

The Fight for Fair Housing: How the Trump Administration is Politicizing and Refusing to Enforce America's Housing Protections

by Paul Osadebe and Palmer Heenan

Our names are Paul Osadebe and Palmer Heenan. As whistleblowers in the Office of Fair Housing (OFH) within the Office of General Counsel at the Department of Housing and Urban Development (HUD), we and two other whistleblowers bore witness to an ongoing and concerted effort by the Trump Administration to cease enforcement of civil rights laws, including the Fair Housing Act (FHA), which HUD is required by law to enforce. We were fired for alerting Congress to the unlawful conduct that was occurring at HUD. We are writing this in our personal capacities, not on behalf of the agency or any other entity.

The Fair Housing Amendments Act of 1988 provided HUD with enforcement authority for the Fair Housing Act.¹ Since then, HUD has investigated hundreds of thousands of complaints of alleged discrimination and taken enforcement action to ensure victims of unlawful discrimination can access the protections guaranteed by the Fair Housing Act.² The Office of Fair Housing and Equal Opportunity (FHEO), among other things, investigates claims of housing discrimination brought by the

Paul Osadebe is a former trial attorney in HUD's Office of Fair Housing. He is a steward with AFGE Local 476 and an organizer with the Federal Unionists Network.

Palmer Heenan is a former trial attorney in HUD's Office of Fair Housing. He has dedicated his legal career to defending and advancing civil rights.

public.³ OFH then charges and litigates discrimination complaints where there is "reasonable cause" to believe that discrimination occurred.⁴ In effect, investigators in FHEO act as the "police" who investigate violations of the FHA and other civil rights laws and attorneys in OFH, sometimes in partnership with attorneys from the Department of Justice (DOJ), act as the "prosecutors" who prosecute violations that are uncovered by FHEO.

Attorneys in OFH also serve as civil rights counsel to all of HUD, and help ensure that taxpayer dollars are not spent in a discriminatory way and, indeed, are used in a manner that affirmatively furthers fair housing. HUD's first Secretary, Robert

Weaver, recognized this critical function following decades of federal housing policies designed to entrench segregation.⁵ Since that time, HUD has been on a long arc towards housing justice, reforming its programs and policies through the internal work of civil rights attorneys and in response to lawsuits challenging the policies and practices of the Department and its funding recipients.⁶

Investigating and Prosecuting Fair Housing Complaints

HUD has a statutory obligation to receive and investigate allegations of discrimination, to conciliate cases, and to prosecute credible allegations of unlawful discrimination.⁷ Within HUD, FHEO is responsible for receiving and investigating

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complaints from members of the public.⁸ Every year, members of the public submit tens of thousands of allegations of housing discrimination to FHEO in an attempt to seek relief. Of those submissions, thousands raise fair housing issues that FHEO is required by law to investigate.⁹ Once such a complaint is received and processed by FHEO, it is assigned to an investigator who gathers relevant evidence.

FHEO also offers the parties an opportunity to settle, called conciliation, throughout the investigatory process.¹⁰

Attorneys in OFH serve a critical role during this investigative process: they act as counsel to FHEO if legal questions arise, advise FHEO on legal standards in cases, and, if necessary, advise or represent FHEO in matters related to the settlement of complaints and when issues with obtaining relevant evidence arise.¹¹

Once the investigator has collected sufficient evidence, they write a determination, evaluating the evidence and reaching a finding as to whether there is reasonable cause to believe discrimination occurred. If FHEO determines that there is no reasonable cause to believe discrimination occurred,¹² the determination is sent to the parties and HUD typically has no further role in the case.¹³

If, however, FHEO determines that there is reasonable cause to believe discrimination occurred, the case is transferred to OFH, where attorneys draft a charge of discrimination based on the determination and evidence that FHEO collected. This “charge” is, essentially, HUD’s version of a legal complaint initiating a lawsuit. The charge initiates a case before HUD’s administrative law judges, after which time either the complainant or the party accused of discrimination can elect to have the case transferred to federal court.¹⁴ If any party makes that election, the case is filed by the

Department of Justice in the relevant federal district court.¹⁵ If no party makes that election, the case is litigated in front of an administrative law judge.¹⁶

Conciliation

Before filing a charge, HUD must attempt to voluntarily conciliate FHA and Violence Against Women Act (VAWA) complaints.¹⁷ When HUD conciliates, it has an obligation to ensure that the relief is in the public interest. This can mean getting relief for the complainant, for other similarly affected victims, or the public.¹⁸ Although the government is not a party to the agreements, HUD and DOJ also retain jurisdiction to enforce these agreements in the event of a breach.¹⁹

FHEO has also seen its work restricted... functionally eliminating the ability for the public to receive help from HUD in cases involving race, national origin, sexual orientation or gender identity, disparate impact, environmental justice, appraisal bias, and many other types of cases.

Fair Housing

Enforcement Prior to the Current Presidential Administration

HUD has never had sufficient staff to handle the volume of complaints it receives.²⁰ Moreover, discharging HUD’s investigative role can involve interviewing countless witnesses, reviewing documents, and analyzing data sets, all of which require expertise and extensive resources. Even at the end of the Biden administration, HUD’s Office of the Inspector General (OIG) indicated that FHEO was having persistent difficulties in completing investigations within the time period set in the FHA.²¹ OIG identified both staffing shortages in FHEO and OFH and the complexity of cases as two of the driving forces behind FHEO’s delay in processing cases.²²

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Financial Distress in the Rental Market is Escalating

The Climate Crisis is a Core Driver

Ruthy Gourevitch and Jacob Udell

The 2008 subprime mortgage crisis put “financial distress” in the headlines, as millions of homeowners lost their homes from financial institutions enabling overleveraged valuations. Today, financial distress is back in the news, but this time it’s showing up in the rental market. Multifamily loan delinquencies are at their highest rate in 10 years, having nearly *doubled* in the last year alone, drawing the attention of many in the industry. And political outlets are tracking debates over distressed apartments in the context of a potential rent freeze coming out of Mayor-elect Mamdani’s election in NYC.

