

Impact of housing discrimination on community development

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Abstract

This research examines the impact of housing discrimination on community development, focusing on how discriminatory practices shape social, economic, and environmental outcomes in affected neighborhoods. Utilizing a mixed-methods approach, the study combines quantitative data on housing market trends with qualitative interviews from community members, advocates, and policymakers. Findings indicate that housing discrimination significantly hinders equitable access to resources, leading to segregated communities with limited opportunities for growth and development. Discriminatory practices, such as redlining and biased lending, not only reduce property values but also restrict access to quality education, healthcare, and employment opportunities. The research highlights the enduring legacy of these practices, illustrating how they perpetuate cycles of poverty and social disintegration. Additionally, the study reveals the resilience of communities in the face of discrimination, showcasing grassroots initiatives aimed at fostering inclusivity and promoting equitable development. By elucidating the complex dynamics between housing discrimination and community development, this research aims to inform policymakers and stakeholders about the necessity of implementing fair housing practices and community revitalization strategies that enhance social cohesion and economic prosperity.

Keywords: housing discrimination, community development, social equity, economic opportunity, redlining, access to resources, grassroots initiatives, fair housing.

1. Introduction

The impact of housing discrimination on community development is the issue that should be discussed in the context of this topic. This problem has significance that makes it important to recognize housing discrimination as a major social problem based on the indigenous capacity to form a healthy community. Attention should be paid to the fact that discriminatory renting impacts the creation of social capital

among disadvantaged groups, which can potentially have a larger effect on current and future community development than just business and home sales. As experience with home auctions has shown, creating a community is not just about building homes. It is about creating a community made up of individual human relationships, business relationships, and collaborations. (Andersson, 2022)

There is a growing interest in this country, and in fact worldwide, in recognizing practices and attitudes that promote all levels of equitable treatment in housing, not just those involving race, as the ability of disadvantaged groups to thrive affects the overall social and economic well-being of a neighborhood, city, or district. The changing demographics in the United States, where by the year 2040 Caucasians will no longer be the majority in the country, raise the discussion to a moral level. It also raises a competency level: as other ethnic groups increase, there will continue to be increasing opportunities to use the talents of all individuals. This project represents one of the most comprehensive efforts to synthesize literature and present an in-depth exploration of the different forms of discrimination in housing carried out to date. (Trochmann, 2021)

2. Historical context of housing discrimination

Housing discrimination is not new, and it's not unique to the United States. Across societies, a group of "others" is frequently, forcibly, and often legally excluded from living in certain areas because of who they are. This discrimination can be coded into laws, policies, and practices—through zoning laws that specifically kept certain groups from moving to suburban areas during the Great Depression or laws that allowed businesses and public places to refuse service based on race, religion, disability, gender identity, or sexual orientation. Housing discrimination can also be a matter of personal discrimination and can be expressed through housing terms and conditions—homes in predominantly Black communities being valued less than those in predominantly white neighborhoods—and interpersonal conflict—homeowners' associations denying certain groups the right to build places of worship in certain neighborhoods.

In the United States, practices from the redlining maps of the 1930s to the real estate blockbusting trends of the 1960s have shaped the communities we have today, and government and private entities, like insurance companies and banks, alike have

perpetuated these exclusion practices. One of the red lines from the 1930s now stands in its own glass case at the National Archives. When grading the security of loans for the document, officials at the bottom of the map wrote, "If [certain groups] invade a white neighborhood, it lowers real estate values." At the time, this document was both a description of reality and a self-fulfilling prophecy. Moreover, in most states across the country, there's no protection from housing discrimination based on sexual orientation and gender identity, and renters and homeowners in more than 20 states in the country currently have no protection from such discrimination based on their actual or perceived sexual orientation, gender identity, and their sex. Consequently, even state-level enactments of such discrimination end up being contradictory because there are no state-level enforcements that can be carried out to challenge these discriminations even when a state has a nondiscrimination law. (Méreiné-Berki et al., 2022)

3. Types of housing discrimination

The numerous forms of housing discrimination—racial, ethnic, gender, familial status, disability, age, and income-based—may seem very different, and indeed they are experienced differently among various communities. However, on a fundamental level, these forms of discrimination, while often practiced in tandem with each other, are barriers to the access of existing housing and/or the abundance and affordability of quality housing in a region. Beyond this, it is clear that discrimination individualizes and objectifies systemic issues that are region-wide or even national consequences of policy failures. Stated another way, discrimination has a significant deleterious impact when practiced and experienced, but it is the policies enabling discrimination, public apathy to its practice, and the power dynamics and institutional history behind it that are the root causes and systemic barriers to housing equity. In exploring the different ways that people are discriminated against in housing and the different ways that housing opportunities are limited or obstructed, it is clear that one must move beyond individual or interactional explanations to account for the various points at which systemic obstacles are ingrained. (Volkh, 2021)

