

## **The State of Black Asheville: Housing Report**

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## **Abstract**

This report examines the housing conditions of the Black and African American population in Asheville, North Carolina. As a frame for the state of housing, this report covers the areas of homeownership, renting, public housing, transportation, and demographics. This report found that because of institutional racism brought on by lending practices of banks and government homeownership policy, there is a national pattern of housing outcome discrepancies between the Black and African American population and the rest of the country. While the overall state of housing in Asheville is worse off, Black Asheville has housing outcome discrepancies that are proportional to those on the national level. The effect of this institutionalized racism produce outcomes that mimic Jim Crow segregation.

## **Introduction**

Asheville, North Carolina has often been called “the Paris of the South.” The small city is home of the Biltmore Estate, holds a beautiful and thriving downtown, and is nestled in the heart of the Blue Ridge Mountains in Western North Carolina. The State of Black Asheville set out in 2006 to document the condition of the Black and African American community in the city through a series of reports. Has the Black community enjoyed the same prosperity as the rest of the City? Have the policies established by Asheville’s social, economic, and governmental institutions produced equitable outcomes for the Black community in Asheville?

This report sets out to examine the state of Housing in Black Asheville. Specifically, this report will examine the availability of affordable rental housing, access to public housing, access to mortgages, the means of transportation, and the homeownership opportunities available to Black Asheville. With housing playing an interconnected role in an individual or family’s economic, educational, and social opportunities, this report includes demographical information to posit relationships between policies and outcomes. The State of Black Asheville is in constant flux. This

report is a continuation of work providing a series of snapshots documenting the State of Black Asheville and should be taken in the context of an ever-changing world.

### **Methodology**

This report is entirely based on publicly available data. The bulk of the data in this report is from the United States Census Bureau, drawn from the 2011 American Communities Survey and 2010 Census. In addition to the census data, this report cites other scholarly works including prior State of Black Asheville reports.

### **General History of Public Housing Policy**

Public housing communities were first created in the United States under the Roosevelt administration. These publicly financed communities were commissioned under the Emergency Relief and Construction Act of 1932, in response to increased homelessness from the Great Depression. The act was aimed at employing large numbers of workers while also housing countless Americans. The achievement of this goal was guided through the creation of the Reconstruction Finance Corporation (RFC). The RFC provided capital for privately owned construction companies to build housing for lower-income families. The Emergency Relief and Construction Act of 1932 successfully provided housing for low-income families at the time ("HUD Historical Background").

The Emergency Relief and Construction Act of 1932 provided relief to the growing homeless population of the Great Depression yet did little in encouraging or promoting homeownership. Purchasing a home at the time often required a large down payment accompanied with high interest rates, creating a climate where the overwhelming majority of Americans could not purchase a home. Congress responded by passing the Federal Housing Act of 1934. The act created the Federal Housing

Authority (FHA) and encouraged banks to loan money for housing repairs and construction ("HUD Historical Background").

The Federal Housing Authority was placed in charge of public housing in the United States. The FHA recognized the still present need for housing from the aftermath of the Great Depression and the Wagner-Steagall Act of 1937 was passed three years later. The act's aim was to provide capital to local government housing agencies for the construction of homes for low-income families. This act gave the FHA and congress the right to grant slum clearances and required that with each new home built, an older, substandard unit must be destroyed. These regulations increased the overall *quality* of publicly financed homes in the United States yet did not increase the *quantity* and a shortage of homes continued ("HUD Historical Background").

The Wagner-Steagall Act of 1937 granted local governments the authority to decide the location of the public housing communities funded by the Federal government. This discretion allowed for local affluent neighborhoods that did not want a housing community built in the area, to be able deny them. This bias ensured racial segregation, where predominantly African American public housing communities would be separate from affluent white neighborhoods ("HUD Historical Background"). These policies set the foundation for racial segregation at the time and in the future, with effects from this program still felt today ("1937: Housing Act (Wagner-Steagall Act)").

