COURTESY OF "NOT EVEN PAST: SOCIAL VULNERABILITY AND THE LEGACY OF REDLINING" / HTTPS://DSL.RICHMOND.EDU/SOCIALVULNERABILITY

## I. Introduction

After the Civil War, federal, state, and local government officials, working with private individuals, actively segregated American land into African American and white neighborhoods. This housing segregation occurred over almost 200 years, and through a variety of different government strategies and policies. These government actions were intentional and they supplemented and intensified the actions of private individuals. These widespread actions and the resulting segregation of African Americans—both nationwide and in California are enduring badges and incidents of slavery because they continue to affect African Americans.

Immediately after the Civil War, the country was racially and geographically configured in ways that were different from the way it is segregated today.1 Most African Americans lived in the rural South, on or near the land on which they had been enslaved, in shacks or former slave quarters.<sup>2</sup> In the cities of the North and South, African Americans mostly lived in racially mixed neighborhoods, even though African American residents lived in housing of worse quality and in back alleys.3

The average urban African American person in 1890 lived in a neighborhood that was only 27 percent African American. 4 Since then, American federal, state, and local municipal governments amplified actions by private citizens to force African Americans into urban ghettos, while helping white Americans buy single family homes in the suburbs. 5 Rural America also became increasingly segregated, as African American residents left the rural South for economic opportunity and to escape racial violence and terrorism.6

As certain segregation methods were declared unconstitutional, local governments ignored them or thought up new ways to reach the same goals.7 Although the decisions of millions of private homeowners, real estate agents, and landlords settled Americans into segregated residential patterns, it was action by all levels of government which expanded and solidified these settlements into the segregated neighborhoods of today.8

Between the 1900s and the 1930s, local governments actively planned cities to be racially segregated. 9 The real estate industry promoted restrictive covenants, which



were clauses written into deeds that prohibited nonwhite residents from living in the house.<sup>10</sup>

By 1940, the average urban African American person lived in a neighborhood that was 43 percent African American. From the 1930s to the 1970s, the United States federal government built public housing for white Americans, but not African Americans. The federal government helped white Americans, but not African Americans buy houses in the suburbs. Throughout American history, up until the 1970s, white residents terrorized their African American neighbors by destroying their property, bombing their houses, and burning crosses on their lawns to scare them away from living in white neighborhoods. For a more detailed discussion, please see Chapter 3, Racial Terror.

By 1970, the average urban African American person lived in a neighborhood that was 68 percent African American. <sup>13</sup> Even after the passage of the Federal Housing Act, which outlawed housing discrimination, urban renewal and other uses of local government actions funded by the federal and state governments maintained residential segregation. <sup>14</sup>

The problem of segregation has never been corrected. America is as segregated in 2019 as it was in the 1940s, with the average urban Black person living in a neighborhood that is 44 percent black.<sup>15</sup>

### **INTENSITY OF SEGREGATION IN AMERICA**

27%		1890
43%		1940
	68%	1970
44%		2019

In California, the population of African Americans remained small until World War II, when African Americans moved to the state to find jobs in the war industry. <sup>16</sup> On the one hand, Southern California is an African American success story. <sup>17</sup> As W. E. B. Du Bois wrote of Los Angeles and Pasadena in 1913, "Nowhere in the United States is the Negro so well and beautifully

housed, nor the average efficiency and intelligence in the colored population so high."<sup>18</sup>

In 1910, 36 percent of African Americans in Los Angeles owned homes, far more than most cities at the time. <sup>19</sup> On the other hand, all success is relative. Federal, state, and local government in California helped create segregation through discriminatory federal housing policies, zoning ordinances, decisions on where to build schools and a discriminatory federal mortgage policy called redlining. <sup>20</sup> As Robert Joseph Pershing Foster, a migrant from the small town of Monroe, Louisiana who moved to Los Angeles in the 1950s said of his first days in California, "I came all this way running from Jim Crow, and it slaps me straight in the face [.]" <sup>21</sup>

Like elsewhere in the country, the effects of these government policies at all levels continue to this day. In 2021, in Los Angeles and Orange counties, only 34 percent of Black households owned homes, <sup>22</sup> less than in 1910.

