



From Redlining to Reparations

Grade Levels: 9th-12th

4-5 days

Purpose (What will students learn from this lesson?):

The purpose of this lesson is to expose students to the systematic racist housing practices that became a legal form of discrimination known as *redlining*. This had a profound impact on black in brown communities in the 20th century. Students will examine these practices which included predatory lending from banks, steering by real estate agents, and racially restrictive covenants, which had generational negative implications on Black/Chicanx communities. Students will connect these concepts to American racism that subjugated people of color and Indigenous people into a status as second class citizens. Students will explore the topic of reparations for African-Americans today and if/how they should be distributed.

Unit Enduring Understandings Alignment:

- We understand and critique the relationship between white supremacy, racism, anti-Blackness, anti-Indigeneity, xenophobia, patriarchy, cisheteropatriarchy, capitalism, ableism, ageism, anthropocentrism, and other forms of power and oppression.
- We understand and challenge all forms of oppression and their manifestations by conceptualizing and enacting transformative projects of agency and resistance.

Lesson Guiding Questions:

- What is redlining and how did this systematic racism affect people of color and Indigenous people?

- What are the Federal and state protected classes?
- What are the Civil Rights act of 1964, Fair housing act of 1968, and Fair housing Amendments act of 1988?
- What is predatory lending?
- What are racially restrictive covenants?

Lesson Objectives:

- Students will be able to define racial capitalism and urban gentrification.
- Students will learn how redlining subjugated and racial groups into different housing communities in urban areas in the United States.
- Students will research predatory lending practices by the US banking system, laws, bankers and loan officers.
- Students will research racially restrictive covenants and its purpose for steering black/brown people out of or into certain neighborhoods.
- Students will learn about discriminatory actions by real estate agents.
- Students will learn about the creation of the civil rights acts of 1964, Fair Housing act of 1968, fair Housing Amendments of Act of 1988.
- Students will learn about the Federally protected classes and State Protected classes.

Essential Skills:

- Students will learn to critically think, write, discuss, redlining as a systematic means to oppress Black/Chicanx/Latinx people.
- Students will be able to reason, think, expose redlining and discriminatory housing practices that affected Black/Chicanx communities and to now fight for substantive change.
- Students will be able to research and find racially restrictive covenants and present to the class.
- Students will be able to research the reparations discussion today.

Cultural Wealth (Yosso, p. 78):

- Students will develop their *aspirational capital* by naming the ways in which their future occupation can help their own communities.
- Students will develop their *resistant capital* by writing a persuasive letter to county leaders calling for reparations.

Ethnic Studies Principles Alignment:

- 1) Cultivate empathy, community actualization, cultural perpetuity, self-worth, self-determination, and the holistic well-being of all participants, especially Native peoples and people of color.
- 4) Critique empire and its relationship to white supremacy, racism, patriarchy, and cis-heteropatriarchy.
- 5) Challenge imperialist/colonial hegemonic beliefs and practices on the ideological, institutional, interpersonal, and internalized levels.

Standards Alignment:

- [12.2](#) Students evaluate and take and defend positions on the scope and limits of rights and obligations as democratic citizens, the relationships among them, and how they are secured.
- 12.4. Understand the obligations of civic-mindedness, including voting, being informed on civic issues, volunteering and performing public service, and serving in the military or alternative service.
- 12.9 Students analyze the origins, characteristics, and development of different political systems across time, with emphasis on the quest for political democracy, its advances, and its obstacles.
- 12.7 Students analyze and compare the powers and procedures of the national, state, tribal, and local governments. 5. Explain how public policy is formed, including the setting of the public agenda and implementation of it through regulations and executive orders.
- 12.2.5. Describe the reciprocity between rights and obligations; that is, why enjoyment of one’s rights entails respect for the rights of others.
- 12.3.1. Explain how civil society provides opportunities for individuals to associate for social, cultural, religious, economic, and political purposes.
- 12.10 Students formulate questions about and defend their analyses of tensions within our constitutional democracy and the importance of maintaining a balance between the following concepts: majority rule and individual rights; liberty and equality; state and national authority in a federal system; civil disobedience and the rule of law; freedom of the press and the right to a fair trial; the relationship of religion and government.
- Principles of economics
- 12.1 Students understand common economic terms and concepts and economic reasoning. 1. Examine the causal relationship between scarcity and the need for choices. 2. Explain opportunity cost and marginal benefit and marginal cost. 3. Identify the difference between monetary and nonmonetary incentives and how changes in incentives cause changes in behavior. 4. Evaluate the role of private property as an incentive in conserving and improving scarce resources, including renewable and nonrenewable natural resources.