Financial distress is an all-too-common feature of our rental housing market. In our new brief, we explain what’s going on and why it should be a focus for researchers, advocates and policymakers in the years ahead. We focus on the impact on tenants, an often overlooked actor in housing finance debates, who have little say over their landlords’ financial decisions but nonetheless bear the brunt of the consequences of this escalating crisis.

Here, we zoom in on some of our key findings, and explain how the climate crisis is exacerbating financial distress: it is one of the core causes of high insurance costs, worsening building conditions, and disruptions of housing supply chains—making resilient, high-quality housing an even more urgent social need.

What is financial distress, and what are its core drivers?

At a basic level, financial distress in the rental market happens when landlords cannot repay their loans, putting the rental housing stock at risk. Financial distress can occur from

Ruthy Gourevitch is the Housing Director at the Climate & Community Institute and a member of the Tenant Union Federation’s research and policy team.

Jacob Udell is a freelance researcher and a member of the Tenant Union Federation’s research and policy team.

internal dynamics in a building or portfolio, like a fire or disaster creating unexpected expenses or a risky financial decision from a landlord to buy a bunch of property with an unattained goal of flipping a neighborhood leading to a portfolio in distress. It can also stem from external dynamics in the market, like changes to monetary policy, where the US is in the business cycle, and the state of political parties and movements, including the growing tenant movement.

In our financialized housing system, landlords rely on large loans to acquire properties, raise revenue and decrease expenses to indicate an increase in property value, and then refinance their properties for a profit. Increasingly speculative bets on rising

property values means that landlords operate on tight margins; they have little wiggle room if operations become more expensive or property values fail to rise at the rate to which they project. This is where financial distress kicks in.

The ever-present vulnerabilities of the financialized housing system have been on display over the last few years as landlords and investors confronted significant economic changes. Landlord profit is largely reliant on easy financing, and since the mid-1980s interest rates have decreased in the aggregate, allowing landlords to carry relatively large mortgages with relatively low monthly payments, and to refinance their mortgages at similarly inexpensive levels to profit from rising property values. Interest rates reached all-time lows during and after the COVID-19 pandemic, and many landlords used these record-low rates to refinance existing debt or expand their portfolios through new acquisitions.

However, over the last couple of years—mostly to counteract inflationary pressures—the Federal Reserve has raised interest rates significantly. Higher rates put a general damper on speculation in the rental housing market, affecting landlord business plans and perceived profitability across the board. But they are especially challenging for landlords whose debt matures into the higher interest rate environment. The number of such landlords is considerable: in 2024, \$250 billion worth of multifamily mortgages matured; in 2025, that number grew to approximately \$300 billion, comprising almost 15% of all

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Fair Housing Enforcement in the Current Presidential Administration

Since January 2025, the Trump Administration has decimated HUD's civil rights enforcement workforce, severely inhibiting the agency's ability to police housing discrimination.²³ In February 2025, HUD abruptly fired many probationary employees in FHEO and OFH.²⁴ A document then circulated within HUD showing that the "Department of Governmental Efficiency," or DOGE, was demanding that HUD fire more than three-quarters of FHEO employees.²⁵

Because of that, when HUD offered "voluntary" retirement through the deferred resignation program, hundreds of FHEO investigators accepted the offer rather than risk sudden termination.²⁶ The result was that FHEO lost approximately half of its investigative staff. The reality of that threat was confirmed when, at the start of the October shutdown, HUD issued reduction in force (RIF) notices to 170 *more* FHEO

investigators, including all those working in seven of the ten regional offices and everyone in Puerto Rico.²⁷ Congress nullified those RIF notices, but HUD has given every indication they may proceed with those firings in the future. FHEO has also seen its work restricted through memos that limit the types of cases that staff can investigate, functionally eliminating the ability for the public to receive help from HUD in cases involving race, national origin, sexual orientation or gender identity, disparate impact, environmental justice, appraisal bias, and many other types of cases.²⁸

The Administration has also made severe cuts to OFH. In the aftermath of forced resignations, illegal terminations of probationary employees and whistleblowers, and involuntary reassignments, OFH now only has six line attorneys.²⁹ HUD's political leadership has unlawfully restricted and undermined the work of these remaining attorneys through gag orders, withdrawing of lawfully issued charges, a refusal to advance legitimate cases of discrimination, canceling or refusing to enter into new conciliation agreements, and more.³⁰

Secretary Scott Turner and other appointees have politicized HUD's civil rights work, which has traditionally been bipartisan and which has continued to some degree through all prior administrations, in a wholly new way: all settlements now require political approval, appointees alter already agreed-upon settlement terms, reject compensation for survivors of discrimination, and attempt to withdraw prior settlements.³¹ This is adding to the significant bottleneck for the huge number of cases HUD processes every year.³²

The impacts of this politicization have also been felt outside of HUD. HUD's political leadership has told the state and local agencies that enforce fair housing laws, part of HUD's Fair Housing Assistance Program (FHAP), that they cannot bring certain types of cases and any attempt to do so will result in removal from the program and the loss of funds. To protect their FHAPs from this politicization, a number of states recently sued HUD, alleging that its threats to remove funding from FHAPs who investigate certain types of cases, or enforce their own state laws that protect more people than federal laws do, is unlawful. The Administration has,

suddenly and without notice, terminated grants that the non-profits that enforce fair housing laws have received from Congressionally-appropriated funds as part of HUD's Fair Housing Initiative Program (FHIP). The outcome of this is inevitable: even as HUD, the federal government's primary fair housing enforcement agency, refuses to investigate cases, those entities best equipped to make up for HUD's sudden absence

are being stymied in their own enforcement efforts by HUD.

