keys Unlock Dreams which is a "nationwide initiative dedicated to providing consumers and communities with the resources and expert advice they need to build thriving, inclusive communities and make homeownership a reality for millions of people."[51] They are doing so by setting goals to remove structural barriers that perpetuate racial inequality, expand affordable and fair housing options, prevent an unbalanced recovery from the COVID-19 pandemic, empower consumer and stakeholders with critical information and resources, and help close the racial wealth and homeownership gap in the United States[51]. It is a three-year, 10-city initiative to advocate and mobilize resources so that underserved groups attain equitable access to the amenities they need to lead successful, healthy, financially secure lives[51]. Keys Unlock Dreams will focus on research, advocacy and policy, programs and products, education and outreach in targeted markets: Columbus (OH), Memphis, Detroit, Atlanta, Baltimore, Houston, New Orleans, Oakland, Baltimore, Philadelphia, and Washington DC with a goal to expand the program in other cities with additional funding. Currently, the NFHA is conducting research of the housing market in each city, and will be posting comprehensive reports and announcing events and opportunities for local and national engagement.[51]

The Keys Unlock Dreams program and NFHA have also endorsed the 3by30 initiative announced by the Black Homeownership Collective in 2021. The Black Homeownership Collaborative is a new coalition of more than 100 organizations and individuals, which have committed themselves to creating 3 million net new Black homeowners by 2030 through a 7-point plan.[52] "The 7-point plan consists of concrete and sustainable steps that will substantially increase Black homeownership by 2030," said Bob Broeksmit, president and CEO of the Mortgage Bankers Association.[53] The Black Homeownership Collaborative's focus to make this possible are as follows. 1) homeownership counseling; 2) down payment assistance; 3) housing production; 4) credit and lending; 5) civil and consumer rights; 6) homeownership sustainability, and; 7) marketing and outreach.[54] Further advocacy points include increased funding for housing counseling services, a targeted down payment assistance program, and restoration of all legal doctrines and provisions of law that address systemic discriminatory policies, such as the federal AFFH rule.[54] Their supporters and executive leadership span the field of resource mobilizing actors as, just to name a few, include the Mortgage Bankers Association, NAACP, National Association of Realators, National Association of Real Estate Brokers, National Fair Housing Alliance, National Housing Conference, National Urban League, and Urban Institute.[53] Each of these constituencies have united in the mutual goal of decreasing the racial wealth gap and racial homeownership gap. This plan is still in its preliminary stages, much like the Keys Unlock Dreams initiative, but still show promise in the future of civil organziations being at the forefront of the fair hosing movement fighting discrimination and building bridges to increase black homeownership.

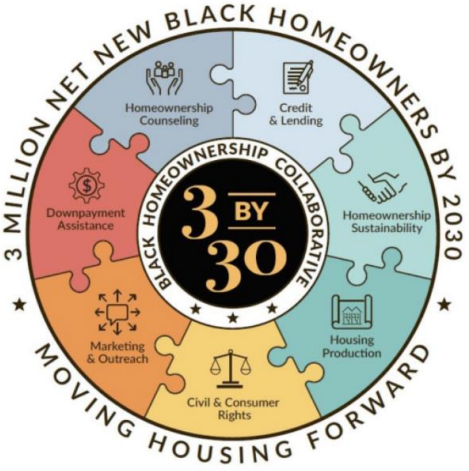

Figure 1. 3By30 7-Point Plan.

Figure 1 Of the seven point framework that guides the 3By30 strategic plan and encompassing initiatives that fall under the organization.