## LOS ANGELES PERCENT OF AFRICAN AMERICANS WHO OWNED HOMES

36%	1910
34%	2021

Section III of this chapter describes the history of U.S. Supreme Court decisions which allowed residential segregation to intensify over the last 170 years. Section IV describes the state of residential segregation at the end of the Civil War, before government and private action segregated the American landscape. Section V, VI and VII explains how migration patterns across the country led states, cities and communities to exclude African Americans, how African Americans establish their own communities in response and the racism that they faced in doing so. Sections VIII - XIII details the various mechanisms used by federal, state and local governments to segregated America throughout history. Sections XIV and XV describes the state of housing segregation today and its effects. Section XVI concludes that residential segregation in America is a result of white supremacist beliefs created to support enslavement and is the root of many modern-day racial disparities. Section XVII is an appendix of relevant data for reference. Each of these sections show the persisting effects of slavery in the context of housing.

## II. Constitutionally Sanctioned Housing Discrimination

The reason housing segregation has never been fixed in America is due in part to the Supreme Court. As discussed in Chapter 2, Enslavement, and Chapter 4, Political Disenfranchisement, although the Civil Rights Act of 1866 and the Fourteenth Amendment to the U.S. Constitution banned actions that continued the effects of slavery, the Supreme Court of the United States decided in 1883 that the federal government could not prohibit racial discrimination by individual business owners and private parties.<sup>23</sup> This ruling later applied to housing.<sup>24</sup> As a result, government and private actors

essentially ignored the Civil Rights Act of 1866 and Fourteenth Amendment protections against racial discrimination until Congress passed the Fair Housing Act in 1968.<sup>25</sup>

The story did not end here. At the height of segregation in the 1970s, the U.S. Supreme Court popularized the myth that the American government had no role in creating housing segregation, and therefore should not and could not fix the personal choices of millions of private citizens.<sup>26</sup>

## III. The End of the Civil War

Immediately after the Civil War, the country was racially and geographically configured in ways that were different from the way it is segregated today.<sup>27</sup> Immediately after the Civil War, between 1860 and 1900, almost 90 percent of African Americans lived in the South,<sup>28</sup> and 80 percent of those who lived in the South lived in rural areas.<sup>29</sup> Many African American workers lived in former slave quarters, on the same plantation on which they had been enslaved.<sup>30</sup>

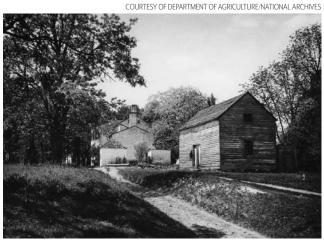
Most modern-day scholars agree that white and African Americans lived in the same geographic area in the cities at this time, although in unequal quality of housing. <sup>31</sup> White families lived in front streets and broad avenues and African American families generally could only live in backyards, alleys, side streets, or their houses were separated by physical barriers. <sup>32</sup> Impoverished shanty towns of unemployed African Americans also appeared around southern cities in undesirable areas like swamps, near city dumps, and next to cemeteries and railroad tracks. <sup>33</sup> "Ghettos were built up in nearly all Southern cities, not always sharply defined but pretty definite, and in these, Negroes must live," wrote Du Bois. <sup>34</sup>

At the same time, less than 10 percent of African Americans lived in the North and less than 0.4 percent lived in the western states. <sup>35</sup> Most lived in urban areas <sup>36</sup> that were much more segregated by neighborhood than in the South, <sup>37</sup> and in worse housing conditions than white Americans. <sup>38</sup>

In 1899, W. E. B. Du Bois's landmark sociological study of Philadelphia summed up the situation: "[H]ere is a people receiving a little lower wages than usual for less desirable work, and compelled, in order to do that work, to live in a little less pleasant quarters than most people, and pay for them somewhat higher rents." Some families used

up to 75 percent of their income on rent, as real estate agents raised the rent for African American tenants because they knew many landlords did not rent to African American tenants. 40 Most African Americans living in the North were only able to find jobs serving white families, and thus were forced to pay higher rents in the more expensive neighborhoods close to their employers. 41

In California around the end of the Civil War, African Americans were few in number compared to other racial groups: the 1860 census counted 4,086 "[t]otal free colored," 17,798 "Indian," and 34,933 "Asiatic" people in California. <sup>42</sup> As a result of their small numbers, African American Californians at the time generally lived in multiethnic communities <sup>43</sup> and occasionally also lived in small predominantly African American communities. <sup>44</sup> For example, a group of 44 settlers, half of whom were of African descent, who traveled from Sinaloa, Mexico, established a settlement that later became Los Angeles in 1781. <sup>45</sup> During the Mexican War, from 1846 to 1848, Los



An old farm house with slave house in the foreground.