The Federal Housing Authority from the 1930s to early 1960s openly practiced and documented policies of Redlining. Redlining is the practice of “denying or limiting financial services to certain neighborhoods based on racial or ethnic composition without regard to the residents’ qualifications or creditworthiness.” The FHA largely considered

racial minority communities to be “credit risks” and that predominantly white neighborhoods were more stable investments. The policies of Redlining coupled with segregated public housing communities were what guided the Federal government on housing policy up until the 1960s ("HUD Historical Background").

When the United States entered World War II, the Federal government placed a moratorium on housing construction. Only construction that was for defense purposes was allowed, this further cemented racially segregated communities. It was not until 1944, with the Veterans Administration home loan program, that housing operations began again. This home loan program provided loans for returning service members and largely led to the growth of suburban America. The large exodus of people to the suburbs led to a decline in inner-city neighborhoods, which were more likely to be African American communities ("HUD Historical Background").

Federal legislation was passed to revitalize these urban areas, largely focusing on the older policies that dictated for new homes to be built, older, sub-standard homes, must be demolished. It was not until the Housing Act of 1954 was passed to reform these policies, that efforts were shifted to also include rehabilitation of homes. These shifts in policies were what ushered in the infamous Urban Renewal of the 1960s and 1970s ("HUD Historical Background").

Urban Renewal was a nationwide program aimed at renewing and urbanizing low-income communities. This program had countless effects on the African American population in the United States; each city's experiences with the policies were unique. Urban Renewal policies overall displaced thousands of individuals and families nationwide while shaping Federal-housing policy for the future. Documents from

Asheville's Urban Renewal era are currently being analyzed and digitized at UNC Asheville's Ramsey Library in the Special Collections department. These documents need further studying in order to have a clear picture on how Urban Renewal policies shaped Asheville.

As part of The Civil Rights Movement, there was a large push for racial equality in housing on the social and legal level. Throughout the decade, a series of Executive Orders and bills in congress were issued as Federal law banning discrimination by race in housing in the United States. The laws were the following:

- Executive Order 11063: The first major effort to merge housing rights with The Civil Rights Movement. Assured Equal Opportunity in housing in 1962 and is still in place today.
- Title VI of the Civil Rights Act of 1964: Assured against racial discrimination on all Federally assisted programs.
- Title VII of the Civil Rights Act of 1968: Instituted The Fair Housing Act, which prohibited discrimination in the sale, financing, or lending of homes.

Though the president and congress enacted these laws banning racial discrimination, blatant racist practices continued due to lack of enforcement. These laws today represent landmarks in US history for civil rights yet at the time were largely ineffective at combating racism ("Historical Shift from Explicit to Implicit Policies Affecting Housing Segregation in Eastern Massachusetts").

The Federal Housing Authority, now inclined by Federal law to end discrimination based on race, still documented Redlining policies and practices up until

the mid-1970s. The FHA used racially restrictive covenants in ensuring that neighborhoods were “harmonious,” otherwise known as racially segregated. These racist covenants effectively steered African Americans searching for homes to non-white neighborhoods. These results were produced through a complex system of prejudice from real estate agents, loaning practices, and renting practices ("Historical Shift from Explicit to Implicit Policies Affecting Housing Segregation in Eastern Massachusetts").

During the 1970s, the Federal Housing Authority brought Section Eight housing to the forefront as well. Section Eight housing provides monetary government assistance for lower income people and families to assist in rent payment. Section Eight housing is not only for people living in public housing communities, the program also helps assist rent payments for any complex or neighborhood. The expansions of Section Eight housing committed the Federal government to long-term payments for people and their homes. The program suffered major budget cuts in the 1980s and was nearly shut down due to the 80s economic downturn ("Historical Shift from Explicit to Implicit Policies Affecting Housing Segregation in Eastern Massachusetts").

Public housing communities and Section Eight housing voucher programs are still present today. In Asheville, there are nine public housing communities with 3,100 people living in the communities. There are 1,350 families receiving funds from Section Eight vouchers in the Asheville community. The public housing communities, the population, and the black population of the communities are listed below (Gillooly).