4.2.2 addressing bias and discrimination in the housing market

There is still a need to eliminate the root causes of inequality faced by communities of color in all sectors of the housing market. Non-profits also play a critical role in the fight against discrimination through a myriad of methods meant to shape policy efforts, raise visibility of issues that impact communities of color, keep the private and public sector accountable, and assist new leaders in the fair housing movement. In light of the Covid 19 pandemic, it is paramount that organizations focus on equitable rebuilding of assets during recovery as this did not happen in 2008. In fact, long-standing racial disparities in homeownership have worsened in the post-recession recovery and stands to worsen during the Covid-19 recovery period. Between 2005 and 2009, the median net worth of black households dropped by 53 percent, while white household net worth dropped by 17 percent.[55] Between 2004 and 2017, the share of the black–white homeownership gap attributable to coefficients increased from 43.2 percent to 54.9 percent, an increase of 11 percentage points.[55] These inequitable recovery periods continue to exacerbate an unfair housing market as well as buttressing barriers to homeownership for black individuals who have college educations and higher income. These are alarming statistics that have shaped some non-profits' strategic focus in recent years as the recovery effort becomes a critical battle ground to address the root causes of racial, economic, and environmental inequities in order to meaningfully transform the material conditions of communities of color.

A leading organization addressing a plethora of these challenges is the Greenlining Institute. A name evoking a reverse of redlining, the Greenlining Institute was founded in 1993, stationed in California and "works toward a future when communities of color can build wealth, live in healthy places filled with economic opportunity, and are ready to meet the challenges posed by climate change."[56] The institute employs multifaceted advocacy efforts meant to not only increase homeownership and wealth in communities of color but also ensure they are climate-resilient, politically powerful and organized, amenity rich, and fosters future leadership for continuing racial equity in localities.[56] They work on a local, state, and national level resulting in the creation of over $339 billion in investments into communities of color.[56] They are known as pioneers in cross-sector solutions and advanced a racial equity lens in leading industries that have traditionally been overlooked by civil rights leaders. They advocate policies and practices that maximize benefits to disadvantaged communities as a foundation for systemic change which has brought practical benefits to underserved communities. Recently, the institute released their 2021-2023 Strategic Plan: *A just economy where race is never a barrier to opportunity*, which include six core strategies to increase the well-being of communities and households of color.[56] Firstly, their strategy includes a focus on ensuring Covid-19 recovery efforts prioritize the needs of households and businesses of color to ensure that the inequitable recover of 2008 does not occur again. This is a more immediate effort of the overarching strategy to eliminate the root causes of inequities faced by communities of color that arise in government funding, development planning, and private and public sector investments. Which is especially relevant as the Covid-19 pandemic has laid bare the magnitude of racial inequality in all aspects of healthcare, economics, housing security, and a plethora of other factors in economic and communal well-being. A 2021 study found that "the inefficient delivery of economic assistance for some families, as well as the expiration of pandemic-instigated assistance policies, could put many families at risk of housing insecurity or even homelessness."[57] Because black families have been historically more burdened by housing, these issues fall more intensely on communities of color.[57] Furthermore, assessments of the CARES (Corona- virus Aid, Relief, and Economic Security) Act funding for housing assistance suggest several frictions and inefficiencies remain that are obstacles for delivering aid to qualifying families.[57] As of now, only 10% of funds allocated for housing assistance have been dispensed.[57] In total, Black families, have seen higher rates of mortality related to Covid-19, higher evictions, exacerbated gaps in educational attainment, higher unemployment and the loss of savings compared to white counterparts.[57] Without robust and multifaceted advocacy, policy, and assistance these impacts could expand into intergenerational losses in economic mobility for communities of color.

Recently released US Census Bureau data demonstrates that economic assistance programs can be associated with an almost 3-percentage-point reduction in poverty rates.[58] Other economic safety nets and economic assistance payments may have assisted as many as 5.5 million people from exposure to poverty.[59] These assistance models have been some of the most formidable ways to mitigate inequitable recovery as, or the first time in many years, income support spans across states means for low and middle income families. The Greenling Institute's strategic plan wants to further advance this type of financial reform to include intrinsic accountability systems that hold the public and private sectors accountable for investing in communities of color and end unfair practices that concentrate power and wealth into majority white enclaves. Other focuses related to Covid-19 recovery include the restoration of communities of color from wealth stripping, including medical debt and excessive utility and insurance costs which has been exacerbated in recent years. They advocate for these policies based upon the expansion and replication of community-led solutions as to bolster community leadership in their localities.

