
Sample Lesson 7: US Housing Inequality: Redlining and Racial Housing Covenants

Theme: Systems of Power

Disciplinary Area: African American Studies

Ethnic Studies Values and Principles Alignment: 4, 6

Standards Alignment:

CA HSS Analysis Skills (9–12): Chronological and Spatial Thinking 1, 3, 4; Historical Interpretation 1, 2, 3, 5

CA CCSS for ELA/Literacy: RH.9–10.1, 2, 4, 7; WHST.9–10, 6, 7

CA ELD Standards: ELD.PI.9–10.1, 5, 9, 10a

LESSON PURPOSE AND OVERVIEW:

This lesson introduces students to the process of purchasing a home, while addressing the history of US housing discrimination. Students will learn about redlining and racial covenants, and better understand why African Americans, as well as other racial and religious minorities, have faced housing discrimination and have historically settled in certain neighborhoods, whether voluntarily or involuntarily. Additionally, students will be able to better contextualize the state's current housing crisis. With regard to skills, students will analyze primary source documents, such as original house deeds, conduct research (including locating US Census data), and write a brief research essay or complete a presentation on their key findings.

Key Terms and Concepts: segregation, racial housing covenants, gentrification, redlining

Lesson Objectives (Students will be able to ...):

- Draw connections between what they learned from the lesson overview, *A Raisin in the Sun*, and their own narratives, highlighting the overarching theme of housing inequality
- Understand how housing inequality has manifested in the form of institutional racism through racial housing covenants, redlining, and other forms of legalized segregation
- Engage and comprehend contemporary language being used to describe the current housing crisis and the history of racial housing segregation (i.e., gentrification, resegregation, and redlining)

-
- Analyze Lorraine Hansberry's play *A Raisin in the Sun*, identifying key themes as they relate to housing discrimination, and become familiar with the use of dramatic devices in written plays

Essential Questions:

1. How are wealth and housing inequality connected?
2. How is housing discrimination and segregation a form of institutional racism?

Lesson Steps/Activities:

1. Introduce the lesson by posting the definition of racial housing covenants and redlining to engage students in a discussion on the housing conditions African Americans often encounter in urban cities, both in the past and currently.
2. Provide an abbreviated walk-through of how to purchase a home (identifying a realtor, finding a lender, learning about the Federal Housing Administration and loan underwriters, etc.). See the videos in the resources section for more context.
 - a. Request that students research and find evidence of how African Americans have historically been subjected to housing discrimination. If necessary, provide the examples of the Federal Housing Administration's refusal to underwrite loans for African Americans looking to purchase property in white neighborhoods through 1968 and the California Rumford Fair Housing Act (1963–1968) as backup information. Furthermore, ask students to find more contemporary examples of housing discrimination against African Americans. If needed, provide backup information on the disproportionate provision of poor quality housing loans (subprime) to African Americans (which ultimately resulted in many African American families losing their homes during the 2008 economic crash and recession). The use of primary sources such as digital maps are suggested for this part of the lesson.
3. Consider using Lorraine Hansberry's *A Raisin in the Sun* as a supporting text. Have students read Act II Scene Three. Following the in-class reading, ask students to reflect on Mr. Lindner's character and how he is connected to the larger discussion of housing inequality. How is Mr. Lindner contributing to housing discrimination?
4. After completing *A Raisin in the Sun*, continue to build on this lesson by introducing students to "Mapping Inequality" and "T-RACES," two digital mapping websites that include primary sources on redlining and racial housing covenants in the US (see the Materials and Resources section in this lesson for hyperlinks). Then provide students with an overview of the two websites, highlighting the various features and resources.

5. For the culminating activity, assign students to pairs and task them with delving into the “Mapping Inequality” and “T-RACES” archives. Each pair will first identify a California city in the T-RACES digital archive that they would like to study, then complete the following over two weeks:
 - a. Describe how race factors into the makeup of the city being studied.
 - b. Identify any racial housing covenants for the city being studied.
 - c. List any barriers that may have kept African Americans from living in certain neighborhoods within the city.
 - d. Identify areas where African Americans were encouraged to live or where they were able to create racial enclaves.
 - e. Identify current US Census data and housing maps on how the city or neighborhoods look now, specifically noting racial demographics.

Making Connections to the *History–Social Science Framework*:

Chapter 14 of the framework includes an outline of an elective ethnic studies course. This course outline includes a classroom example (page 313) in which students engage in an oral history project about their community. This example includes discussion of redlining and other policies that resulted in white flight and the concentration of communities of color into certain neighborhoods.

