Throughout the history of the U.S., housing and land policies were deliberately constructed to deny Black households access to homeownership. This discrimination created profound disadvantages for Black families and communities, with lasting effects on educational and economic opportunities for later generations.

Early 1940s: Access Denied

The Federal Housing Administration (FHA) required and accelerated the use of racially restrictive deeds with lender requirements in newly built suburbs, preventing Black households from moving outside redlined neighborhoods to new subdivisions. Racially restrictive covenants and redlining also prevented Black WWII veterans from accessing the federally guaranteed, low-interest, no-down-payment home loans offered by the G.I. Bill of 1944.

1930s - 1960s: Displacement

Urban renewal leveled Black homes and businesses in cities to build office developments, civic space and federally funded highways, stripping integrated and Black communities of their properties and denying them the benefit of wealth creation through the properties they owned.

1968: Fair Housing Act

The Fair Housing Act of 1968 prohibited racially restrictive deeds, but economically exclusionary zoning practices multiplied, locking in racial segregation.

1977: Community Reinvestment Act

The Community Reinvestment Act in 1977 was meant to hold banks more accountable for meeting the credit and banking needs of their entire communities but Black citizens continued to be targeted with racist practices, including predatory mortgages and refinance programs.

1980s - 2010s: Inequity Grows

Racial parity in housing remained elusive, and inequalities worsened. In 2008, the Great Recession disproportionately affected Black homeowners that had been steered into predatory loans and were left more vulnerable to losing their homes, contributing to the homeownership gap progressing little since the Fair Housing Act was passed in 1968.

1950s: Displacement

The FHA would not insure loans in communities where people of color lived, and private lenders followed their lead.

1940s: No New Deal

Households of color received just 2% of all government-backed mortgages.

1930s: No New Deal

The Federal Housing Administration (FHA) was created to subsidize private mortgages. When the FHA launched in 1934, it only insured loans for white families, excluding Black families from participating in the dreams of homeownership supported by the New Deal.

Today: Living Our Mission

The mission of Habitat for Humanity is to eliminate homelessness in our community and create a world where everyone has a decent place to live. Habitat for Humanity has awarded more than 2 million homes to families needing a place to live.