



Book review: **Plundered: How Racist Policies Undermine Black Homeownership in America** Bernadette Atuahene, 2025

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Abstract

Plundered: How Racist Policies Undermine Black Homeownership in America by Bernadette Atuahene (2025) is a comprehensive look at how local municipalities have used their lawful power to remove Black homeowners through unconstitutional property tax assessments and mass foreclosures. Atuahene documents how the City of Detroit has consistently illegally assessed residential properties (in violation of the Michigan Constitution) and thereby caused over one-third of all homes to be foreclosed upon between 2009-2015. It is these discriminatory policies impacting predominantly Black communities that create the core of her “predatory governance” model – the extraction of wealth from disadvantaged communities through the use of state authority in unjust ways. Atuahene places Detroit’s situation within a larger national scope of racialized displacement and homelessness and states that true justice will require redress and not simply reform. Atuahene calls for remedial action, including equitable assessments, accountability measures, and reparative housing action, making *Plundered* a required read for scholars, policy makers, and practitioners who are committed to housing justice and racial equity. This review outlines the book’s clarity, rigor, and lasting impact.

Keywords

Black homeownership, racialized displacement, property tax foreclosure, housing justice, Detroit

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Introduction

Bernadette Atuahene's *Plundered: How Racist Policies Undermine Black Homeownership in America* (2025) is a fierce, disquieting, and urgently necessary book for those studying housing justice, racial equity, and property law. This book is not just an historical critique or a legal scholar's response; it is a judgment of sanctioned theft by state actors. Although focused on Detroit, Atuahene's contentions have national importance, forcing scholars and practitioners to grapple with how state and local governments have systematically dispossessed Black Americans through taxation and foreclosure. She describes the extractive state practices of dispossession and degradation that are common to all cities and states with the term 'predatory governance' and eloquently describes how state practices like these are unconstitutional and morally outrageous.

Centering Detroit: A Case Study in Predatory Governance

At the center of *Plundered* is the story of Detroit's tax foreclosure crisis. More than one-third of all properties in Detroit were foreclosed for unpaid property taxes from 2009 to 2015. Most of these properties were in Black neighborhoods, and the book carefully walks us through how property taxes were illegally inflated. The Michigan Constitution does not allow for properties to be assessed at greater than 50 percent of their market value. However, the City of Detroit had a consistent pattern of over-assessing residential properties at 53 to 85 percent across residential properties during that time. The result was that over 100,000 residents were foreclosed on, effectively dismantling communities that were already suffering from disinvestment and structural racism. The burden of turmoil fell hardest on Black residents, not because of poor financial behavior but rather purposeful municipal policy. By documenting these patterns of injustice, Atuahene documents not only a local catastrophe but also a national crisis.

From Legal Doctrine to Lived Experience

Atuahene's scholarship is distinguished by her incorporation of constitutional law and the actual lived experiences of Detroiters. The narrative is organized around the stories of two families: the Bucci family, white Italian immigrants, and the Brown family, Black migrants from the Jim Crow South. Both families sought opportunity in moving to Detroit, but as is captured in her narrative, while the Bucci's were ultimately able to maintain and create wealth through property ownership, the Browns were essentially restricted from doing so. Through this intentional juxtaposition, Atuahene illuminates how the accumulation of wealth and stability is not purely about choice but is the result of various legal regimes and policy decisions. Her ethnographic research, conducted with over 100 interviewees, humanizes what is usually relegated to a statistical discussion. Her method is especially effective in rendering abstract injustices into tangible emotional despair and political actions.

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Defining Predatory Governance

Atuahene's most long-lasting conceptual contribution is predatory governance, which she describes as "state actions that use legal authority to extract wealth from disadvantaged communities in unjust ways" (Atuahene, 2025, p. 6). Her framing reorients the conversation about exploitation from the private sector (e.g. subprime lending) to the public sector. It shows how, in the name of revenue generation, cities carve out budgets by going after their most vulnerable residents. What she describes is a theoretical repositioning. Rather than seeing racially disparate housing outcomes as the unfortunate consequences of bureaucratic inertia, Atuahene frames them as intentional strategies of extraction, made possible by the confluence of racial capitalism and legal legitimacy. Accordingly, *Plundered* is in conversation with scholars such as Keeanga-Yamahtta Taylor (2019) and Richard Rothstein (2017), who have examined these issues in the case of national policy but extend their analyses to the municipal level and consider how austerity and racial violence are often intertwined in local government.