Angeles had a significant African American population as former enslaved African Americans were brought to the area. <sup>46</sup> In Northern California, there was also a concentrated African American population along the banks of the Sacramento River in a neighborhood comprised of Mexican and Chinese settlers. <sup>47</sup> In that neighborhood,

Many towns across the country became known as sundown towns, where African Americans were not allowed to stay after dark. Although these rules were often unwritten, local sheriffs and armed, white mobs enforced them. According one scholar, California had more sundown towns than the entire South.

"rowdy young men and boys" attacked all three groups and vandalized African American and Chinese businesses. 48 African Americans also lived and worked in multiethnic mining communities such as Little Negro Hill near Folsom Lake, California. 49 California had four counties with fewer than 10 African American residents in

1890.<sup>50</sup> By 1930, California had eight counties with fewer than 10 African American residents, which author James Loewen argues is the result of intensified segregation<sup>51</sup> Author Richard Rothstein argues that after the large influx of African Americans to the state in World War II, government actions in California imposed racial segregation where it had not previously existed.<sup>52</sup>

## IV. The Great Migration

Between 1870 and 1900, many African Americans moved from rural to urban areas in the South, looking for better paying jobs. <sup>53</sup> Over the next seven decades, as violence targeting African Americans intensified in the South, and as Southern states passed laws that relegated African Americans in nearly every aspect of life to worse conditions than white Americans, the promise of better jobs and the illusion of racial equality pulled African Americans out of the South to the North and the West. <sup>54</sup> This is called the Great Migration and, at its peak, 16,000 African American people left the South each month. <sup>55</sup>

Historians have identified three migration paths out of the South (though not all African Americans followed these paths exactly).<sup>56</sup> The eastern path carried people from Florida, Georgia, the Carolinas, and Virginia to Washington D.C., Philadelphia, New York, and Boston.<sup>57</sup> The Midwest path carried people from Mississippi, Alabama, Tennessee, and Arkansas to Cleveland, Detroit, Chicago, Milwaukee, and Pittsburgh. 58 The western path carried people from Louisiana and Texas to California and the rest of the West Coast. 59 More African American people moved to California in the 1940s than in the entire previous century of statehood combined. 60 The African American population of California mushroomed form 124,306 in 1940 to 1,400,143 in 1970.61 By the end of the Great Migration in the 1970s, 47 percent of African Americans lived outside of the South. 62 Although many African Americans left the South to escape discrimination, the lingering legacy of slavery, reinforced by government actions at all levels, followed them across the country. Historians have argued that the Great Migration led to an increase in racial violence in the North and West, and an intensification of residential segregation.63

## V. Exclusion or Destruction of African American Communities

### **Nationally**

As African Americans left the South, entire states like Indiana and Oregon outright banned African Americans from living in the state. <sup>64</sup> Peter Burnett, who later became the first governor of the State of California, was involved in passing these Oregon laws to ban Black residents from living in Oregon. <sup>65</sup>

In addition to entire states, many towns across the country became known as sundown towns, where African Americans were not allowed to remain after dark.<sup>66</sup>

Although these rules were often unwritten, local sheriffs and armed, white mobs enforced them. <sup>67</sup> Sundown towns were created largely between 1890 to 1940 and they legally continued to exist through 1968. <sup>68</sup> The sociologist James Loewen argued that most suburbs in America began as sundown towns and that the hometowns of nine out of the 32 candidates for president in the 20<sup>th</sup> century were sundown towns. <sup>69</sup> For example, Harry Truman grew up in Lamar, Missouri, a legal segregation town of 3,000 without a single African American family. <sup>70</sup> George W. Bush lived in Highland Park, a

sundown suburb of Dallas that only welcomed its first African American homeowners in 2003.71

#### California

Much like Indiana and Oregon outright banned African Americans from living in the state as they left the south, <sup>72</sup> California also tried to pass laws banning African Americans from settling in the state. <sup>73</sup> Although the laws did not pass, the California legislature, dominated by white southerners at the time, sent the clear message that African Americans were not welcome. <sup>74</sup> (For further discussion, see Chapter 2, Enslavement.)