Public Housing Development	Total Population	Black Population	Percentage Black
Altamont Apartments	60	32	53.3%
Aston Park	161	72	44.7%
Bartlett Arms	114	68	59.6%
Deaverview Apartments	393	195	49.6%
Erskine-Walton Apartments	293	245	83.6%
Hillcrest Apartments	559	407	72.8%
Klondyke Homes	356	301	84.6%
Lee Walker Heights	244	184	75.4%
Livingston Apartments	338	298	88.2%
Pisgah View	582	423	72.7%

Source: 2011 *The State of Black Asheville: Housing Report* by Elliot Gillooly

African Americans make up the large majority of people living in Asheville's public housing communities. To be precise, 71.77% (2,225 people) of people who live in Asheville public housing are African American Gillooly. These population statistics are so heavily divided by race, these occurrences cannot be deemed "coincidence." These local racial injustices have been produced by hundreds of years of prejudicial systems such as: slavery, segregation, Jim Crow laws, and dominant racist cultures.

### **Public Housing Protests in Asheville**

Combating racist systems and practices in Asheville during the 1960s and 1970s, a series of protests were held at Lee Walker Heights and Hillcrest in Asheville, NC. During the late 1960s, residents at these public housing communities, Asheville's first public housing communities, took action to combat inhumane and racist housing conditions. The communities held rent strikes to protest: isolation from the city; excessive utility bills; the requirement for one to sign a lease, he or she must have



“waived any rights for legal proceedings including hearings or notice in the case of eviction.” These protests began to formally challenge the white power structure with African Americans gaining leadership roles in Asheville.

The main source of income for Asheville at that time, and still currently today, was a tourist-based economy. This structuring of the local economy allowed for a paternalistic system to develop with African Americans holding relatively no power. White businessmen owned the majority of businesses in Asheville, employing a large percentage of Asheville’s African American population. If a black individual were to change this structure, one would ultimately endanger him or herself economically. Asheville did not experience many protests during The Civil Rights Movement due to fear of negative economic impacts. This lack of participation in protests made the rent strikes in Hillcrest and Lee Walker Heights difficult to build momentum.

The conditions that were protested years ago in the late 1960s are still present today in Asheville’s public housing communities. Hillcrest, to this day, is closed off from the city of Asheville. A low-income family community is surrounded by two busy highways on one side and the French Broad River on the next, making it extremely difficult for residents to leave the area by foot. Hillcrest was deemed an “isolated island in an isolated ghetto” by a government report, representing a harsh reality of injustice and segregation for many African American families in Asheville.

\*We would like to give special thanks to Dr. Sarah Judson, a professor of History at UNC Asheville, for allowing us to use her report on these protests.

## Segregation

While de jure segregation is over, Asheville is a de facto segregated city. Past formal and informal policies served to create segregation that has withstood the test of time. One of the most powerful tools was the race restrictive covenant. These covenants were agreements that all of the property owners would not sell to Black or African American people and were enforced by the court system. The Supreme Court initially upheld the enforcement of the covenants in 1926, but was overturned in 1948; however, the ruling was ignored by local courts. Real estate agents have played a large role as well, by end of the 1960's (Miller) the many real estate boards had included language in their code of ethics that forbid their members from introducing a new race into a neighborhood. Aside from non-governmental discrimination, the federal government has enacted segregationist policy. The first public housing developments were segregated, and the Federal Housing Administration (FHA) required race restrictive covenants for mortgage insurance. The Section 235 program of the Housing Act of 1968 encouraged segregation by making a large amount of capital available for suburban, White only developments. (Gotham) The FHA developed methods to prevent an "invasion" of undesirable racial groups, such as constructing high speed traffic arteries to prevent the spread of "undesirable racial entities". The legacy of these policies and practices has formed a city where 75% of the Black or African American population lives within just 4% of the census blocks in the city. Due to the high level of segregation, the Black or African American population may face local conditions unique to the population. (Gotham)

## Homeownership

The importance of homeownership cannot be overstated. The benefits of homeownership are broad and profound. The ability to own your own home is a prerequisite for success. Homeowners have a fundamental advantage over everyone else; as a renter, the money spent on housing does one thing: provide housing, but as a homeowner the money spent on housing provides both housing and a source of equity. Aside from the ultra-wealthy, home equity is almost the only access to capital in the United States (Schlottmann). This access to capital is life-transforming. Home equity is a safety net for homeowners, for instance, having home equity can prevent bankruptcy and homelessness in the case of large, unexpected medical bills. Family home equity also nearly mandatory for a child to graduate college. Children coming from home owning families are 116% more likely to graduate college than their renting peers (Habitat for Humanity- New York City) (Miller). The tables below summarize some of the additional benefits of homeownership.