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Impact on the Public

The impacts of these reductions have and will continue to be drastic. In one matter, HUD issued a determination of reasonable cause and a charge of discrimination where a homeowners' association was credibly alleged to have been discriminating on the basis of race.³³ Tenants claimed to have experienced horrific racial discrimination for years in their community.³⁴ They claimed that they were called racial epithets and threatened, and that one neighbor in the community reportedly called neo-Nazis to join in the harassment of community members.³⁵ Despite HUD's investigation and the evidence showing intentional discrimination, HUD chose to withdraw the referral of this charge for prosecution. This was done notwithstanding the fact that doing so is not permitted by the FHA: once HUD has found reasonable cause to believe discrimination occurred, it is statutorily obligated to prosecute or settle the case.³⁶

In a different matter, prospective homebuyers alleged that lenders were charging more to some people living in certain areas than others because those areas had more people of a certain ethnicity.³⁷ In some cases, borrowers were reportedly paying hundreds or thousands of dollars a year more on their mortgages than people who were living just a neighborhood away.³⁸ Despite having determined that reasonable cause existed to believe discrimination had

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What Pauli Murray Had to Say about the Thirteenth Amendment

B. Pernell, K. Akhiemokhali

I. Introduction: Pauli Murray's Expansive Vision of the Reconstruction Amendments

The article traces the intellectual, legal, and biographical foundations for Reverend Dr. Pauli Murray's pioneering view of the Thirteenth Amendment as a broad tool against racial discrimination. Murray was a Black American civil rights lawyer, activist, professor, and priest whose harrowing experiences with race, gender, and class oppression informed her earliest theorizing about the Reconstruction Amendments. As a law student, Murray understood and argued that those Amendments' overarching goal in ending slavery was to mandate that all individuals be equally afforded the rights that inhere to free citizenship. She spent her earliest legal training making the case for why any discrimination that frustrated the Amendments' purpose in that regard was unconstitutional.

Murray's legal imagination predated and inspired major developments in American constitutional law. While Murray is now being increasingly celebrated for her impact on Fourteenth Amendment jurisprudence, less appreciate the fact that Murray also developed an early, remarkably forward-looking argument: that the Thirteenth Amendment not only abolished slavery but also prohibited the institution of slavery's lingering "badges and incidents." Such badges included Jim Crow segregation and any other form of racial discrimination on which the institution of slavery had long rested. Mining legislative history and Supreme Court opinions as a young law student, Murray advanced the Thirteenth Amendment as a tool that both abolished forced physical servitude *and* affirmatively granted full freedom and equality for all citizens, including Black Americans.

Kelley Akhiemokhali is a former K-12 educator with M.A. degrees in English Education and Sociology. Her research focus areas are inequality and maternal health. She can be reached at kakhiemokhali@gradcenter.cuny.edu.

Brence Pernell practices and teaches law in New York City. He regularly writes about issues at the intersection of race, education, and the law. He can be reached at bpernell@law.columbia.edu.

Murray's argument emerged at a time when few legal scholars understood the Thirteenth Amendment beyond its abolition of slavery. It was only after several decades that the Supreme Court would plainly acknowledge that certain

discrimination in a modern context beyond chattel bondage could constitute a remnant of slavery that the Thirteenth Amendment also prohibits. Scholars have built on Murray's intellectual work by emphasizing the Thirteenth Amendment's full purpose of eradicating the kinds of discriminatory laws and policies that reiterate slavery's social dynamics.