Materials:

<p>Google Slides https://docs.google.com/presentation/d/1ksslc_8STrizsvriucJJRdwSP1aiOYc3JisZXi/mpwpY/copy</p>	<p>Writing Instruments Paper LCD projector & screen Computer</p>
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Modifications, Accommodations, Resources for Multilingual Students :

Throughout the lesson, students are encouraged to ask questions and teachers should accommodate the languages of students by scaffolding terms, creating collective assignments, etc.	
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Critical Vocabulary:

CRITICAL VOCABULARY	Definition and Rationale for choosing this word, phrase, or concept	Idea for pre-teaching or front-loading the concept.
redlining	Redlining is a discriminatory practice in which services are withheld from potential customers who reside in neighborhoods classified as "hazardous" to investment; these neighborhoods have significant numbers of racial and ethnic minorities, and low-income residents. Wikipedia	Work with students to develop a personal dictionary of terms utilizing this 4 corners vocabulary template .
protected classes	A protected group, protected class, or prohibited ground is a category by which people qualified for special protection by a law, policy, or similar authority. In Canada and the United States, the term is frequently used in connection with employees and employment and housing. Wikipedia	Work with students to develop a personal dictionary of terms utilizing this 4 corners vocabulary template .
FHAA 1988	The Fair Housing Amendments Act (FHAA) was signed into law on September 13, 1988 and became effective on March 12, 1989. The Act amended Title VIII of the Civil Rights Act of 1968, which prohibits discrimination on the basis of race, color, religion, sex or national origin in housing sales, rentals or financing.	Work with students to develop a personal dictionary of terms utilizing this 4 corners vocabulary template .
FHA 1968	The Civil Rights Act of 1968 is a landmark law in the United States signed into law by United States President Lyndon B. Johnson during the King assassination riots. Wikipedia	Work with students to develop a personal dictionary of terms utilizing this 4

		corners vocabulary template.
predatory lending	Predatory lending refers to unethical practices conducted by lending organizations during a loan origination process that are unfair, deceptive, or fraudulent. Wikipedia	Work with students to develop a personal dictionary of terms utilizing this 4 corners vocabulary template.
racially 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.	Work with students to develop a personal dictionary of terms utilizing this 4 corners vocabulary template.
steering	Steering is the practice of influencing, guiding, or directing homebuyers or renters toward or away from particular neighborhoods, areas, or communities based on their race, color, national origin, religion, sex, familial status, disability or other characteristics that are protected under fair housing laws	Work with students to develop a personal dictionary of terms utilizing this 4 corners vocabulary template.

C1: Cultural Ritual and/or Energizer

Title of Cultural Ritual/Energizer: **Helping My Community**

	DESCRIPTION	TIME
Step 1	<p>Land Acknowledgement</p> <ul style="list-style-type: none"> Customize your land acknowledgement based on the location of your school. Find what Native Land you occupy at native-land.ca Consider adding a short video authored by the native people of the land you occupy. Share your Land Acknowledgement from your heart. <p>OR</p> <ul style="list-style-type: none"> The landback movement is pertinent to housing discrimination because this original displacement created a norm for stealing land through anti-Blackness and anti-Indigeneity. Share the newscast about Ohlone women fighting for their ancestral land rights. 	5 minutes