<b>Homewoners' Childern v. Renters' Children</b>	
Math Achievement Scores	9 percent higher
Reading Achievement Scores	7 percent higher
High School Graduation Rate	25 percent higher
Acquire Post-Secondary Education	100 percent higher
College Graduation Rate	116 percent higher
Be Homeowners in 10 years	59 percent higher
Quality of Home Environment	13 to 23 percent higher

Parental Income	100 percent higher
Behavioral Problems	1 to 3 percent lower
Give Birth as Unmarried Teenager	40 percent lower
Grow up in Single-Parent Household	50 percent lower
Idle at Age 20 and Rely on Welfare	50 percent lower

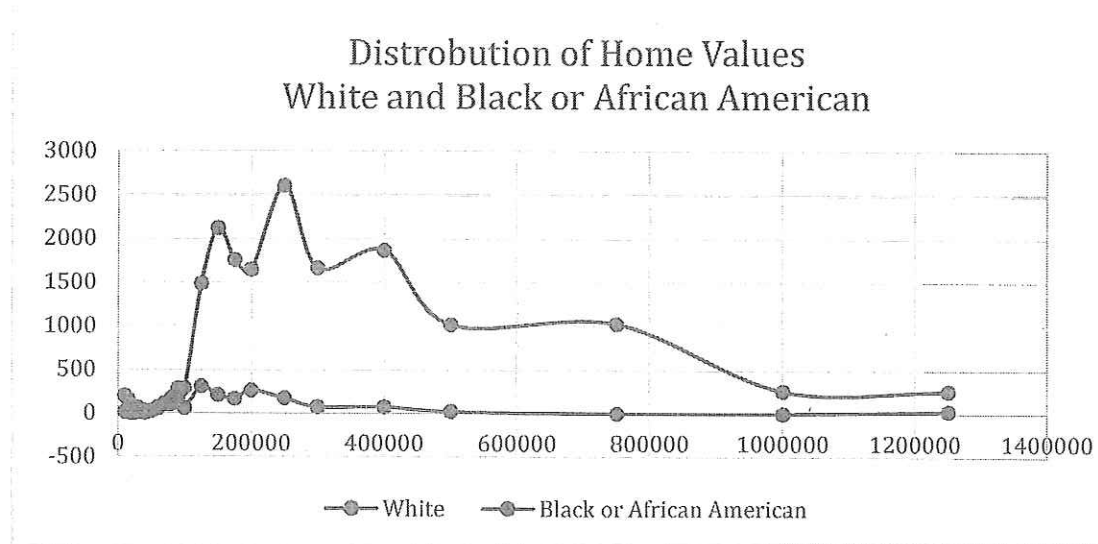
(Habitat for Humanity New York City)

<b>Homeowners v. Renters</b>	
Overall Voter Participation	25 percent higher
Ability to Identify Congress Member	10 percent higher
Ability to Identify School Board Head	9 percent higher
Voter Participation in Local Elections	15 percent higher
Work to Solve Local Problems	6 percent higher
Garden	12 percent higher
Contribute to Church	\$150 more per year
Members of Non-Profession Organizations	.25 more

(Habitat for Humanity- New York City)

With homeownership having such a large impact on peoples' lives, understanding the state of homeownership in Asheville is key in understanding the state of Black Asheville. To start with a basic count, there are 1,596 housing units with Black or African American home owners. With 4,565 housing units in the city occupied by Black or African American tenants, the homeownership rate for Black or African American

Asheville is 35% (United States Census Bureau). To put this in perspective, the national homeownership rate is 67% and White homeownership rate in Asheville is 54%. The discrepancy between White and Black or African American homeownership mirrors the national gap between White and Black or African American homeownership which would suggest that the homeownership discrepancy is part of a national pattern. Additionally, the gap between the national homeownership rate and Asheville's homeownership rate would suggest that Asheville as a whole has a problem with homeownership. Chart X.X shows the distribution of home values for both White and Black or African American homeowners, the area under the each line is a good approximation of the amount of home equity and access to capital that each community has (United States Census Bureau). The difference is shocking. This capital is the capital that is used to educate our children, start a small business, or invest in the market, the gap in homeownership has a strong negative impact on the Black or African American community's ability to get involved in our free market- capitalist economy. The Black or African American community in Asheville would benefit greatly from increases in homeownership.



