

March 26, 2021



Mystic Valley Area  
NAACP

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Everett  
Malden  
Medford  
Winchester  
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**RE: Affordable Housing Arlington**

Christian Klein  
Chair Zoning Board of Appeals, Town of Arlington  
51 Grove St  
Arlington MA 02476

Dear Members of the Arlington Zoning Board of Appeals:

We at the Mystic Valley Area Branch of the NAACP, which covers Arlington, Medford, Winchester, Everett, Woburn, and Malden, would like to bring the attention of the zoning board of appeals to the fact that affordable housing is a critical racial equity issue.

A 2015 report by the Federal Reserve found that the average wealth of a Black family in the Boston area was \$8—this, in contrast to \$247,500 for a White family. A major cause of this disparity has to do with exclusionary housing policies. As home ownership is the way that most Americans have built wealth, the systematic and explicit exclusion of African Americans from home ownership through government policy and practice at federal, state, and local levels is the major factor responsible for the huge wealth gap we see today. This includes redlining, zoning, restrictive covenants, predatory lending, and other mechanisms to keep African Americans from buying and keeping homes.

Nor is this a thing of the past. The recent foreclosure epidemic occasioned by subprime lending targeting African Americans who had managed, against all odds, to buy a home, meant that they were once again excluded. Today African American home owners are 70% more likely to be foreclosed upon than are white home owners.

This gap means that African American families have far fewer (to put it mildly) resources to put towards housing than do their White counterparts, having been excluded from the main source of wealth building—home ownership.

Access to affordable housing is clearly a racial justice issue: while Whites have been the beneficiaries of housing policies that have underwritten their path to homeownership, people of color, and particularly African Americans, have been consistently and relentlessly devastated by the intersection of systems designed to exclude them, housing not the least among them. Building affordable housing and making it available to those most in need of it is a critical way of demonstrating our commitment to racial justice.

Not doing so is a vote in favor of the system that continues to replicate racial inequality.

Sincerely,

Zane T. Crute  
President, Mystic Valley Area Branch of the NAACP  
Assistant Secretary, New England Area Conference of the NAACP

More information about branch activities can be found on our website:  
[www.mva-naacp.org](http://www.mva-naacp.org).

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