

Discussion Guide
Race for Profit: How Banks and the Real Estate Industry Undermined Black Homeownership
by Keeanga-Yamahtta Taylor

Resources:

- Review and summary of each chapter: <https://www.societyandspace.org/articles/race-for-profit-review>
- Democracy Now interview with the author (transcript and recording): https://www.democracynow.org/2019/10/22/keeanga_yamahtta_taylor_race_for_profit
- 2019 special investigation on the housing industry in Long Island, NY <https://projects.newsday.com/long-island/real-estate-agents-investigation/>
- VTDigger Article by VHFA Executive Director Maura Collins about housing issues in VT: <https://vtdigger.org/2020/07/29/maura-collins-systemic-racism-in-the-housing-sector/>

Data Resources for Context:

- Vermont Housing Data (community profiles and town/county/state data on population, household, income, employment, homeownership, rental housing, housing needs, and more): <https://www.housingdata.org/>
- Vermont 2020-2025 Housing Needs Assessment (includes fact sheets on demographics, housing stock, race, homelessness, and more): <https://accd.vermont.gov/housing/plans-data-rules/needs-assessment>

Discussion Questions:

- Before reading this title, what did you know about the subject?
- How did the “unintended consequences” (or the non-explicitly stated intentions) of governmental policies contribute to the main issues addressed in the book?
- How did private industry influence governmental policies to further these “unintended consequences/non-explicitly stated intentions”?
- What discomfort are you sitting with after reading this book?
- Which of your previously held beliefs are being challenged by this book?
- What does history teach us about the oppression of underrepresented groups?
- What have you uncovered with respect to your personal biases?
- What are the implications for the future? Are there long- or short-term consequences to the issues raised in the book? Are they positive or negative? Affirming or frightening?
- What solutions does the author propose? Are the author's recommendations concrete, sensible, doable? Who would implement those solutions?
- How controversial are the issues raised in the book? Who is aligned on which sides of the issues? Where do you fall in that line-up?
- Talk about specific passages that struck you as significant—or interesting, profound, amusing, illuminating, disturbing, sad? What was memorable?
- What questions do you still have? What did you “Google” while reading the book? What questions remained unanswered by the book?

Questions for community housing discussions

Use these as part of your book discussion, or to frame other housing conversations.

- How inclusive is your community?

- What types of housing are in your community? Single-family homes, multi-family homes, mobile home parks, senior housing, group homes etc.? Are the majority rented or owner-occupied?
- Does your community have enough housing that is affordable, accessible, and right-sized?
- What groups of people are struggling and how does not having a safe, stable home impact their lives? Some groups that people may not immediately think of as having housing issues: college students, veterans, families with children, fully employed, seniors.
- What are the barriers to accessing safe and affordable housing in your community?
- How do you think local and state zoning policies have affected who lives in your community and where they live?
- Who participates in local decision-making about housing issues? Who is left out?
- Does your community have a local housing committee, housing trust fund, or community land trust? How do/could these structures help increase access to quality affordable homes for people who are traditionally marginalized and discriminated against?
- How can you get involved in addressing the housing issues in your community?