## **Affordability**

In addition to availability, the financial health of housing is an important indicator for the State of Black Asheville. HUD defines housing to be affordable when it costs less than 30% of one's household income. Overall, homeownership in Asheville is much less affordable for the Black or African American population than the White Population. Of homeowners with a mortgage, 52% of Black or African American homeowners do not have affordable housing, while that number is 37% for the White population (United States Census Bureau). For homeowners without a mortgage, we see a widening of the gap: twice as many Black or African American homeowners without a mortgage do not have affordable housing than do white homeowners, at 30 and 15 percent respectively. There is an utter lack of affordable housing for Black or African American Homeowners. The ratio of median home value to median income supports the notion of unaffordable housing for Black or African American homeowners in Asheville. The ratio for Black or African Americans in Asheville 5.5, while it is 4.75 for the White population (2010 Census). Black or African American homeowners are also getting less for their money. The ratio of the Select Monthly Cost of Ownership between White and Black or African American homeowners is .77, while the ratio of home values is .6. In essence, Black or African American home owners are paying 23% more for 40% less housing (2010 Census).

## **Mortgages and Foreclosure**

Mortgage banks are the proverbial gate keepers for homeownership. Without a mortgage it is impossible for many people to become homeowners. The mortgage banks have played a large role in shaping housing in Asheville and the nation. In 2012, Wells

Fargo, the largest mortgage lender at the time, reached a \$175 million settlement with the Department of Justice over their discriminatory lending practices (Savage). The banks would steer Black or African American borrowers to higher interest and higher fee loans by failing to tell them about cheaper options. Wells Fargo was charging Black or African Americans more money relative to their credit rating. Discriminatory lending practices are not new for banks. Banks enacted policies for loan eligibility requirements known as redlining, that when taken as a whole would deny Black or African Americans access to credit. Aside from more difficult access to credit, the banks were more likely to call in the loans of Black or African American borrowers than the loans of White borrowers. Data from HUD shows that in 5 census blocks with the highest proportion of Black or African American borrowers houses were foreclosed at a 50% higher rate than average (HUD Data Sets). By making Black or African American borrowers the first to have their loans denied and the first recalled, mortgage banks' discriminatory practices are largely responsible for the disparity seen in homeownership.

## **Renting**

In line with the lower homeownership rates, more Black or African Americans rent their housing. 63% of the African American population rents housing, compared with 48% of the white population. Renting in Asheville is an expensive proposition for everyone. 47% of African American renters and 48% of white renters do not have affordable housing (United States Census Bureau). HUD's Fair Market Rate is the 40<sup>th</sup> percentile cost of renting housing. For a two bedroom in Asheville, the 2013 Fair Market Rate is \$777 (HUD Data Sets).

For a median income African American family, this comes out to 41% of monthly family income while it is only 22% of the monthly family income of the median income white family. This disparity is less than the disparity for homeowners, which would suggest that there is an additional cost barrier to homeownership for the African American population that is not present for the white population. This barrier, in turn, forces a greater number of African Americans to rent that otherwise would have been homeowners.

Despite renting affordability advantage over home ownership, the Fair Market Rate for a two bedroom has increased by 4% from 2007-2013 (HUD Data Sets), while the national rate fell over that period. Vacancy of rental units is a problem in Asheville. Asheville's 10% vacancy rate for rental units is 25% higher than the national average (United States Census Bureau). The high vacancy rate may be the result of the climbing rental prices in Asheville.