Two of their strategies also focus on building intersectional leadership and power across issues, sectors and places to advance an equity agenda and cultivating an expanding generation of racial equity leaders. Creating a diverse constituency to advance policy is crutial to both the feasibility of passing policy and encouraging a diverse agenda to addressing housing discrimination. Policy agendas find more funding and support when it has the ability to be adopted by public, private and philanthropic decision makers. Not only does it create opportunities for community members to be part of the decision making process but also creates partnerships led by communities of color to access resources and advance their advocacy agendas. By entrenching black communities in partnerships there is momentum to Diversify corporate and philanthropic governance boards and increase the participation of leaders of color in public boards and commissions. Which has the effect of supporting a policy-making ethos that seats community partners to lead change efforts themselves.

4.2.3 community land trust

Community land trusts are a promising model of land tenure that has the potential to ensure a long-term stock of affordable housing by decentralizing home and land ownership from the current housing regime and speculative market and empowering community members. The model itself has its roots in the Civil Rights Movement as a way for black people to acquire land and homes outside of the racist machinations of the housing market, apply a rights-based approach to housing, and gain autonomy and freedom in their communities.[60] The first CTL was formed in 1969, as Shirley Sherrod and her husband established a 5,700-acre farm called New Communities inc. in Albany, Georgia where Black families lived and stewarded the land under long-term ground leases.[61] Today, there are 225 active CLTs with a majority being in communities of color and has a growing number of movements and municipal governments creating momentum around CLTs to address a range of housing and quality of life issues and combat land loss and displacement.[60] Literature supports that CLTs with adequate community envisioning and investment can be transformative in building community wealth and strengthening community health and wellbeing.[61][62][63]

There are three primary characteristics to community land trust that define their function and values. These are trusteeship, use rights, and community control.[62] Land is placed in a trust with a nonprofit organization that then manages the land in conjunction with leaseholders, local residents, and leaders to create a democratic decision-making process regarding the function and future of the community and overall CLT. CLTs are most utilized to provide affordable homeownership opportunities to low- and middle income homeseekers as well as providing affordable space for small businesses. Much of the time, CLTs repurpose neglected and divested sites in municipalities into areas for local experimentation to create neighborhood change and empower low-income populations to define their own communities and needs.[60]

CLTs are a vehicle for a multitude of community benefits that, when supported by government funding streams, have sizable potential to solve the mutual problem of the racial homeownership gap and affordable housing shortages. Firstly, CLTs emphasize land's use value instead of land's exchange value.[62] Meaning that the land and homes in connection with CLTs operate outside of the hoarding and selling of land in exchange for price stability. As a result, CLTs foster long term affordability in areas that have long excluded black people from having these opportunities as well as stem the tide of displacement and gentrification. CLTs have consistently proven this as seen in the Houston CLT created in 2018 which also provides homebuyer education and pre-and post-purchase support as part of the effort to create generational wealth. Africatown CLT's Liberty Bank Building project was completed in 2019 and provided 115 units of affordable housing and three commercial spaces prioritizing Black-owned businesses on the site of the first Black-owned bank in Washington State (Duranti-Martínez). Second, is that CLTs provide opportunity to foster community wealth building.[61] When a buyer purchases a home on land controlled by a CLT, the trust retains ownership of the land, while the buyer is the home's sole owner. This also extends to businesses operating on trustee land. When they do sell, profit is in the form of appreciation and the land itself remains affordable indefinitely unless changed through a democratic decision process.[61]