The Broader Consequences: Homelessness and Racialized Displacement

One of the most unsettling aspects of Atuahene's work is the connection she draws between forced property loss and the increase in homelessness among Black people. The displacement related to the tax foreclosure crisis in Detroit did not just lower homeownership—it destabilized neighborhood conditions that promoted long-term housing insecurity, loss of wealth, and severe intergenerational trauma. These trends are reflected nationally. According to data from the U.S. Department of Housing and Urban Development (2023), Black people make up almost 40 percent of the unhoused population in the United States, even though they comprise 13 percent of the overall population. This level of overrepresentation cannot be understood outside the context of a decades-long history of state-sponsored housing loss in the form of redlining, urban renewal, and predatory taxation. Atuahene points out that the dispossession Detroit's Black homeowners

faced was not solely a fiscal loss; it was a social loss. When a family loses its home, everything else falls apart: schools, relationships, routines, feelings of safety. These losses have ripple effects on health, education, and employment. In this way, *Plundered* makes housing justice an issue not simply of economics but one of human rights.

Policy Recommendations: Repair, Not Reform

Atuahene is not satisfied with merely bringing to light injustice; she argues for reparative measures. The book's closing includes tangible policy proposals anchored in both constitutional law and community voices. At the top of the list of these demands is restitution. Atuahene contends that those who have been displaced from their homes due to unconstitutional tax assessments are owed more than apologies; they are owed reparations. They deserve reparations, not simply an apology. She also calls for reform to the assessment process, regarding monitoring personnel involved in the assessment process, as well as greater public accountability and housing reparations for communities that have been exploited by decades of extraction in society. Crucially, Atuahene argues for all of the measures to be viewed through the lens of racial justice. Her insistence that the harm was not colorblind—and that the repair cannot be either—sets *Plundered* apart from technical policy proposals. As Atuahene completes her analysis: “Justice requires recognition, accountability, and action” (Atuahene, 2025, p. 240).

Contributions and Limitations

Plundered provides key contributions to housing thought, legal scholarship, and racial justice advocacy. Atuahene's concept of “predatory governance” constitutes a strong and portable analytic lens by shifting the focus of inquiry from private-sector predation to the state's function in racialized dispossession. Her unique intertwining of constitutional law with ethnographic narrative is an engaging narrative that will be impactful for years to come in research and policy. One small limitation is its geographic scope. While there is great depth of analysis on Detroit, there could have been valuable comparative examples from other cities that have also experienced similar patterns of rough multipliers in over-assessments and the dispossession of residents, such as in Baltimore, Atlanta, or Chicago. Nevertheless, Atuahene's framework encourages others to expand the inquiry and to examine similar abuses across different circumstances.

Conclusion: A Call to Action

In *Plundered*, Bernadette Atuahene gives not only a legal review but also a diagnosis of how the American state has weaponized property taxes against Black homeowners and, in turn, Black communities. The outcome provides an indictment of racialized governance, economic violence, and a betrayal of democracy. This work arrives at a time when cities in the United States are facing ever-growing eviction rates, homelessness, and racial inequality

in homeownership. It challenges the reader to see these injustices as not just separate events, but rather a series of intentional policy decisions and structural racism ingrained in local governance.

Perhaps most importantly, Atuahene reminds us that these harms are not relegated to the past; they are current acts, just as the work for justice is also never-ending. If we are to close the racial wealth gap, decrease homelessness, and create a just society, we must start by recognizing and making reparative justice for the harms so greatly documented in *Plundered*. For all scholars, advocates, and policymakers, this text is not only a text worth reading, but also an order.

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