### **Household Makeup**

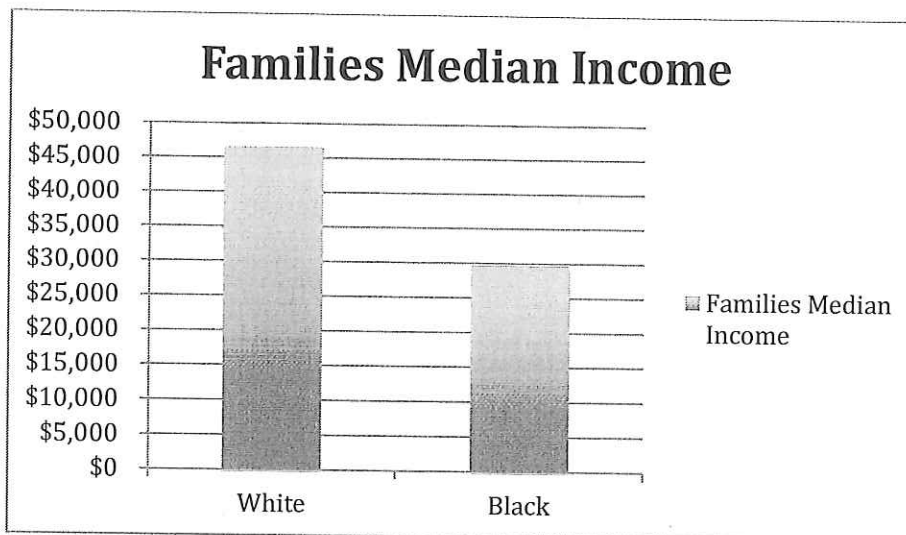
The demographic makeup of a population impacts the group's means and needs for housing. The African American population has demographical factors that make finding adequate and affordable housing difficult. While the housing needs of a family are not that different from an individual's needs, the means differ significantly. Further, married couples enjoy tax benefits that make homeownership more affordable. It then follows that married couples will be most able to afford owning a home. Once again, there is a rather startling divide: 33% of all White households are married couples, while only 9% of Black or African American households are married couples (United States Census Bureau).



In addition to fewer married couples, there are 10% more Black or African American households that are an individual living alone. Single female led households and grandparents living with grandchildren are two groups in particular danger of poverty. African American single female led households make up 32% of all African American households in Asheville. This statistic is three times the rate of the white population, and of these 32% of households, 95% of them fall below the poverty line. Grandparent led households at 3.3% of the Black or African American population is at nearly twice the level in the white population (United States Census Bureau). Of the Black or African American grandparents responsible for the care of their grandchildren, the median family income is only \$13,885, which is well below the poverty line.

### **Economic Characteristics**

Income inequality for people living in Asheville is heavily divided along racial boundaries. Examining incomes from the 2012 United States Census- American Community Survey, the median income for black families in Asheville is approximately \$16,000 less than the median income of white families. The median income for black families is \$29,780 compared to \$46,622 for white families, leaving a \$16,842 median income gap. This economic inequality impacts all sectors of life; where a person lives, where they shop, educational attainment, and countless other factors ("US Census American Community Survey").



