



Chicago HOPES for Kids
Redlining as it Relates to Homelessness
Learning Series: Day 8

Learning Objectives:

- Members will be able to explain the definition of redlining and how it results in racial housing segregation
- Members will understand and be able to articulate the direct correlation between housing segregation, the racial wealth gap and access to affordable housing
- Members will understand and be able to name concrete examples of institutional racism that have led to disproportionate rates of homelessness in the Black community

Intro:

At its fundamental core, homelessness is caused by a lack of economic resources. This can manifest through unexpected hardships such as job loss, death, separation/divorce, illness, medical expenses etc. However, the racial wealth and opportunity gap plays a huge role in whether or not a person is able to overcome these hardships- while remaining stably housed. We recognize that there are many systems that contribute to the racial wealth gap, and this series will focus specifically on the impact of redlining as a historical and modern practice, and how it has contributed to disproportionate rates of homelessness in the Black community.

Activity 1: What is Redlining and The Historical Policies that Accompany it

- Watch [“Housing Segregation and Redlining in America: A Short History”](#)
- Listen to [“The Color of Law” Author Interview](#)
- While listening/watching, answer the following content questions in a journal:
 - a. How do both materials define redlining?
 - b. What policies are mentioned that made housing discrimination legal?
 - c. How did these policies lead to housing segregation?
- Complete Reflection Questions in Journal: (Answers will be shared with the group)
 - a. In “The Color of Law” Rothstein states “Yes, there are examples in St. Louis and Los Angeles, neighborhoods that once had African-American residents were rezoned to permit industrial and toxic uses.” Where do we see this currently happening in Chicago?



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- b. What is your relationship to the City of Chicago? Do the materials in this section change the way you think about our city? Why or why not?

Activity 2: Redlining and Housing Segregation in Chicago

- ❑ Watch “[How the U.S Government Segregated Chicago](#)”
- ❑ While watching, answer the following content questions in a journal:
 - a. By the end of the 1940’s, how many Black Americans lived in Chicago?
 - b. Even after the Fair Housing Act of 1968, how did realtors and brokers continue to perpetuate housing segregation?
 - c. How did public housing in the 1940’s-1960’s compare to public housing in the 1970’s and 1980’s and why?
 - d. What are the “scars” of a segregated city listed in the video?
- ❑ Read: “[Where Banks Don’t Lend](#)”
 - a. Complete Reflection Questions in Journal (to be shared)
Find your neighborhood in the “Where banks lend in Chicago - and where they don’t” section. What do you notice about your neighborhood? What is the correlation between mortgage lending and resources in your neighborhood? In neighborhoods not like your own?

Activity 3: The Relationship Between Redlining and Homelessness

- ❑ Read: “[Black, Homeless, and Burdened by L.A.’s Legacy of Racism](#)”
 - a. If that link doesn’t work, use [THIS google doc version](#)
- ❑ Complete Reflection Question in Journal (to be shared with group)
 - a. Do the materials in this lesson change the way in which you think about the experience of homelessness? Why or why not?
- ❑ Create a visual representation that helps you understand the relationship between redlining, and homelessness. We encourage you to look at and think about the terms discussed in these materials and on this lesson guide. We will share this visual at the END of the discussion Friday, meaning that you will be able to take notes and edit it. These will be sent via text to Alex G to be displayed via screen share.. Check out the example Mel and I (Alex G) created below:



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