Later, as residential segregation reached its height between 1940 to 1970, local governments and residents created scores of sundown towns and suburbs in California, 55 some by ordinance and some by force. 66 Loewen found evidence that eight California counties effectively excluded African American people. 77 White Californians rioted to expel African American residents from California towns. 78 According to Loewen's research, California had more sundown towns than the entire South, which Loewen attributes to the culture of racism in the South preferring to exploit rather than exclude African American residents. 79

California sundown towns included most of the suburbs of Los Angeles and San Francisco, and most of Orange County. <sup>80</sup> Some of these places gained a national reputation as sundown towns. <sup>81</sup> Loewen has collected research on numerous sundown towns throughout California. <sup>82</sup> A list of the sundown towns identified by Loewen is included in Table 3 in the Appendix to this chapter.

Fliers for the Maywood Colony, a suburban development surrounding Corning, California, announced: "GOOD PEOPLE - In most communities in California you'll find Chinese, Japs, Dagoes, Mexicans, and Negroes mixing up and working in competition with the white folks. Not so at Maywood Colony. Employment is not given to this element."

In South Pasadena, in the late 1940s, the city administration, local civic leaders, and realtors tried to cover

South Pasadena with racially restrictive covenants. <sup>84</sup> A 1947 newspaper article noted the unusual and extreme extent of this effort; the goal was to blanket the entire city with racially restrictive covenants. <sup>85</sup>

As a matter of official policy, African Americans and other nonwhite persons were only allowed to work in South Pasadena if they left by dusk. <sup>86</sup> Limited exceptions were made for live-in servants and caretakers, but they could not live in the city on their own, and often could not bring their children to live with them. <sup>87</sup> This campaign to exclude all nonwhite residents from South Pasadena only failed after the Supreme Court ruled that racially restrictive covenants could not be enforced. <sup>88</sup>

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The Negro Travelers' Green Book. The annual guide is for services and places relatively friendly to African-Americans. (1959)

## VI. Freedmen's Town

## **Nationally**

Banned from settling in entire geographic areas, and escaping discrimination and racial violence, African Americans began building all African American towns in

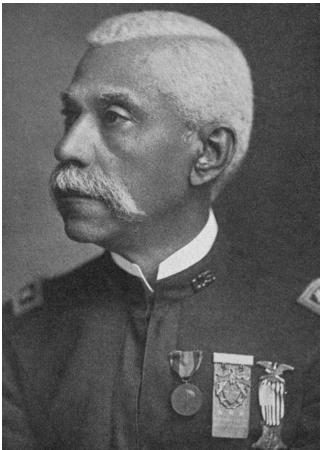
the 19<sup>th</sup> Century in the Southwest, Midwest, and West. <sup>89</sup> Also known as Freedmen's Towns, these towns developed in order to, in the words of one Black town newspaper editor, exercise freedom "as freedom was understood by

[African Americans]."<sup>90</sup> Approximately 100 such towns were built between early-1800s and mid-1900s.<sup>91</sup> A particularly large number of African Americans migrated to Kansas.<sup>92</sup> Oklahoma had over 30 all-African American towns.<sup>93</sup> Other states with such towns included Texas, Iowa, New Mexico, and Michigan, as well as some in the former enslavement states of Alabama, Mississippi, Kentucky, and Tennessee.<sup>94</sup>

#### California

Although there is not much research on this topic, some records suggest that there were at least 15 African American towns in California between 1850 and 1910. 95 The best known and most successful was Allensworth, 40 miles north of Bakersfield. 96 Allen Allensworth, a formerly enslaved Lieutenant Colonel from the U.S. Army, founded Allensworth with others in 1908. 97 The town attracted disillusioned African American migrants who had fled the South, but found a different type of discrimination in California. 98

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Lieutenant Colonel Allen Allensworth founded an all Black town outside of Bakersfield with four other settlers. Today, Allensworth is a California State Park. (1926)