	https://abc7news.com/ohlone-women-te-land-trust-indigeno-us-peoples-day-native-americans/11109855/	
Step 2	<p>Ancestor Acknowledgement</p> <p>Share the ancestor acknowledgement for Maggie Lena Walker. Maggie Lena Walker was born in 1864 in Richmond, Virginia to enslaved parents. As a teenager, Maggie, joined the Independent Order of St. Luke’s, a Black organization that assisted the sick and elderly in Richmond. In 1902, she began publishing the organization’s newspaper, <i>The St. Luke Herald</i>, where she encouraged Black owned businesses and entrepreneurship. In 1903, she became the first Black Woman to found a bank in the United States: The St. Luke Penny Savings Bank. Due to de facto and de jure segregation, Black people were often denied loans to purchase businesses and homes. Therefore, Maggie offered loans to Black people to ensure that racism did not inhibit the continued creation of Black owned businesses and Black home ownership. She was a member of the National Negro Business League, the National Association of Colored Women (NACW), and the Vice President of the Richmond Chapter of the National Association of Colored People (NAACP). Maggie made her transition to an ancestor in 1934. Show the 5 minute video summary of her life.</p> <p><i>Optional ancestor to honor:</i> Ron Dellums Mayor of Oakland and Influential leader who worked to help end South African Apartheid.</p>	7 minutes
Step 3	<p>Cultural Energizer: Helping My Community</p> <p>Ask students to think, write, or draw about possible future occupations/jobs. Ask them to identify 1-2 ways that their future occupation could give back and help their community just like Maggie Lena Walker did. Ask volunteers to share their ideas.</p>	5-7 minutes

C2: Critical Concepts

Title of Lecture, Slidedeck/Presentation, and/or Activity: Learning about redlining and housing discrimination and laws.

Description:

How will you present the critical concepts and vocabulary to the students? *Will you do an interactive lecture, video, text, or activity?*

	DESCRIPTION	TIME
Step 1	<p>Cultural Concepts and Critical Laws</p> <p>Review the key vocabulary and laws with students. This can be achieved by asking students to research the vocabulary, provide it based upon the lesson plan, or have them create a personal dictionary utilizing the 4 corners vocabulary template. Provide students access to the Civil Rights Act of 1964: https://www.archives.gov/milestone-documents/civil-rights-act and the Fair Housing and Equal Opportunity: https://www.hud.gov/program_offices/fair_housing_equal_opp.</p>	20-30 minutes
Step 2	<p>Federally Protected Classes</p> <p>Give access to students to the Civil Rights Act of 1964 https://www.archives.gov/milestone-documents/civil-rights-act Explain that this act, signed into law by President Lyndon Johnson on July 2, 1964, prohibited discrimination in public places, provided for the integration of schools and other public facilities, and made employment discrimination illegal. It was the most sweeping civil rights legislation since Reconstruction.</p>	5 minutes
Step 3	<p>Fair Housing Act of 1968</p> <p>Give students access to the Fair Housing Act of 1968: https://www.justice.gov/crt/fair-housing-act-1 Review the goals of the Act. A volunteer can read the quote on the slide. Have students pair/share: What does this act mean for your family and community? What would life be life without this law?</p>	10 minutes
Step 4	<p>Fair Housing Amendments Act of 1988</p> <p>Give students access to the Fair Housing Act Amendments of 1988: https://www.govinfo.gov/content/pkg/STATUTE-102/pdf/STATUTE-102-Pg1619.pdf#page=1. Explain that the amendments (or changes to a law) were passed in 1988 to include familial status and disability as protected classes.</p>	5 minutes
Step 5	<p>California Protected Classes</p> <p>States can add groups to the Federally Protected classes, but they cannot deny the rights of those who are included in the federal legislation. Each state has the right to choose who they want to include. California is unique because our list of protected classes is more inclusive than most other states.</p>	5 minutes

	<p>Give students access to the CA Protected Classes: https://www.senate.ca.gov/content/protected-classes Ask students: Which protected classes surprise you, make you feel seen, and which are most important to you?</p>	
Step 6	<p>Locally Protected Classes Explain that Since California is so inclusive with our protected classes on the state level, most cities in California have chosen not to add to the list. But, they can if they choose. For example, some college towns add students as a protected class. Therefore, <i>housing discrimination</i> results when a person is treated unfairly or unequally in any housing related activity (i.e. renting, buying a home, getting a mortgage, seeking housing assistance, etc.) resulting in the violation of a protected class included on the national, state, and/or local level.</p>	10 minutes
Step 7	<p>Quick Quiz Give students access to the force copy of the 2 case studies:https://docs.google.com/document/d/1B3FRVEUnauNKy1cKqce8dg1W_w4ZJtAdpNFIwBlbsds/copy Have them choose a case study to read or assign them to work in pairs to read the case and determine the protected class. After they read and share, clarify any misconceptions about which protected class(es) were at issue.</p>	10-12 minutes
Step 8	<p>Redlining Introduce the concept of redlining. Explain that beginning in the 1930s in the United States, <i>redlining</i> became known as the practice of banks discriminating against people of color by making maps of neighborhoods and outlining/shading their neighborhoods in red. These neighborhoods were then considered by the bank to be “high risk” for not paying back the loan. When people of color in these redlined neighborhoods asked for a loan from a bank, they were denied and could not buy a home. This denied people of color the opportunity to gain wealth and pushed many into financial further distress.</p>	5 minutes
Step 9	<p>Redlining Video Show a portion of or all of the redlining video (8:29) :https://youtu.be/2o-yD0wGxAc</p>	3-8 minutes