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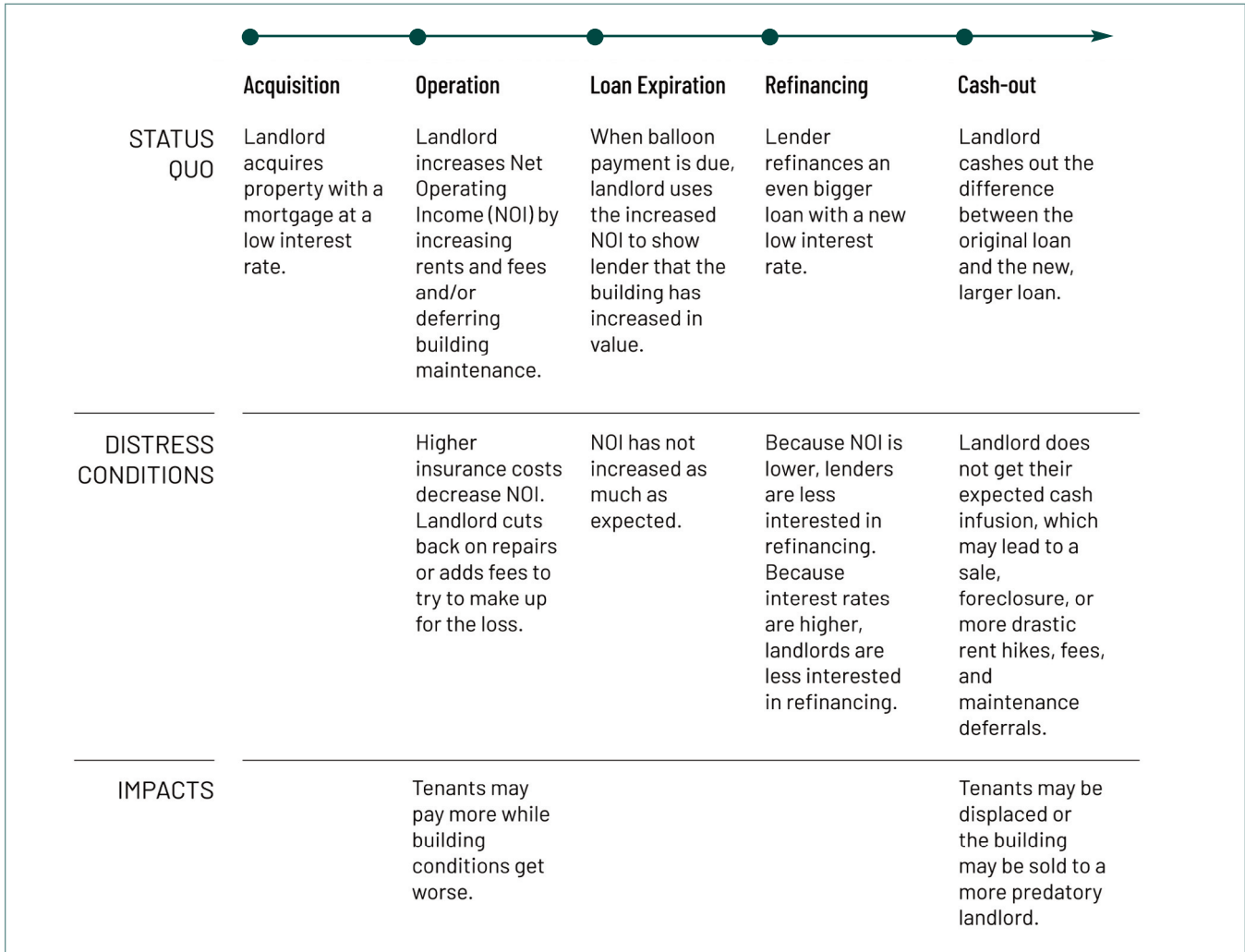
II. Murray's Life Experiences and Development as a Legal Thinker

Murray's early exposure to racial violence growing up in Jim Crow North Carolina shaped her belief that the law must uproot the structures enabling racial hierarchy. When Murray was 12 years old, for example, a white mental hospital guard murdered her father while he was a patient in the hospital's racially segregated unit. Murray would continue to suffer humiliations as part of her young everyday life and across a variety of settings, such as at school and in public modes of transit. Lived experience made clear for Murray that segregation was more than a social inconvenience; it was psychologically destructive and structurally oppressive. Reflecting on her segregated schooling through high school, for example, Murray knew well the differences between "what we had and [what] white children [had]." She remarked, "You sense those things, you feel them." She considered her refusal to accept a scholarship to one segregated university as her "first overt stand against racial segregation."

Due to these experiences, Murray said that she entered law school with "the single-minded intention of destroying Jim Crow." Even before she had started law school, Murray was devising ways to challenge discriminatory poll taxes and bus segregation laws.

Murray would eventually be put in jail for refusing to give up a bus seat in Petersburg, Virginia, in accordance with local segregation laws. Murray and Adelene "Mac" McBean, her friend had refused the bus driver's demand that they move to broken seats. The conflict escalated, and the bus

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debt on multifamily properties. (Importantly, landlords with maturing debt are generally forced to refinance since multifamily mortgages are relatively short-term—five to seven years—compared to home mortgages and include significant balloon payments).

In the face of these headwinds, landlords with highly leveraged portfolios or who acquired properties at optimistically high values now find themselves teetering on the edge of financial distress.

What is the relationship between the climate crisis and financial distress in the rental market?

Financial distress occurs because landlords and their investors made plans based on a set of assumptions about market conditions that do not bear out. The drivers of distress are conditions that are fundamentally changing the context in which landlords do business. Distress dynamics in the current multifamily market can be divided into four categories: a changing financing and monetary landscape, changes in oper-

ating income and expenses, political instability, and a rapidly worsening climate crisis.

We unpack all of these in our new brief, but want to give special attention to the climate-related drivers, which can be divided into a few underlying phenomena:

1. The climate crisis is increasing physical property risk, and requiring new investments in homes:

Increasing extreme heat, for example, is driving up energy costs and making building upgrades like air conditioning installation all the more urgent, further straining operating budgets or making physical distress all the more likely. And damage from extreme weather events like floods, hurricanes, and wildfires has the potential to fundamentally change the existence of submarkets altogether. One study estimated that up to \$160 billion in real estate will be underwater by 2050 from chronic flooding. The financialized housing system and restricted supply of high-quality afford-

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driver called the police, who charged the women with disorderly conduct and causing a public disturbance. Murray and McBean were imprisoned for three nights. It was that arrest that introduced Murray to civil rights litigation.

The NAACP represented the women, exposing Murray to the intellectual work of building legal arguments. The experience ignited her interest in using the law to change society. Murray stated about the case: “I began to sense that our case was a small part of a team effort that envisioned the ultimate overthrow of all segregation laws. The thought was stupefying.”

Murray was accepted into Howard University School of Law, with Thurgood Marshall of the NAACP writing one of her reference letters. By that time, Howard Law had become the intellectual center of civil-rights legal strategy. And it was at Howard Law that Murray says she set out to destroy the Jim Crow legal system “root and branch.”