Unlike other African American towns in California, Allensworth was self-governing, and at the height of its success before the Great Depression, over 300 families constructed churches, a library, a school, and a general store. <sup>99</sup> African American midwives cared for the health of the community, as most doctors in nearby towns refused to take African American patients unless the patient was employed by a white rancher. <sup>100</sup>

Allensworth spent more money on its schools than its neighboring school districts. <sup>101</sup> Cornelius Pope, who lived in Allensworth and attended school there as a child, remembered that his teacher Alworth Hall "welcomed [him] to the Allensworth School and with open arms and asked, 'Learn something for me today.'" <sup>102</sup> When Pope left Allensworth, he said, "it didn't take me long to find out that I was equal to the very best. I was just as powerful, could think just as good, there was nothing inferior about me. I was pretty hard to stop from there on in." <sup>103</sup>

Despite Allensworth's success, it was never truly independent; it had to rely on the government and white-owned companies that controlled the water, the railroad, and job markets. 104 In testimony to the Task Force, Terrance Dean argues that water, land, and railroad companies discriminated against the town, leading to its demise. 105 The Pacific Farming Company, after first selling land plots to the African American settlers at inflated prices, then prohibited land sales to African Americans, which limited the town's growth. 106 Despite its promises, the Pacific Water Company built only four water wells for Allensworth, compared to the 10 wells it built in a neighboring white town. 107 The water dried up within two years and was contaminated with alkaline at first, then arsenic in 1967. The founders maintained that the settlers were victims of a racist scam and were sold land that would never have enough water. 109

When it was founded, Allensworth was on the Santa Fe railroad's main line, which allowed the town to derive revenue from the rail stop. <sup>110</sup> In 1914, the rail line was diverted away from Allensworth. <sup>111</sup> Not being able to earn revenue from the railroad stop or farming alone, residents worked multiple jobs in the surrounding, discriminatory white communities. <sup>112</sup> Young people left the town to find jobs elsewhere, and Allensworth slowly died and disappeared as economic opportunities decreased and the water calcified. <sup>113</sup> It was established as a state park in 1974, but remained critically underfunded and unbuilt until the 2000s. <sup>114</sup>

## VII. City Planning for Segregation

## **Nationally**

## **Anti-Black Zoning Ordinances**

From the Civil War into the 1960s, as local governments planned the layout of their cities, they used planning regulations called zoning ordinances to prevent African Americans from living in certain neighborhoods. <sup>115</sup> First, city officials in southern cities in the early 1900s

passed African American and white zoning ordinances to ban African Americans from living in white neighborhoods. 116 When the U.S. Supreme Court found that these explicitly race-based zoning ordinances violated the federal Constitution in 1917, city officials used other zoning ordinances as proxies for race in order to maintain all-white neighborhoods. 117

From the 1860s to 1900s, when African Americans first left the rural South for the urban South, racial violence escalated, leading to a number of large scale race violence and massacres across the South. <sup>118</sup> Soon after, anti-Black zoning ordinances were enacted in the South and nearby cities.. <sup>119</sup> In 1910, Baltimore enacted the city's an-

ti-Black zoning ordinance, making it illegal for African American people to move to blocks that were more than half white, and vice versa. Edgar Allan Poe, Baltimore's city attorney and grandnephew of the famous poet, declared that the zoning was constitutional, and the city's mayor stated, "Blacks should be quarantined in isolated slums in order to reduce the incidents of civil disturbance, to prevent the spread of communicable disease into the nearby White neighborhoods, and to protect property values among the White majority." <sup>121</sup>

Numerous other southern cities followed Baltimore's example, including Winston-Salem, Atlanta, Oklahoma City, Miami, Birmingham, Dade County (Miami), Charleston, Dallas, Louisville, New Orleans, Richmond, and St. Louis. <sup>122</sup> Although only about 10 percent of African Americans lived in the North at this time, anti-Black ordinances were popular nationwide. <sup>123</sup> In 1915, the *New Republic* argued for residential racial segregation until "Negroes ceased wanting to 'amalgamate' with whites..." <sup>124</sup>

Although the U.S. Supreme Court declared racial zoning ordinances unconstitutional in 1917, states and cities

ignored the decision for years.<sup>125</sup> In 1927, Texas passed a law authorizing cities to pass ordinances segregating African Americans and whites.<sup>126</sup> Other cities, like Atlanta, Austin, Kansas City, and Norfolk, made discriminatory zoning decisions based on official city planning maps that explicitly labeled neighborhoods African American, until as late as 1987.<sup>127</sup>

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LOOK At These Homes NOW!