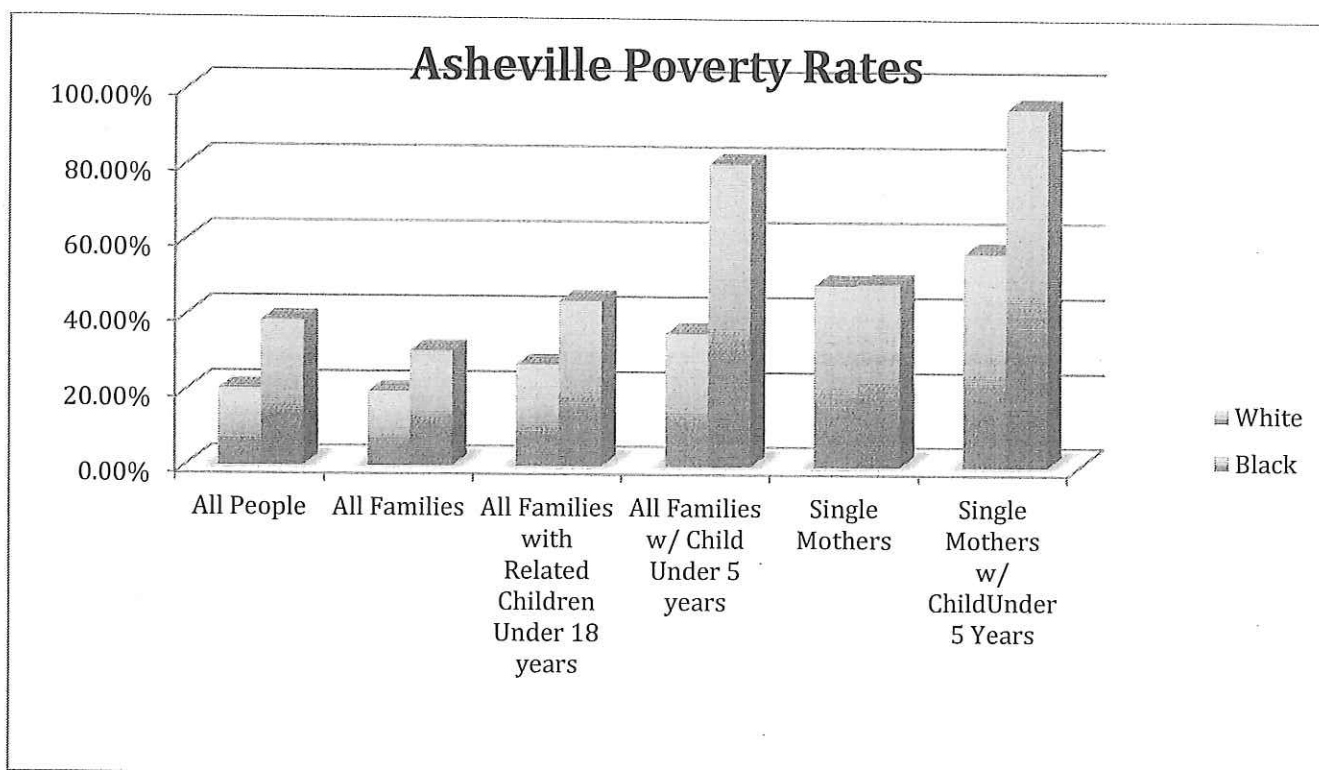
The economic inequality measured by median incomes is also reflected in the poverty rates for Asheville. Of African American families in Asheville, 30.5% have an income at or below the poverty level. This is compared to a 10.5% poverty rate for white families in the Asheville area. The poverty rate for African Americans is much higher than for white families living in Asheville. Poverty rates in Asheville increase for both white and African American families if they have children ("US Census American Community Survey").

The US Census found that 43.5% of black families with children below the age of 18 were in poverty, this nearly doubles for African American families with children five and under at 80.5%. Of white families in Asheville, 10.5% have an income at or below the poverty level. This increases to 19.2% for families with children below the age of 18 years old and the poverty rate for white families with children five years and under in Asheville falls slightly to 18.6%. These numbers clearly represent the uneven distribution of poverty by race ("US Census American Community Survey").

The largest gap between family poverty rates in Asheville is between African American and Caucasian families with children below the age of five. There is a 61.9-

point difference between African American families (80.5%) and white families (18.6%) with children below the age of five in Asheville that live in poverty. Single African American mothers with children under the age of five years are the demographic most in danger to be in poverty in Asheville. Of all single African American mothers with children less than five years old, 95.3% are below the poverty level in Asheville. For similar white mothers in Asheville, the number is 34.5%, almost three times less than African Americans ("US Census American Community Survey").

Institutionalized racism is “policies, practices, and procedures of institutions that have a disproportionately negative effects on racial minorities’ access to quality of goods, services, and opportunities (Vernellia).” The poverty rates and economic disparities for Asheville cannot simply be explained by coincidence or chance. With such large disparities clearly falling along racial boundaries, this is a systemic problem. The statistics given above provide a clear example of institutionalized racism on the local level.



Source: US Census American Community Survey

## Transportation

Transportation affects nearly every facet of life; getting to and from work, buying groceries, picking the kids up from school, are all dependent on the means of transportation available. The need for transportation is dependent on one's location of housing. Many people outside major metropolitan areas, and many in Asheville, live in car dependent neighborhoods. According to data from Walkscore.com, a website that calculates a score from 0-100 that reflects the relative ease with that one can access food, healthcare, shopping, and entertainment without a car, rates Asheville as "somewhat walkable" with a score of 50 out of 100.