Teachers can expand upon the current lesson by using this example and connecting it to the themes described in this model curriculum.

Assessment, Application, Action, and Reflection:

- Students will conduct research (identifying primary sources) on the history of housing discrimination and redlining across California cities, current housing issues, and how different ethnic groups are impacted.
- Students will write a standard four-paragraph essay or give a five to seven-minute oral presentation on their research findings.
- Have students reflect on how this history of housing discrimination has (or has not) impacted their own families’ housing options and livelihoods.
- Students will share their research findings with an audience, such as family, community members, an online audience, elected officials, etc.

Materials and Resources:

A Raisin in the Sun by Lorraine Hansberry

Mapping Inequality: <https://www.cde.ca.gov/ci/cr/cf/ch4.asp#link39>

T-RACES Archive: <https://www.cde.ca.gov/ci/cr/cf/ch4.asp#link40>

The Case of Dorothy J. Mulkey: <https://www.cde.ca.gov/ci/cr/cf/ch4.asp#link41>

“Race—The Power of an Illusion”: <https://www.cde.ca.gov/ci/cr/cf/ch4.asp#link42>

Excerpt from *A Raisin in the Sun* by Lorraine Hansberry

Act II Scene Three

(... BENEATHA is somewhat surprised to see a quiet-looking middle-aged white man in a business suit holding his hat and a briefcase in his hand and consulting a small piece of paper)

MAN Uh—how do you do, miss. I am looking for a Mrs.—(He looks at the slip of paper) Mrs. Lena Younger? (He stops short, struck dumb at the sight of the oblivious WALTER and RUTH)

BENEATHA (Smoothing her hair with slight embarrassment) Oh—yes, that’s my mother. Excuse me (She closes the door and turns to quiet the other two) Ruth! Brother! (Enunciating precisely but soundlessly: “There’s a white man at the door!” They stop dancing, RUTH cuts off the phonograph, BENEATHA opens the door. The man casts a curious quick glance at all of them) Uh—come in please.

MAN (Coming in) Thank you.

BENEATHA My mother isn’t here just now. Is it business?

MAN Yes ... well, of a sort.

WALTER (Freely, the Man of the House) Have a seat. I’m Mrs. Younger’s son. I look after most of her business matters. (RUTH and BENEATHA exchange amused glances)

MAN (Regarding WALTER, and sitting) Well—My name is Karl Lindner ...

WALTER (Stretching out his hand) Walter Younger. This is my wife—(RUTH nods politely)—and my sister.

LINDNER How do you do.

WALTER (Amiably, as he sits himself easily on a chair, leaning forward on his knees with interest and looking expectantly into the newcomer’s face) What can we do for you, Mr. Lindner!

LINDNER (Some minor shuffling of the hat and briefcase on his knees) Well—I am a representative of the Clybourne Park Improvement Association—

WALTER (*Pointing*) Why don't you sit your things on the floor?

LINDNER Oh—yes. Thank you. (*He slides the briefcase and hat under the chair*) And as I was saying—I am from the Clybourne Park Improvement Association and we have had it brought to our attention at the last meeting that you people—or at least your mother—has bought a piece of residential property at—(*He digs for the slip of paper again*)—four o six Clybourne Street ...

WALTER That's right. Care for something to drink? Ruth, get Mr. Lindner a beer.

LINDNER (*Upset for some reason*) Oh—no, really. I mean thank you very much, but no thank you.

RUTH (*Innocently*) Some coffee?

LINDNER Thank you, nothing at all. (*BENEATHA is watching the man carefully*)

LINDNER Well, I don't know how much you folks know about our organization. (*He is a gentle man; thoughtful and somewhat labored in his manner*) It is one of these community organizations set up to look after—oh, you know, things like block upkeep and special projects and we also have what we call our New Neighbors Orientation Committee ...

BENEATHA (*Drily*) Yes—and what do they do?

LINDNER (*Turning a little to her and then returning the main force to WALTER*) Well—it's what you might call a sort of welcoming committee, I guess. I mean they, we—I'm the chairman of the committee—go around and see the new people who move into the neighborhood and sort of give them the lowdown on the way we do things out in Clybourne Park.

BENEATHA (*With appreciation of the two meanings, which escape RUTH and WALTER*) Un-huh.

LINDNER And we also have the category of what the association calls—(*He looks elsewhere*)—uh—special community problems ...

BENEATHA Yes—and what are some of those?

WALTER Girl, let the man talk.

LINDNER (*With understated relief*) Thank you. I would sort of like to explain this thing in my own way. I mean I want to explain to you in a certain way.

WALTER Go ahead.