III. Murray’s Fourteenth Amendment Foundations: The Road to *Brown* and Gender Equality

In a law school research paper, *Should the Civil Rights Cases and Plessy v. Ferguson Be Overruled?*, Murray argued that statemandated racial segregation was unconstitutional under both the Thirteenth and Fourteenth Amendments.

But legal precedent was not on Murray’s side. The Supreme Court’s decision in *Plessy v. Ferguson* (1896)—that racial segregation could be upheld under the “separate but equal” doctrine—had been the governing law since 1896. *Plessy* specifically concerned segregation in public transportation, which was one of the most obvious ways Murray and other Black Americans could feel Jim Crow’s effect.

Many civil-rights lawyers focused thereafter on incremental challenges to *Plessy* by showing inequality in segregated facilities. But Murray believed the entire doctrine was inherently unconstitutional under the Thirteenth and Fourteenth Amendments. She drew heavily on Justice John Marshall Harlan’s dissents in the Supreme Court’s earliest Reconstruction Amendment cases; Gunnar Myrdal’s *An American Dilemma*, a groundbreaking social-science study documenting systemic anti-Black discrimination; and her own extensive experiences navigating segregated public life.

Murray’s arguments served as the conceptual foundations for positions that the Supreme Court would later adopt in *Brown v. Board of Education* (1954). Murray’s former Howard professor Spottswood Robinson, one of the architects of *Brown*’s legal strategy, had even circulated her senior paper among the NAACP Legal Defense and Educational

Fund counsel, which included its lead civil rights attorney, Thurgood Marshall. The Supreme Court’s declaration in *Brown* that “separate is inherently unequal” under the Fourteenth Amendment mirrored Murray’s central claim from the 1940s.

Murray also extended her Fourteenth Amendment reasoning to sex discrimination well before the modern women’s rights movement. Her writings and advocacy, including “Jane Crow and the Law,” profoundly influenced the litigation that established gender equality as a constitutional mandate. Years later, Supreme Court Justice Ruth Bader Ginsburg would argue before the Supreme Court that sex-based discrimination violates the Fourteenth Amendment. When the Supreme Court finally agreed, Ginsburg emphasized that the successful legal reasoning she employed was attributable to Murray: “We knew when we were writing that brief that we were standing on her shoulders . . . [w]e owe so much to her courage, to her willingness to speak out when society was not prepared to listen.”

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IV. Murray’s Thirteenth Amendment Theory: Freedom Beyond the Abolition of Slavery

While Murray’s intellectual contributions to the Fourteenth Amendment are becoming increasingly appreciated, less attention has been paid to her thought leadership with respect to the Thirteenth Amendment. As the Supreme Court continues to weaken the Fourteenth Amendment’s anti-discriminatory power, scholars, practitioners, and even courts have turned attention to the Thirteenth Amendment. As with her bold vision for expanding civil rights under the Fourteenth Amendment, Murray was one of the first to understand the Thirteenth Amendment’s utility as an alternative legal ground for challenging discrimination in the contemporary era.

A. Exploring the Thirteenth Amendment at Howard Law School

The Thirteenth Amendment states:

Section 1

Neither slavery nor involuntary servitude, except as a punishment for crime whereof the party shall have been duly convicted, shall exist within the United States, or any place subject to their jurisdiction.

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Section 2

Congress shall have power to enforce this article by appropriate legislation

One of the reasons for Murray's Thirteenth Amendment focus was her recognition that, unlike the Fourteenth Amendment, the Thirteenth Amendment applied to not only government conduct but also *private* conduct. As important, Murray rejected the view that the Amendment merely ended physical enslavement. She instead argued that slavery consisted of a larger system of legal, social, political, and economic domination, not solely forced physical labor. The Amendment's abolition of slavery thus also abolished the full apparatus of racial hierarchy that the institution of slavery had required. And Congress, under Section 2, possessed broad authority to legislate against any practice reproducing those oppressive conditions.

Murray termed these conditions "vestiges" and considered them to be the deprivation of "personal rights," those that Murray explained would "secure" Black Americans' free status "in the larger community on the basis of equality of opportunity with all other persons."

Murray articulated nine such personal rights she thought were essential to full freedom, including:

1. Freedom of movement
2. Freedom of association
3. Equal status without stigma
4. Freedom from badges of inferiority
5. Equal access to public privileges
6. Capacity to live in peace
7. Right to work productively
8. Freedom of thought and worship
9. Right to ensure equal opportunity for future generations

Murray explained the denial of any of these rights perpetuated the same subordinate status imposed on enslaved people. She described how an apparatus of "many patterns and regulations of conduct" and "stringent laws" to manage "in detail the behavior of the slaves" systematically maintained slavery. It was because of such segregation laws that enslaved Black Americans were deprived of the "personal rights" that Murray outlined. Murray also knew that Black Americans had still not been able to enjoy these rights.

After *Plessy*, few had dared to make such an argument under the Thirteenth Amendment. But Murray's grasp of the Thirteenth Amendment aligned with what the legislative architects of the Thirteenth Amendment sought to accomplish with the Amendment's enactment. The legislative debates for the Thirteenth Amendment's enactment illustrate how Congressmen like James Ashley, Lyman Trumbull, and Charles Sumner understood the freedom the Amendment would be conferring. Underscoring Murray's articulation of fundamental "personal rights" that inhere to a free citizen was Congressmen's understanding of freedom under the

Thirteenth Amendment as inclusive of rights to travel, education, public accommodations, and bodily autonomy, for example. As the House floor leader Representative James Ashley expressed, the Amendment was to provide "a constitutional guarantee of the government to protect the rights of all and secure the liberty and equality of its people."