Other observed benefits of CLTs include: beautification of disinvested areas, protection from predatory lending practices, creating space for entrepreneurship, providing recreation space, promote economic and social inclusion, and establish a home for community organizing and political autonomy.[60][61][62][63] Importantly, CLTs have also been proven to have lower rates of mortgage delinquency and foreclosure than average.[64] Not only does the structure of CLTs protect homeowners but the stewardship policies have also provided much needed protection.[64] CLTs oversee loan acquisition, educate and support their homeowners during both the pre-purchase and post-purchase periods, interact and intervene with mortgage lenders, and intervene with homeowners at risk of foreclosure.[64] Overall, CLTs embody mutuality and reciprocity. They promote ownership and wealth creation, fostering choice and self-determination. They implement democratic governance and foster community control and public participation. When

they are employed for homeownership and entrepreneurship alike, CLTs can significantly offset the harm done by displacement and disinvestment by the private market.

Being that CLTs are a promising community development model, the racism and poverty in America that inspired some of the first CLTs persists and are an imperfect racial equity tool due to specific constraints and exogenous social and economic institutions. CLTs employ a shared appreciation model and give up the lucrative profit from the private market to prioritize long-term affordability. When buyers go to sell their homes, they are bound to resale restrictions within their ground lease, deed, or mortgage documents.[60] Usually, these resale restrictions result in the selling price to be the original purchase price plus a specified percentage of its appreciated value, keeping the cost low for future buyers. They also establish income eligibility limits for potential buyers as to reach their target population of low and middle class homeseekers. This has the effect of limiting sellers' potential to build home equity as homes bought and sold on trustee land are not as valuable as those sold at market rate. CLTs are thus split between ensuring long term fair housing and creating communal wealth usually dedicated to the former.

The largest constraint to the creation of robust CLTs is the difficulty involved in buying land and generating funding to continue operation.[61] CLTs are non-profit housing providers that are responsible for all costs related to land acquisition, property maintenance, property taxes, and program administration among other things. Membership fees, resale, leases, and other fund generating assets are usually subsidized to make home buying accessible for low income families and do not cover the cost of operation and related projects. In a 2018 survey, the CLT convener Grounded Solutions found that the most prevalent CLT funding stream was individual and corporate donations.[60] This poses a risk to the values of CLTs as without government investment, they may be unable to exercise full autonomy over their development and at the behest of designated activities that are sponsored. Furthermore, political activism may be at risk as private funding is fickle to more radical forms of community organizing.

Thus, it is of opportune time for local and federal institutions to stem the gap in funding and create new, unrestricted funding streams to advance CLT models that foster housing stability without losing sight of the democratic decision-making and cooperative economics that fueled CLTs' early years. Recently, cities have begun to cooperate with more CLTs than in the past as they see the opportunity in tackling a mutually shared goal of creating affordable housing for marginalized and displaced people.[63] CLTs provide a way to diversify city investments and have proven their worth in a rising housing market. Many parts of the country are seeing constrained housing stock, rising housing prices, and housing price appreciation.[63] Along with this is a rise in foreclosures and delinquent payments. Nationally, CLT homes were 10 times less likely to go into foreclosure than market rate homes during the recent recession.[63] Investment in CLTs could assist low-income communities achieve home stability during financial crises, recessions, and general economic hardships. Furthermore, as price appreciation has become a burden for city's stock of affordable housing, the equity participation of homeowners in the CLT model is one additional way that CLTs provide additional assistance in overcoming the gap between housing and wages that disproportionately affect black residents.

CLTs promote equitable development and even though there is a preference for long term stability as opposed to generating capital it serves to open the door to fighting the racial homeownership gap. When governments reinvest in low-opportunity areas then it is easier to pursue other policy tools in conjunction with affordable housing models to expand access to high opportunity areas. CLTs can thus take the shape necessary for any locality and can provide black people with space to not only live affordably but also serve as a nucleus to build thriving communities, generational wealth, and envision their own future. City government stand the benefit from investing in CLTs and should consider policies that prioritize permanent affordability, meaningful community control, resources to acquire land, and community autonomy in decision making.