LINDNER Yes. Well. I'm going to try to get right to the point. I'm sure we'll all appreciate that in the long run.

BENEATHA Yes.

WALTER Be still now!

LINDNER Well—

RUTH (*Still innocently*) Would you like another chair—you don't look comfortable.

LINDNER (*More frustrated than annoyed*) No, thank you very much. Please. Well—to get right to the point I—(*A great breath, and he is off at last*) I am sure you people must be aware of some of the incidents which have happened in various parts of the city when colored people have moved into certain areas—(BENEATHA *exhales heavily and starts tossing a piece of fruit up and down in the air*) Well—because we have what I think is going to be a unique type of organization in American community life—not only do we deplore that kind of thing—but we are trying to do something about it. (BENEATHA *stops tossing and turns with a new and quizzical interest to the man*) We feel—(*gaining confidence in his mission because of the interest in the faces of the people he is talking to*)—we feel that most of the trouble in this world, when you come right down to it—(*He hits his knee for emphasis*)—most of the trouble exists because people just don't sit down and talk to each other.

RUTH (*Nodding as she might in church, pleased with the remark*) You can say that again, mister.

LINDNER (*More encouraged by such affirmation*) That we don't try hard enough in this world to understand the other fellow's problem. The other guy's point of view.

RUTH Now that's right. (BENEATHA and WALTER *merely watch and listen with genuine interest*)

LINDNER Yes—that's the way we feel out in Clybourne Park. And that's why I was elected to come here this afternoon and talk to you people. Friendly like, you know, the way people should talk to each other and see if we couldn't find some way to work this thing out. As I say, the whole business is a matter of caring about the other fellow. Anybody can see that you are a nice family of folks, hardworking and honest I'm sure. (BENEATHA *frowns slightly, quizzically, her head tilted regarding him*) Today everybody knows what it means to be on the outside of something. And of course, there is always somebody who is out to take advantage of people who don't always understand.

WALTER What do you mean?

LINDNER Well—you see our community is made up of people who've worked hard as the dickens for years to build up that little community. They're not rich and fancy people; just hard-working, honest people who don't really have much but those little homes and a dream of the kind of community they want to raise their children in. Now, I don't say we are perfect and there is a lot wrong in some of the things they want. But you've got to admit that a man, right or wrong, has the right to want to have the neighborhood he lives

in a certain kind of way. And at the moment the overwhelming majority of our people out there feel that people get along better, take more of a common interest in the life of the community, when they share a common background. I want you to believe me when I tell you that race prejudice simply doesn't enter into it. It is a matter of the people of Clybourne Park believing, rightly or wrongly, as I say, that for the happiness of all concerned that our Negro families are happier when they live in their own communities.

BENEATHA (*With a grand and bitter gesture*) This, friends, is the Welcoming Committee!

WALTER (*Dumbfounded, looking at LINDNER*) Is this what you came marching all the way over here to tell us?

LINDNER Well, now we've been having a fine conversation. I hope you'll hear me all the way through.

WALTER (*Tightly*) Go ahead, man.

LINDNER You see—in the face of all the things I have said, we are prepared to make your family a very generous offer ...

BENEATHA Thirty pieces and not a coin less!

WALTER Yeah?

LINDNER (*Putting on his glasses and drawing a form out of the briefcase*) Our association is prepared, through the collective effort of our people, to buy the house from you at a financial gain to your family.

RUTH Lord have mercy, ain't this the living gall!

WALTER All right, you through?

LINDNER Well, I want to give you the exact terms of the financial arrangement—

WALTER We don't want to hear no exact terms of no arrangements. I want to know if you got any more to tell us 'bout getting together?

LINDNER (*Taking off his glasses*) Well—I don't suppose that you feel ...

WALTER Never mind how I feel—you got any more to say 'bout how people ought to sit down and talk to each other? ... Get out of my house, man. (*He turns his back and walks to the door*)

LINDNER (*Looking around at the hostile faces and reaching and assembling his hat and briefcase*) Well—I don't understand why you people are reacting this way. What do you think you are going to gain by moving into a neighborhood where you just aren't wanted and where some elements—well—people can get awful worked up when they feel that their whole way of life and everything they've ever worked for is threatened.

WALTER Get out.

LINDNER (*At the door, holding a small card*) Well—I'm sorry it went like this.

WALTER Get out.

LINDNER (*Almost sadly regarding WALTER*) You just can't force people to change their hearts, son. (*He turns and put his card on a table and exits. WALTER pushes the door to with stinging hatred, and stands looking at it. RUTH just sits and BENEATHA just stands ...*)