Black Americans of the time similarly understood the Thirteenth Amendment's purpose. Like Republican legislators, Black American political leaders intuited that slavery's abolition under the Thirteenth Amendment would include the eradication of all the slavery system's elements. Even before the Civil War, Black Americans had long lived in ways that revealed how they long understood freedom as a legal and constitutional status that represented more than just a right to not be subjugated to physical slavery.

Two Supreme Court decisions had already sharply limited the Thirteenth Amendment's constitutional power by the time Murray had gotten to law school. The *Civil Rights Cases* (1883) invalidated the Civil Rights Act of 1875 and restricted "badges and incidents" to a very narrow category of rights to which the Thirteenth Amendment apparently didn't apply. The Supreme Court went on to find in *Plessy v. Ferguson* (1896) that segregation in public transportation imposed no badge of slavery under the Thirteenth Amendment because the exclusion of people of color in the public transportation context imposed no "badge of slavery or servitude" that the Thirteenth Amendment contemplated.

Murray thought that both the *Civil Rights Cases* and the *Plessy* decisions "distorted and defeated the major purposes for which [the Thirteenth Amendment] [was] adopted." Murray relied heavily on Justice Harlan's *Plessy* dissent to support her Thirteenth Amendment position. Justice Harlan had contended, for example, that because the Thirteenth Amendment "decreed universal civil freedom," it should be read broadly enough to encompass discrimination beyond chattel slavery. Justice Harlan asked outright in his *Civil Rights Cases* dissent: "[D]id the freedom . . . established [by the Thirteenth Amendment] involve nothing more than exemption from actual slavery?"

Murray thought the majority decision was historically unsound, contravened Congress's intent, and ignored the social-science evidence showing segregation's destructive effects. Murray pointed for example, to Gunnar Myrdal's compilation of social science research, *An American Dilemma*, which had recently outlined in detail how abuse and discrimination from whites, and other invisible systems, had contributed to Black Americans' consistent deprivation of rights. To do so, Myrdal compiled academic studies from various sectors, including education, employment, and housing, for example. For her argument as to why *Plessy*, in particular, should be overturned on Thirteenth Amendment grounds, Myrdal provided Murray with strong evidence of slavery's lingering and cumulative harms that the system of segregation continued to perpetuate.

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able housing allow landlords to continue to defer maintenance despite a worsening climate emergency, but they also increase the risk of property damage and deterioration due to that same emergency.

2. The climate crisis is shaping how the home insurance industry is charging customers, driving higher costs for multifamily landlords:

Recent research shows that the average monthly property insurance cost increased more than 75 percent between 2019 and 2024. Insurance costs for multifamily rental properties increased nearly three times faster than total operating costs from 2023-2024, forcing landlords in every region of the United States to put more of their monthly income toward insurance instead of their loans. As CCI research explains, lenders typically require insurance as a condition for approving and maintaining a mortgage, making this a necessary part of the operating expense structure for multifamily owners and systemically entwining disaster insurance and the housing finance system.

3. At the macro level, the climate crisis exacerbates market instability:

At a broader level, climate change is exacerbating market instability in many sectors, all of which affect real estate. For example, climate-fueled extreme weather events are upending global supply chains that the multifamily market relies on for building and maintaining homes and geopolitics related to oil and energy prices could quickly change the projected profitability of real estate assets.

What does financial distress mean for the housing market and tenants?

Financial distress could mean an even worse rental housing crisis in the making, with landlords on the hook to pay back big loans and passing the burden onto tenants via rent hikes, fees, and deferred maintenance.

Although tenants do not have a say over what level of financial risk their landlord takes on, they are nevertheless impacted by these decisions. Just as tenants have suffered in recent decades due to rental housing speculation, so too do they bear the brunt of landlords' financial distress, whether in the form of deferred maintenance that threatens health and safety or rent hikes as landlords attempt to meet their debt obligations and maintain returns to lenders and investors.

Despite the disproportionate repercussions for tenants, it is typically non-tenant market actors who determine how distress originates and what is done about it. In the 2008 Great Recession, for instance, policy and investment decisions led millions of homeowners and renters to lose their homes, while financial institutions were bailed out and large investors quickly recovered (and even found new opportunities to profit from housing).

Organizing and policy action around financial distress has a rich history in the United States. However, much of that history comes from the era of *disinvestment*, when the floor of property values fell out from under landlords in urban areas across the country. In this situation, financial distress created a vacuum filled by advocacy around neighborhood reinvestment, community development, and tenant-controlled housing. In the current US context of overvalued and over-leveraged housing, the salient problem is the opposite: the incredible amount of money invested in the sector means that actors with a financial stake in the game—landlords, lenders, investors—will seek to maintain the status quo, tenant well-being notwithstanding.

Indeed, in recent years, it is tenant movement groups themselves—like the Tenant Union Federation and those organizing around the Signature Bank collapse in NYC—that have begun to study housing finance and innovate models for organizing in distressed properties. This makes sense, as tenants are in many ways the best

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equipped to tell the actual story of financial distress—how imprudent investments connect to the material conditions in their buildings, and how those conditions might point to early signs of financial distress. Many local- and state-level pro-tenant policies being advanced currently can also be seen through the prism of financial distress. Social Housing Development Authorities (at both the state and federal level) and Tenant Opportunity to Purchase policies, for example, seek to empower the public sector to intervene in instances of financial distress for the public good. And ideas like CCI's Housing Resilience Agency proposal would relieve the burden of rising insurance rates without harming tenants.