<p>Step 10</p>	<p>Effects of redlining today Direct students to explore the redlining HOLC (Home Owners Loan Corporation)for Bay Area Maps: https://www.nber.org/papers/w28146 for a few minutes and discuss their observations, questions and discoveries. Explain how these maps have lingering effects for people today: How do banks redline? By denying people of color in low-income neighborhoods loans to purchase a home and/or denying people of color in low-income neighborhoods the opportunity to refinance their preexisting home loan. How do insurance companies redline? By denying people of color in low-income neighborhoods homeowner’s and mortgage insurance. Without this, a person cannot purchase a house. How do appraisers redline? By appraising the homes of Black people for a lesser value than the homes of white people in the same neighborhood. Then, when a Black person sells their home, they are not getting the full value of their investment.</p>	
<p>Step 11</p>	<p>Case Study Show the video case study of the Bay Area (9 minutes) or a video of a case study for the local area of your school. https://www.nbcbayarea.com/news/local/digital-originals/the-legacy-of-redlining-in-the-bay-area-explained/2672905/</p>	<p>10 minutes</p>
<p>Step 12</p>	<p>Predatory Lending Ask a volunteer to read the excerpt definitions of predatory lending. Direct students to read the example of predatory lending in the Bay Area and/or watch the video: https://www.youtube.com/watch?v=bKp4vi5cwHQ by the 2009 Countrywide Mortgage company</p>	<p>10-20 minutes</p>
<p>Step 13</p>	<p>Racially Restrictive Covenants Review the definitions of racially restrictive covenants and discuss how these relate to unfair housing and the laws the students are now familiar with. Share the two examples of covenants on the next two slides.</p>	<p>3 minutes</p>
<p>Step 14</p>	<p>Steering Review what steering is: “‘Steering’ is the practice of influencing a buyer’s choice of communities based upon one of the protected characteristics under the Fair Housing Act, which are race, color, religion, gender, disability, familial status, or national origin” (https://www.nar.realtor/fair-housing-corner/steer-clear-of-steering).This is usually committed by Real Estate agents who only show potential buyers properties in specific areas of a city in</p>	<p>5 minutes</p>

Step 15	order to keep certain neighborhoods and areas of the city white. For example, only showing Black potential homeowners houses in Black neighborhoods.	
	<p>Consequences of housing discrimination</p> <p>Review the consequences of housing discrimination. Housing discrimination leads to segregation: both de jure and de facto (<i>de jure segregation</i> is by law and <i>de facto segregation</i> is by custom)</p> <p>Where you live affects your life and your life chances, for example:</p> <ul style="list-style-type: none"> ● Where you go to school ● Your job ● Who your local, state, and national representatives are ● Your access to public transportation, businesses, activities, etc. ● Your proximity and exposure to environmental and health hazards ● Your exposure to diverse people and cultures <p>Ask students to discuss the ways in which their family and community may have experienced housing discrimination.</p>	10-12 minutes

C3: Community Collaboration and/or Critical Cultural Production

Title of Main Activity(ies): Decoding Zipcodes & Calling for Reparations

Description: The students will research their

STEP	DESCRIPTION	TIME
Step 1	<p>Decode: Students will research redlining in their communities and where redling may have taken place.</p> <p>Glve students access to the force Copy of Decoding Zipcodes Worksheet for Alameda County Students: https://docs.google.com/document/d/1BJecnlV6mfdzEKQofHkXn6lXuHak_c9cE-1P0F7JmjQ/copy Ideally, recreate the worksheet to be based on the local community or county of your school. Invite students to compare redlined and greenlined</p>	30-40 minutes

	neighborhoods on one outcome. Show them the worksheet and have them work in pairs to complete it.	
Step 2	<p>Share What You Found</p> <p>Invite the class, in pairs (or with another method, such as a gallery walk), to share their strongest conclusion or a question that they and their partner have.</p> <p>Give students access to the Jamboard and invite them to share their strongest conclusion using the guiding questions as a prompt: https://jamboard.google.com/d/1-2ZmzpyzmDI_0MkC9aiHCoJ_BcchUjKTDqDgb2VQy-0/copy</p>	10 minutes

