

# Racial Inequality in Appraisals

## Additional Resources

### *Papers Referenced During Presentation*

Howell, Junia and Elizabeth Korver-Glenn. 2018. "[Neighborhoods, Race, and the Twenty-First-Century Housing Appraisal Industry](#)." *Sociology of Race and Ethnicity*. 4(4): 473-90.

Howell, Junia and Elizabeth Korver-Glenn. 2021. "[The Increasing Effect of Neighborhood Racial Composition on Housing Values, 1980–2015](#)." *Social Problems*. 68(4): 1051–71.

Howell, Junia and Elizabeth Korver-Glenn. 2022. "[Appraised: The Persistent Evaluation of White Neighborhoods as More Valuable Than Communities of Color](#)." *eruka*.

Howell, Junia. 2023. "[2022 Appraised Update](#)." *eruka*.

### *Additional Academic Research*

Avenancio-León, Carlos F. and Troup Howard. 2022. "The Assessment Gap: Racial Inequalities in Property Taxation." *The Quarterly Journal of Economics*. 137 (3): 1383–1434.

Banner, Stuart. 2005. *How the Indians Lost Their Land: Law and Power on the Frontier*. Belknap Press.

Berry, Christopher R. 2021. "Reassessing the Property Tax." <http://dx.doi.org/10.2139/ssrn.3800536>

Faber, Jacob W. 2020. "We Built This: Consequences of New Deal Era Intervention in America's Racial Geography." *American Sociological Review*. 85(5): 739–775.

Garriga, Carlos, Pedro Gete, and Athena Tsouderou. 2020. "Investors and Housing Affordability, Federal Reserve Bank of St. Louis." *Federal Reserve Bank of St. Louis Working Paper Series*.

Hoyt, Homer. 1933. *One Hundred Years of Land Values in Chicago: The Relationship of the Growth of Chicago to the Rise of Its Land Values, 1830-1933*. The University of Chicago Press.

Jackson, Kenneth. 1985. *Crabgrass Frontier: The Suburbanization of the United States*. Oxford University Press.

Korver-Glenn, Elizabeth. 2021. *Race Brokers: Housing Markets and Segregation in 21st Century Urban America*. Oxford University Press.

Lee, Erika. 2015. *The Making of Asian America: A History*. New York: Simon & Schuster.

Lee, Erika. 2019. *America for Americans: A History of Xenophobia in the United States*. Basic Books.

Marchiel, Rebecca K. 2020. *After Redlining: The Urban Reinvestment Movement in the Era of Financial Deregulation*. The University of Chicago Press.

Michney, Todd M. 2021. "How the City Survey's Redlining Maps Were Made: A Closer Look at HOLC's Mortgage Rehabilitation Division." *Journal of Planning History*.

Rice, Roger L. 1968. "Residential Segregation by Law, 1910-1917." *The Journal of Southern History*. 34(2): 179-199.

Stuart, Guy. 2003. *Discriminating Risk: The US Mortgage Lending Industry in the Twentieth Century*. Cornell University Press.

Taylor, Keeanga-Yamahtta. 2019. *Race for Profit: How Banks and the Real Estate Industry Undermined Black Homeownership*. University of North Carolina Press.

Winling, LaDale C. and Todd M. Michney. 2021. "The Roots of Redlining: Academic, Governmental, and Professional Networks in the Making of the New Deal Lending Regime." *Journal of American History*. 108(1): 42-69.

Zhou, Min and Jennifer Lee. 2015. *The Asian American Achievement Paradox*. Russell Sage Foundation.

### *Governmental and Industry-Related Resources*

Appraisal Institute. 2013. *The Appraisal of Real Estate*. 14th Edition. The Appraisal Institute.

Biden-Harris Platform. "[The Biden Plan for Investing in Our Communities through Housing](#)."

Federal Financial Institutions Examination Council's Appraisal Subcommittee (ASC). 2023 "[Hearing on Appraisal Bias](#)."

Federal Housing Finance Agency. "[FHFA Uniform Appraisal Dataset Aggregate Statistics](#)."

Federal Housing Finance Agency. 2021. "[Reducing Valuation Bias by Addressing Appraiser and Property Valuation Commentary](#)."

Freddie Mac. 2021. "[Racial and Ethnic Valuation Gaps in Home Purchase Appraisals](#)."

Freddie Mac. 2022. [Uniform Residential Appraisal Report \(Desktop\)](#).

Interagency Task force on Property Appraisal and Valuation Equity. 2022. "[Action Plan to Advance Property Appraisal and Valuation Equity](#)."

The White House. 2022. "[Fact Sheet: Biden-Harris Administration Releases Action Plan to Address Racial and Ethnic Bias in Home Valuations.](#)"

U.S. House Committee on Financial Services. 2019. "[What's Your Home Worth? A Review of the Appraisal Industry.](#)"

### *Journalism and Essays*

Fields, Samantha. 2022. "[Report Shines Light on Racial Inequality In Home Appraisals.](#)" *Marketplace*. 2 November.

Glover, Julian and Mark Nichols. 2022. "[Our America: Lowballed.](#)"

Kamin, Debra. 2020. "[Black Homeowners Face Discrimination in Appraisals.](#)" *New York Times*.

Kamin, Debra. 2022. "[Home Appraised with a Black Owner: \\$472,000. With a White Owner: \\$750,000.](#)" *New York Times*.

Kamin, Debra. 2022. "[Widespread Racial Bias Found in Home Appraisals.](#)" *New York Times*. 2 November.

Korver-Glenn, Elizabeth. 2021. "[How a Hot Housing Market Exacerbates Inequality.](#)" *Bloomberg CityLab*.

Mock, Brentin. 2020. "[A Neighborhood's Race Affects Home Values More Now Than in 1980.](#)" *Bloomberg CityLab*, September 21.

Mock, Brentin. 2021. "[Freddie Mac Finds 'Pervasive' Bias in Home Appraisal Industry.](#)" *Bloomberg CityLab*, September 28.

Mock, Brentin. 2022. "[How an Art Exhibit Led to a Housing Discrimination Complaint.](#)" *Bloomberg CityLab*, June 9.

Mock, Brentin. 2022. "[New Federal Data Shows the Home Appraisal Gap Is Getting Worse.](#)" *Bloomberg CityLab*. 2 November.

Moore, Natalie. 2021. "[Racial Gap in Appraisals Devalues Homes Owned by People of Color.](#)" *Marketplace*, June 8.

Passy, Jacob. 2020. "[Joe Biden wants tougher standards for real-estate appraisers to help black and Latinx homeowners.](#)" *MarketWatch*.

Vogell, Heather. 2022. "[When Private Equity Becomes Your Landlord](#)" *ProPublica*.