

## Housing Segregation Glossary of Terms

- [Restrictive covenants](#): “Racially restrictive covenants refer to contractual agreements that prohibit the purchase, lease, or occupation of a piece of property by a particular group of people, usually African Americans. Racially restrictive covenants were not only mutual agreements between property owners in a neighborhood not to sell to certain people, but were also agreements enforced through the cooperation of real estate boards and neighborhood associations.”
- [Redlining](#): The act of refusing to loan or insure someone because they live in an area that is deemed to be a poor financial risk by lending institutions or the government.
- [De facto segregation](#): “During racial integration efforts in schools during the 1960s, ‘de facto segregation’ was a term used to describe a situation in which legislation did not overtly segregate students by race, but nevertheless, school segregation continued.”
- [De jure segregation](#): This term refers to segregation that is institutionalized through law and public policy.
- [Buchanan v. Warley](#) (1917): In this unanimous Supreme Court decision, Justice William R. Day concluded that racial zoning ordinances in Louisville, Kentucky, were unconstitutional because they violated the Due Process Clause of the Fourteenth Amendment. This decision was largely ignored by Southern and border states.
- [Corrigan v. Buckley](#) (1926): This case “affirmed the constitutionality of racially restrictive covenants, and thereby led white homeowners city-wide to use covenants to control the racial makeup of neighborhoods, as many believed that black “encroachment” would reduce the value of their property. However, the case also spurred numerous future challenges to racially restricted housing.”
- [National Housing Act of 1934](#): Under Franklin Delano Roosevelt’s New Deal, the National Housing Act (NHA) was created to relieve the hardships of homeowners who were struggling to pay their mortgages after the stock market crash of 1929. The NHA sought to “encourage improvement in housing standards and conditions, to provide a

system of mutual mortgage insurance, and for other purposes.” Furthermore, the act established the Federal Housing Administration and the Federal Savings and Loan Insurance Corporation.

- [Shelley v. Kramer](#) (1948): The Supreme Court ruled that private individuals had the option to adhere to or disregard racially restrictive covenants, but state enforcement of those covenants violated the Equal Protection Clause of the Fourteenth Amendment.
- [Equal Protection Clause in the Fourteenth Amendment](#): This amendment was ratified in 1868 after the end of the Civil War. Its main purpose was to protect blacks against discrimination, but due to its broad wording, this clause has been interpreted more broadly in reference to several major issues including racial segregation.
- [Federal Housing Authority](#): “The Federal Housing Administration, generally known as "FHA", provides mortgage insurance on loans made by FHA-approved lenders throughout the United States and its territories. FHA insures mortgages on single-family homes, multifamily properties, residential care facilities, and hospitals. It is one of the largest insurers of mortgages in the world, insuring more than 46 million mortgages since its inception in 1934.”
- [Fair Housing Act of 1968](#): “On April 11, 1968, President Lyndon Johnson signed the Civil Rights Act of 1968, which was meant as a follow-up to the Civil Rights Act of 1964. The 1968 Act expanded on previous acts and prohibited discrimination concerning the sale, rental, and financing of housing based on race, religion, national origin, sex, (and as amended) handicap, and family status.”

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