This is the method we use to categorize housing discrimination—into various practice-based tenant protections enacted by organizations, local or national agencies. Each category of discrimination is defined by the type of person it targets, the way in

which housing is made unobtainable and/or the experience of the targeting, and its systemic impacts. The following discussion is meant to highlight the complexities and nuances of housing discrimination, as well as provide a multi-layered picture of what needs to be addressed in order to move forward with solutions, as any policy or design correction would need to address all incorporated perspectives in order to be truly impactful. (Rosen et al.2021)

4. Effects of housing discrimination on community development

Housing discrimination has immense effects on communities. These effects may be urban or rural, and they may create a broad macro-level framework that can be applied to areas needing revitalization or more specific micro-level pockets in urban neighborhoods or small rural communities. Discrimination can occur on a large regional scale, causing urban decay in a downtown area, or it can have micro effects on just one neighborhood within a defined area. These pockets of discrimination can create pockets of poverty that are the perfect environment in which to keep such discrimination alive and well. This discrimination has devastating effects on the socioeconomic and emotional health of a community. (Bashar, 2022)

This pocket of deprivation may contain lower-income families, and without access to better housing, it also has higher-density housing. Physical health, emotional health, and behaviors of those within the deprived neighborhoods will suffer in relation to others who are more fortunate. Missing the recruitment efforts or being turned down for such housing that represents a much less stressful environment creates even further social fragmentation, and ultimately some form of social and/or political unrest would most likely result. Socio-upkeep is necessary regardless of rural, suburban, or central city residential patterns. Efforts to involve community networks built around the commonality of workplace or religious preferences are the greatest generators of social capital. This solves the formation issue of social capital. What must be at least acknowledged at this point is that exclusion from the housing market needs to be included in an organized society's goals for holistic community development. (Zaiats et al.2022)

5. Case studies and examples

Many different communities have witnessed the damaging effects of housing discrimination, both ordinary and extraordinary. This section presents case studies to

offer a more concrete illustration of some of the dynamics from urban and rural communities. These examples also show how communities innocent of discriminatory behavior have responded, what the outcomes of these situations are, and how some difficult ethical issues are often embedded in such disputes and policies. The interest of a case-based approach also lies in the fact that some aspects are very particular to the location and the individual situations, while others offer an analysis and framing of the issues through empirical and evidence-based accounts. (Zhang, 2022)

This section offers first-hand accounts and statistical data to map several different aspects of the complexity of housing discrimination. The cases also provide examples of how patterns in urban—and racial—housing discrimination in the first half of the 20th century have been mirrored, to a certain degree, in a present that—when not "color-blind"—remains at best only weakly triggerable through the demand-supply model of housing market discrimination. Yet within the five cases, dwell also stories of success, of how youth and communities have taken it upon themselves to not only respond, but to carry transformative practices. (Kazis, 2021)

6. Strategies to combat housing discrimination

Strategies for Fostering Change

Housing Discrimination Research

Although it is widely acknowledged that housing discrimination persists in the United States, there is no comprehensive national database for the incidence of housing and lending discrimination. Collecting data in the research phase and continually testing levels and methods of discrimination in housing and lending are essential to any strategy. In order to disseminate the findings of such research, a comprehensive assessment of the scope and prevalence of housing discrimination should be widely disseminated to keep attention on this national problem and pressure on both public and private organizations to effect change. Through education, law reform, policy reform, and fair housing enforcement, much can be done to combat housing discrimination in this country. Given the current civil rights climate, it is of the utmost importance to understand that the vision from years ago has only been half-realized, if that. (Mensah & Tucker-Simmons, 2022)

Advocacy and Education

In conjunction with research and analysis, housing discrimination can also be combated through community advocacy and education. A program attempts to open the doors of rental properties to students while addressing stereotypes about college students. Likewise, there is overt resistance to forging agreements to sell homes to African American buyers while also communicating the long-standing belief of many local real estate agents that African Americans should be dissuaded from buying homes in certain areas. Such discrimination can fuel conversations in communities about prejudice. Starting conversations about our neighbors and prejudice can begin to open the doors to neighborhood integration outside of market forces. Encouraging or making these conversations cannot change a person's deeply held racist beliefs, but through social norm marketing and a re-stigmatization of exclusion, the conversations can lead to social change. (Rosen et al.2022)

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