The disparity in vehicle ownership is alarming, 29% of African American households have no access to a car, while that figure is only 8% for White households. In addition, 13% of the African American workforce is reliant on public transportation or

some other non-car mode of transportation to work, compared with 2% of the White workforce (United States Census Bureau). The lack of car ownership, which produces a reliance on public transportation, limits employment opportunities for African Americans, jobs that are not accessible by the bus are not viable to those without a car. This reliance also makes the African American population much more sensitive to changes in the city's transit policy.

As it stands, the state of public transportation in Asheville is not promising. The city currently lacks full, week round service and the public transit commission regularly faces complaints of limited service and of late busses. To close its budget deficit, the City of Asheville is considering further reducing service by cutting bus frequency and Saturday service all together. With the disproportionate impact of food deserts, or neighborhoods that do not have any grocery stores or markets within one mile, on the Black or African American population, the proposed cuts to public transportation would have a particularly hard impact. The potential burden of eliminating Saturday service on single parents living in a food desert would be devastating: managing work and child care, while trying to find time to take the bus to buy groceries would be no easy task.

Asheville deserves recognition for its efforts though: Asheville was tied with the second highest walk score of the largest 56 cities in the state. However, most of this comes from the 28801 zip code and the downtown core which have a walkscore of 69, leaving much of the Black or African American population in car dependent areas. For the 30% of Black or African American households that do not have access to a car, the public transit system remains a lifeline.

## Conclusion

The story of Black Asheville reflects the story of Black and African American people on a national level. Asheville has seen the transition from slavery to the de jure discrimination and segregation of Jim Crow, and how Jim Crow has morphed into de facto institutionalized racism. The current state of institutionalized racism is marked by the codified and implicit policies of institutions, not the actions of individuals, producing racist outcomes. Banks, social, economic, and governmental institutions have individually enacted policies that work together to produce racist outcomes. To have a better understanding of why there are, time and time again, racist outcomes, one must view the policies of broad and interconnected institutions. The city of Asheville is a clear example of taking the “White Only” signs off the buildings during desegregation, while doing little to amend today’s racist outcomes.

The State of housing in Asheville lags behind the rest of the state and the nation. The overall homeownership rate for the city is 16% lower than the state; the median house price in Asheville is 28% higher, while the median household incomes are 12% lower. The primary pattern of Black Asheville’s outcomes is as follows: while housing in Asheville lags behind the state and nation in many measures, the disparities in outcomes between the Black and African American population, and the rest of Asheville, mirror the disparities on the national level.

Asheville is geographically constrained by mountainous terrain; this limits the amount of usable land, increasing the price of housing in the area. Limited land coupled with Asheville as a tourist destination further increases housing prices in the area. These factors, combined with the higher poverty rate in the city, have negative impacts on all

Ashevillians, compared with the rest of the state and country: homeownership rates are lower, houses are less affordable, and rent is more expensive. Additionally, Black Asheville faces negative disparities in housing outcomes that mirror the negative disparities faced by the Black or African American people nationwide. Although the national Black or African American population is better off than Black Asheville, the disparities they face are of the same proportion of those faced by Black Asheville. In effect there is a national caste system. The consistency of disparities faced by Black or African American people shows how the policies of institutionalized racism serve as a mechanism that keeps Black and African American people in an apartheid like state of segregation.

The racist lending and foreclosing practices of banks, credit institutions, and governmental policies- ranging from using the construction of highways and physical barriers that ensured continued segregation, to homeownership subsidies available only to people living where racist restrictive homeownership covenants prevented Black homeownership- are the primary institutions and policies responsible for institutional racism in housing. Since housing affects so many areas of one's life, closing these gaps in housing *must* be a policy priority.

This snapshot of the state of housing for Black Asheville is shocking and appalling. Closing disparities in housing will be no easy task. These disparities illustrate that clear shifts in institutional behavior are necessary for alleviating these racist outcomes. The intent of this report was to illustrate the disparities that Black Asheville faces and inspire people to change the status quo.

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