Given the current state of affairs in the multifamily housing market and the escalating climate crisis, it is high time for housing policymakers, researchers, and advocates should take seriously the role of increasing financial distress in the multifamily market and craft solutions to both limit distress and ensure tenants do not shoulder the burden when and where it does occur. ■

(What Pauli Murray Had to Say about the Thirteenth Amendment, Continued from page 8)

B. Murray's Continued Focus on the Thirteenth Amendment at Berkeley

Murray described that her work at Howard Law School reflected an “intense desire” to “find a legal basis for overruling” the Supreme Court’s segregation rulings. But she also named her activism throughout the semester, including sit-in protests against racial discrimination in Washington, D.C., as one of the reasons she did not believe that she could sufficiently complete her goal.

Undeterred, Murray continued her Thirteenth Amendment project a year after graduating at the top of her Howard Law class. She pursued her Master of Laws degree at Berkeley, determined to “once and for all . . . lay the ghost of [the] Harlan dissents in *Civil Rights Cases* and the *Plessy v. Ferguson* decision” and resurrect the Thirteenth Amendment’s power for antidiscrimination claims. Murray expanded her research at Berkeley to focus especially on the legislative debates of the Civil Rights Act of 1866 and the 1875 Civil Rights Act to bolster her argument that Congress envisioned securing broad civil rights for Black Americans when it passed the Thirteenth Amendment.

Both the 1866 Civil Rights Acts and the 1875 Civil Rights Act passed under Congress’s Thirteenth Amendment power. Congress passed the Civil Rights Act of 1866 exclusively under the Thirteenth Amendment in order to identify explicit rights to which formerly enslaved citizens were now entitled—e.g., the right to enter contracts and access courts. The 1875 Civil Rights Act supplemented the Civil Rights Act of 1866 and guaranteed equal access to public accommodations like inns, railroads, and theaters.

Murray focused on the legislative debates for both states to demonstrate the goals that the architects of the Thirteenth Amendment and its associated legislation intended to accomplish. Senator Charles Sumner of Massachusetts, author of the 1875 Civil Rights Act, for example, explained during that Act’s legislative debates that emancipation and the Civil Rights Act of 1866 had codified some important rights, but that this was “not enough.” Sumner clarified that the 1875 Civil Rights Act, which was passed under both the Thirteenth and Fourteenth Amendments, was because the “[t]he new-made citizen is called to travel for business, for health, or for pleasure” and “longs . . . for respite.” Such legislative history underscored Congress’s conceptual understanding of the Thirteenth Amendment as abolishing all aspects of slavery by granting all rights necessary for citizens’ freedom.

The legislative histories of the Civil Rights Act of 1866 and the 1875 Civil Rights Act aligned with Murray’s chief

argument: to the extent that discriminatory practices constitute a legacy of slavery, those practices run afoul of the Thirteenth Amendment. Murray’s Berkeley mentor was dubious about her argument, but Murray would continue to insist on the Thirteenth Amendment’s transformative power.

V. Validation: Jones v. Mayer and the Resurgence of the Thirteenth Amendment

More than twenty years after Murray first articulated her theory, the Supreme Court effectively endorsed Murray’s Thirteenth Amendment theory in its *Jones v. Alfred H. Mayer Company* (1968) decision. In *Jones*, a real estate firm had refused to sell a property to an interracial couple, one of whom was a Black American. The case concerned whether a law that prohibited racial discrimination in the sale or rental

of property was appropriate under Congress’s Thirteenth Amendment power. The *Jones* Court thought such Congressional power was more than appropriate, as the refusal to sell property to Black Americans is precisely the kind of legacy of slavery that the Thirteenth precluded.

“[W]hen racial discrimination herds men into ghettos and makes their ability to buy property turn on the color of their skin, then it too is a relic of slavery,” the Supreme Court found.

The Court’s rationale reinforced Murray’s central claims from decades ago that the freedom conferred by the Thirteenth Amendment meant a freedom not just from physical enslavement, but from all slavery’s social vestiges as well. The Court stated unequivocally that Congress had authority to abolish any “badge and incident of slavery,” which in the *Jones* case necessarily included the power to prohibit racial discrimination in housing.

Jones revived the Thirteenth Amendment as a contemporary civil rights tool after the Amendment experienced nearly a century of dormancy. The decision also validated the arguments Murray had already been boldly advancing as a law student. Murray expressed surprise years later that “in anonymous form [her] little argument was going up to the Supreme Court [in *Jones*]” and noted that the *Jones* Court had finally formalized her “thesis that [she] had in mind originally.”

VI. Conclusion: Murray’s Lost Causes, Found

Though *Jones* remains sound legal precedent, the Thirteenth Amendment remains underutilized as a basis for

(Continued on page 11)

The freedom conferred by the Thirteenth Amendment meant a freedom not just from physical enslavement, but from all slavery’s social vestiges as well.

(What Pauli Murray Had to Say about the Thirteenth Amendment, Continued from page 10)

antidiscrimination claims compared to the Fourteenth Amendment. Meaningful jurisprudence on the full scope of the Thirteenth Amendment's power has been relatively absent since the Supreme Court's 1968 *Jones* decision.

More contemporary scholars are calling for the Thirteenth Amendment's expansion to address other lingering vestiges of slavery, including, for example, education inequality, mass incarceration, and lack of reproductive autonomy. Such calls owe their academic roots to the argument Murray dared to make more than half a century ago: the Thirteenth Amendment was to eradicate all structural conditions that facilitated the institution of slavery.

