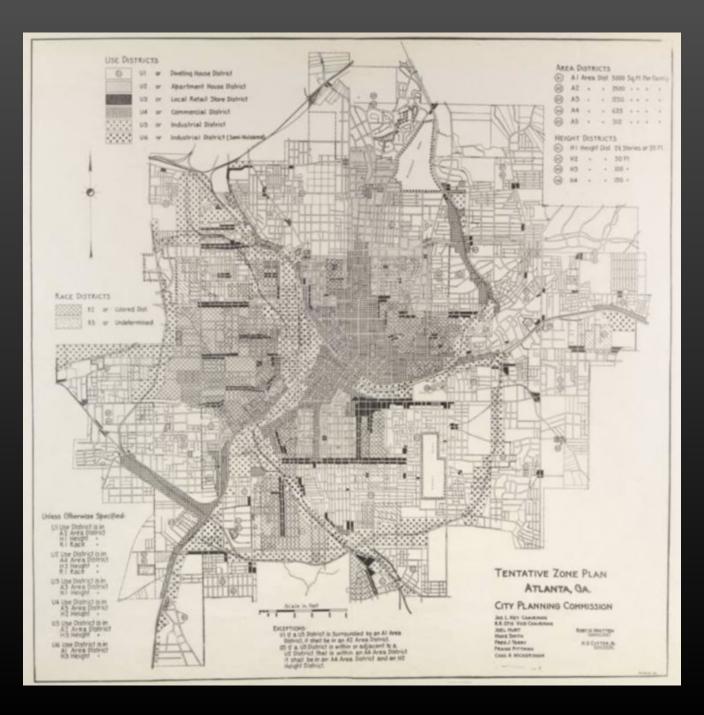
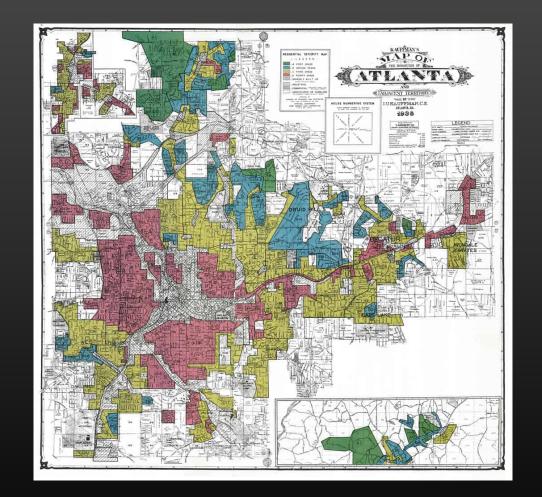


Brown University's Center for the Study of Race and Ethnicity in America defines **Systemic Racism in the United States** as,

[T]he normalization and legitimization of an array of dynamics historical, cultural, institutional and interpersonal— that routinely advantage whites while producing cumulative and chronic adverse outcomes for people of color.





## The New York Times

## Black Homeowners Face Discrimination in Appraisals

Companies that value homes for sale or refinancing are bound by law not to discriminate. Black homeowners say it happens anyway.



A second appraisal valued Abena and Alex Horton's Jacksonville home 40 percent higher than the first appraisal, after Ms. Horton removed all signs of Blackness. Charlotte Kesl for The New York Times



The value of Stephen Richmond's home in a Hartford, Conn., suburb jumped after he removed family photos and movie posters, and had a white neighbor stand in for him during a second appraisal. Monica Jorge for The New York Times