C4: Conclusive Dialogue/Critical Circular Exchange

<p>Connection: How is this relevant to students? How is it relevant to the unit? How do you bring back to the PURPOSE of the unit?</p>	<p>There may be places in the students community that have traditionally segregated areas because of redlining. Students will research racially restrictive covenants in their neighborhood and report to the class. Review the data on current housing discrimination and ways we can act against it through enforcement of the Fair Housing Act, sharing this information with family, friends, and community, reporting discrimination to the HUD, supporting fair housing during April, and advocating for reparations to address the ongoing harm of redlining and other systemic housing discrimination. Video resource: https://abc7news.com/amp/housing-discriminations-tenants-rights-discrimination-house-buying/11549961/</p>
<p>Assessment: How will the students be assessed?</p>	<p>Introduce reparations as a way to address the ongoing harms of housing and all systemic segregation. Read the slide and show the video. Resource: https://ncobra.org/aboutus/ Students will turn in organizer/notes. Students will write to their local representative about giving reparations.</p>
<p>Evaluation: How will the effectiveness of this lesson plan be evaluated?</p>	<p>Students will be able to describe how redlining systematically affects people of color through writing to their county office to urge them to provide reparations based upon their research. The U.S. Department of Housing and Urban</p>

Development is in charge of enforcing the Fair Housing Act of 1968. Use your research and conclusions from your partner work and worksheet to draft a letter to the Alameda County Board of Supervisors. [This letter can be written as a whole class, and the decision of how it can be sent can be discussed. Students may want to contact their local HUD office as well: https://www.hud.gov/program_offices/field_policy_mgt/local_offices/].

FORCE COPY OF LETTER TEMPLATE:

https://docs.google.com/document/d/1f5i_DPgrZIHj22RH9nUd1GEg34pM-tFrGkj_1OfRJ4/copy

Resources: Alameda County Board of Supervisors:

<https://bos.acgov.org/>

Alameda County Reparations Commission is being formed now: <https://district5.acgov.org/reparations/>

RESOURCES AND NOTES

- **Resources**

Ohlone women fight for their land:

<https://abc7news.com/ohlone-women-te-land-trust-indigenous-peoples-day-native-americans/11109855/>

Maggie Lena Walker:

<https://youtu.be/4ay4gVHDe-Y>

Civil Rights Act of 1964

<https://www.archives.gov/milestone-documents/civil-rights-act>

Housing and Urban Development

https://www.hud.gov/program_offices/fair_housing_equal_opp

Fair Housing Act of 1968

<https://www.justice.gov/crt/fair-housing-act-1>

Video Overview of the Fair Housing Act

<https://www.history.com/topics/black-history/fair-housing-act>

Fair Housing Amendments of 1988

<https://www.govinfo.gov/content/pkg/STATUTE-102/pdf/STATUTE-102-Pg1619.pdf#page=1>

CA Protected Classes

<https://www.senate.ca.gov/content/protected-classes>

Examples of Housing Discrimination

https://www.hud.gov/program_offices/fair_housing_equal_opp/examples_housing_discrimination

Redlining's Still Doing Black America Dirty video

<https://youtu.be/2o-yD0wGxAc>

HOLC Maps

<https://www.nber.org/papers/w28146>

NYT Article Explainer on Redlining

<https://www.nytimes.com/2021/08/17/realestate/what-is-redlining.html>

Legacy of Redlining in the Bay Area

<https://www.nbcbayarea.com/news/local/digital-originals/the-legacy-of-redlining-in-the-bay-area-explained/2672905/>

Countrywide Predatory Lending

<https://www.theguardian.com/business/2013/oct/23/bank-of-america-countrywide-guilty-fraud>

<https://www.youtube.com/watch?v=bKp4vi5cwHQ>

Steer Clear of Steering

<https://www.nar.realtor/fair-housing-corner/steer-clear-of-steering>

Reparations Video

<https://www.youtube.com/watch?v=LOxbhzxgSDM>

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