



Racially Disparate Impacts: Housing

CITY OF DES MOINES 

MIDDLE HOUSING REGULATIONS UPDATE

<http://DesMoinesMiddleHousing.com>

**THE HOUSING AFFORDABILITY CRISIS AFFECTS ALL OF US.
YET SOME OF US ARE AFFECTED MORE THAN OTHERS**

Today, communities of color are less likely to be homeowners, and as renters, are disproportionately affected by housing scarcity and rising housing costs. In 2019, communities of color had a 19% lower home ownership rate in our state than non-Hispanic white households. Communities of color also experience a higher cost burden, paying more of their income for housing than similar white households. As of 2018, 28% of white non-Hispanic households were cost burdened, compared to 35% for communities of color. Rising housing costs affect everyone, with renters particularly vulnerable to involuntary displacement, sometimes by foreclosure and eviction.

Looking at Des Moines, the homeownership rate among white households is 73%, but the homeownership rate among Black or African American household is at 34%.

WHAT COMMUNITIES OF COLOR EXPERIENCE TODAY IN HOUSING IS DEEPLY ROOTED IN OUR NATION'S HISTORY

Racism has shaped American history going back to events such as the European American settlement on Native American land. More recently, people of color were intentionally kept out of certain neighborhoods or were forced to relocate from their neighborhoods. 20th century housing practices such as redlining made it difficult for households of color to gain access to mortgage financing, while racial deed restrictions prohibited people of color from purchasing homes in certain areas, creating exclusive areas where only white people could live. Other government programs like federal urban renewal and interstate freeway construction divided established neighborhoods and displaced residents, often communities of color. **Access to the wealth-building benefits of homeownership and lack of saving for people of color have carried through to the next generation.**

THE LEGACY AND PATTERNS OF RACIAL EXCLUSION IN HOUSING THAT WERE CREATED YEARS AGO STILL EXIST TODAY

Even with the passage of the Civil Rights Act of 1968, which prohibited housing discrimination based on race, color, religion or national origin, progress toward addressing past racially disparate impacts in housing has been slow. The legacy and patterns of racial exclusion in housing that were created years ago still exist today. Disparate impacts and exclusion have been perpetuated by land use policies and practices such as large lot single family zoning. These practices have kept housing prices high, making purchasing of single-family homes by lower-income minority households challenging.



ADDRESSING RACIALLY DISPARATE IMPACTS, EXCLUSION, AND DISPLACEMENT IN DES MOINES:

Recognizing how history has influenced racially disparate impacts, created patterns of exclusion, and made certain communities more vulnerable to displacement, the Growth Management Act housing element requirements were amended in 2021. Local jurisdictions (including Des Moines) must now examine racially disparate impacts, displacement, exclusion, and displacement risk in housing policies and regulations and adopt policies that begin to undo the impacts. Areas that may be at higher risk of displacement must be identified and anti-displacement policies. **Visit the City's Website to learn more about our efforts through our Comprehensive Plan Update project and the Middle Housing project.**

Adapted from "RACIALLY DISPARATE IMPACTS IN HOUSING IN WASHINGTON" handout by the Wash. State Department of Commerce. Data source for homeownership rates: US HUD, 2015-2019 Comprehensive Housing Affordability Strategy (CHAS) (Table 9)