As Murray's research recognized, Congressional leaders had as their chief goal to recognize the citizenship rights of all people when they enacted the Reconstruction Amendments. The Civil War remains the most violent and catastrophic political event in this nation's history. One might imagine how important a goal of full equality for all people would have been for Congress to clearly execute on as part of rebuilding the political and social fabric of this country. Tragically, the Supreme Court continues to erode the full power Congress imagined for the Fourteenth Amendment when it enacted that Reconstruction Amendment. Reconstruction's promises for a new nation of equal citizens with full rights have fallen woefully short.

But Murray's life and writing reveal a constitutional vision that was intersectional, historically grounded, and structurally transformative. When few others did, Murray insisted that the clear purpose of the Reconstruction Amendments was to uproot every vestige of slavery in American life. She rightly understood that to stunt the Reconstruction Amendments' antidiscriminatory power is to stunt Congress's goal of ushering in a new democracy of equally free citizens after chattel slavery's end. Murray's intellectual legacy should be expanded to include her pioneering thinking on not only the Fourteenth Amendment in this regard, but also the Thirteenth Amendment.

After the *Jones* ruling, Murray observed that she lived to see her "lost causes found." Her Thirteenth Amendment theory had been ignored, dismissed, and considered radical in the 1940s. But as with the Fourteenth Amendment, she'd be vindicated.

Slavery's vestiges undoubtedly persist as legacy—in prisons, court-

rooms, schools, family planning, and places of public accommodation. Now more than ever, we need bold legal thinking that helps advance the post-Civil War vision Congress had of a nation where all such remnants of slavery are eradicated. May Murray's vision from close to a century ago continue to guide the way. ■

Slavery's vestiges undoubtedly persist as legacy—in prisons, courtrooms, schools, family planning, and places of public accommodation. Now more than ever, we need bold legal thinking that helps advance the post-Civil War vision Congress had of a nation where all such remnants of slavery are eradicated.

★ ★ ★ Upcoming Events ★ ★ ★

Symposium: 50th Anniversary of *Hills v. Gautreaux* – June 11

Join PRRAC, Mobility Works, and Impact for Equity in Washington, D.C. for "Mobility and Metropolitan Equity: The Legacy of *Hills v. Gautreaux* at 50." This full-day event explores the case's historic impact through a keynote by Kristen Clarke (NAACP), a conversation with Peggy Bailey (CBPP) and Tara Raghuvver (Tenant Union Federation), and panels of distinguished experts. Thanks to the generous support of sponsors Klein Hornig, Cleary Gottlieb Steen & Hamilton, and Joseph Sellers, this event is free but requires registration. Check the PRRAC website for more info.

Drafting Justice: A Summer Celebration of Movement Wins – July 16

Join PRRAC on Thursday, July 16 in Washington, D.C., for the inaugural Drafting Justice, a summer gathering dedicated to celebrating recent progress in the fields of civil rights and affordable housing. This event is designed to be a new kind of space that will focus on community-building while acknowledging the collective wins of our movement. We invite you to join us in an evening of dinner and drinks while taking in views of the sunset over the Anacostia River. We thank Relman Colfax and NGV for their generous sponsorship. Visit PRRAC's website to find out how to get tickets.

(*The Fight for Fair Housing*, Continued from page 4)

occurred and issuing a charge of discrimination, leadership sought, and obtained, dismissal of the case while it was pending before an Administrative Law Judge.³⁹

Additionally, following an Executive Order that designated English as the official language of the United States, HUD has canceled translation and interpretation contracts, ordered the removal of notices and materials in languages other than English, and has ceased providing services in languages other than English.⁴⁰ This policy operates to deprive people of crucial services and due process nationwide, but it is especially harmful in places like Puerto Rico. There, HUD serves a population that almost exclusively speaks Spanish.

There are countless other examples that civil servants currently or formerly at HUD can point to where cases were withdrawn, settlements languished awaiting approval, and investigations were ended prematurely or despite clear evidence of discrimination. This is not normal. Dismissing cases after finding evidence of discrimination is unprecedented and, in practice, is no different than refusing to enforce the FHA. While the cases are important, what really matters are the people those cases represent. Thousands of individual victims of discrimination and survivors of domestic violence are having their rights violated right now and cannot seek assistance from HUD. The effects of the decisions of this Administration have already been felt and will continue to be felt for months and years to come.

People will be made homeless, families will have to accept substandard housing, children will have to change schools, and people will not be able to stay in their current jobs. Each case withdrawn, dismissed, or derailed is a person, a family, and a neighbor who has experienced discrimination in obtaining or maintaining housing—the most fundamentally important need. Housing helps you stay warm, stay safe, and obtain access to all facets of life. It facilitates the American Dream.

Call To Action

People have fought, bled, and died for civil rights and housing has always been fundamental to that fight. Housing is about more than just where you go to sleep, it is about where your kids go to school, the job opportunities that are available to you, whether there is a factory emitting toxic pollution next to your backyard, how close you live to a good doctor or dentist, and whether you and your family stay safe. Now, it is up to all of us to continue the legacy of fighting to make equal access to housing a reality. If you read this and are concerned, we urge you to join and amplify organizations focused on fair housing, to organize in your workplace and in your community to demand action from your local, state, and federal public officials to defend fair housing, and to speak out whenever and wherever possible in favor of civil rights. ■

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Poverty & Race (ISSN 1075-3591) is published three times a year by the Poverty & Race Research Action Council, 740 15th Street NW, Suite 300, Washington, DC 20005, E-mail: info@prrac.org. Tessa Delgo, editorial assistant..

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