5. Conclusion

Forms of housing discrimination in cities, including gentrification, urban renewal, and exclusionary practices, are issues that require solutions that are inclusionary, multilateral, and diverse in implementation. It is clear that black communities have seen the most impact due to housing discrimination throughout American history and today. These issues also have class and political dimensions that must be considered in policy-making, advocacy, and solution planning. The preceding discussion makes known that housing discrimination has continued to exacerbate the material conditions of black people and communities in the United States. External pressures conform to new laws and practices meant to redress aspects of racial discrimination in housing attainment that has created new avenues for segregation, resource hoarding, and racial disenfranchisment to persist. Clearly, federal, state, and municipal policy solutions lag behind the machinations of institutional racism and have yet to create policies or constituencies large enough to fully

envision restitution that equates to the economic, emotional, political, and historic damage done to black people and communities. All which have social justice implications.

With insights from Mier (1993), Rawls (1971) and Haberle (2018) we advocate that there are theoretical models from municipalities to structure decision-making around those who are the most disenfranchised, especially communities of color. Thus, policy desisions should not only come out of "evidence based solutions" but rather fully informed by the priorities of residents who have been historically disenfranchised by racially motivated discrimination in housing and follow an ethic that prioritizes social justice and restitution. From Rawls, policy should consider the least advantaged choices are maximized and that "those better off at least contribute to the welfare of the most unfortunate." Meaning that the wellbeing of those who are disenfranchised are improved based on the condition of those who are the most well off. Moreover, from Mier's work we garner that cities may serve the most unfortunate by operating based on that principle of maximizing choice for those who have little to no existing choices. Lastly, Haberle makes clear that the creation of civil coalitions, activist groups, and policy advocacies are worthwhile and neccesary to deconstruct elitist policy-making structures that continue to derail mare significant and transformative policies to address housing discrimination. It is still unclear how long it may take for any meaningful policies to increase black homeownership to arise, but without the vocal advocacy and pressure from the polis, the progress made now would be underwhelming. We know that resistance and counter-hegemonic advocacy in such situations are worthwhile, since, in his view, injustice and despair are neither justified nor inevitable. Meanwhile, as demonstrators and social movement activists bring their loud laments about these mass evictions to the public, it is uncertain whether their opposition will be sustainable enough to produce any meaningful and mutually agreeable solution.

The preceding analysis leads to several suggestions for policy action. First, municipalities should ensure a right to housing. This includes changes in the way the housing market is regulated, funding structures for affordable housing, and restitution that places black communities at the helm of their own futures. Relatedly, there is the need to create municipal level commissions to bring together resource mobilizing individuals from the civil and private sector to conduct research, create policy solutions, hold public hearings, and enact legally binding compensations for displacement, racial discrimination, and historic wrongs perpetrated by government bodies. There is no one policy or way to resolve the systemic racism embedded in the housing market and these policy suggestions have their own limitations. Further, the cases studied here are still early in their implementation and results have yet to be seen. What is promising is the burgeoning trend of individuals, governments, and organizations coming together to discuss racism and formulate methods to redress its harms. There is a long way to go before restitution to black communities can be found in America. Until then, municipalities prove to be a microcosm of experimentation for equitable housing solutions and the criticisms that arise.

6. Acknowledgments

This paper and the research behind it would not have been possible without the exceptional support of my supervisor, Kathleen Lawlor. Her persistent knowledge, encouragement, and kindness have been an inspiration for completing this work. From my first draft to my final paper, her attention to my research is appreciated throughout. My colleagues at the University of North Carolina Asheville, I appreciate your collaboration and suggestions provided with kindness and patience during each phase of my work. I am also grateful for the support of my peers Cameron Spain and Matteo Rios. Their unyielding generosity as friends and colleagues has improved my life in immeasurable ways both in and outside of research and surely allowed me to fully appreciate my academic career.

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