An entire block ruined by negro invasion. Every house marked "X" now occupied

LOOK At These Homes NOW!

An entire block ruined by negro invasion. Every house marked "X" now occupied by negroes. ACTUAL PHOTOGRAPH OF 4300 WEST BELLE PLACE.

SAVE YOUR HOME! VOTE FOR SEGREGATION!

Leaflet distributed in St. Louis Missouri advocating residents to vote for more stringent racial voting laws. Those homes marked with an "x" represent where Black families lived. (1916)

#### **Company Towns**

Beginning in the late 18th century, large corporations planned and built entire towns for their workers and attracted them with benefits including housing and mortgages. When companies began hiring African Americans after the Great Migration, these companies typically offered African American workers housing that was lower in quality. 129

In company towns like Gary, Indiana and Sparrows Point in Baltimore County, Maryland, the best housing and jobs were reserved for American-born white managers. The worst jobs and the smallest, shabbiest housing went to African Americans. In Sparrows Point, Maryland, the site of Bethlehem Steel, African American residents were segregated from white residents. Two room bungalows with outhouses originally constructed for African American workers, were given to white immigrants when there was a housing shortage. African Americans workers were forced to rent bunks in shanties that were originally intended as temporary housing.

### **Racialized Neighborhood Zoning**

After the Supreme Court declared explicit racial zoning unconstitutional in 1917, city officials developed new strategies to segregate African American residents from white residents by neighborhood.

The federal government joined this effort. In 1933, President Franklin D. Roosevelt's appointment to the National Land Use Planning Committee, Alfred Bettman, explained that cities and states needed to establish planning commissions for zoning to "maintain the nation and the race." These new zoning strategies included:

- City officials zoned neighborhoods for single family homes, without change for decades. <sup>136</sup> This prevented apartment complexes from being built, which effectively kept out African Americans who were less likely to afford single family homes. <sup>137</sup> Influential experts like Columbia Law School professor Ernst Freund stated that "the coming of colored people into a district" was the "more powerful" reason for the use of zoning, rather than the creation of single family neighborhoods. <sup>138</sup> The United States Supreme Court decided that this type of zoning law was constitutional in 1977. <sup>139</sup>
- City officials relaxed or did not enforce zoning laws against white residents, but strictly enforced them against African Americans and other people of color and effectively chased African Americans out of certain neighborhoods.<sup>140</sup>
- City officials zoned African American residential communities as commercial or industrial regardless of their residential character. This created a vicious cycle. African American residential communities zoned as commercial or industrial attracted polluting industries and lowered property values. White families would be less likely to move into the

industrial zone, as white families generally had more money. 143 As a result, it became increasingly difficult to remove the commercial or industrial zoning for these African American residential communities. 144

 City officials limited new buildings by banning or imposing large fees on new construction, apartment buildings, mobile

homes, or factory-built houses, <sup>145</sup> a practice known as "snob zoning." <sup>146</sup> Cities also demanded development or architectural specifications. <sup>147</sup> These ordinances

had the effect of keeping poor people, large families, older residents, single individuals, and people of color out of particular areas.  $^{148}$ 

City officials used dead-end streets, highways, cemeteries, parks, industrial spaces, and rail lines to create boundaries between African American and white neighborhoods. African American people were even prohibited from burying the dead in white cemeteries and from using parks.

These strategies were often used in combination to maintain the segregated nature of a neighborhood. For example, in the St. Louis metropolitan area where 18-year-old Michael Brown was shot in 2014, city officials used a planning map that listed the race of each building's occupants to zone African American neighborhoods and the land next to African American neighborhoods for industrial development in 1919. The author of the city planning map explained that the goal was to prevent the movement into "finer residential districts... by colored people." In order to navigate the racial hostility that this segregation caused, African Americans created their own maps, travel guides, and other publications. For more information on this form of counter-mapping, see Chapter 11, An Unjust Legal System.

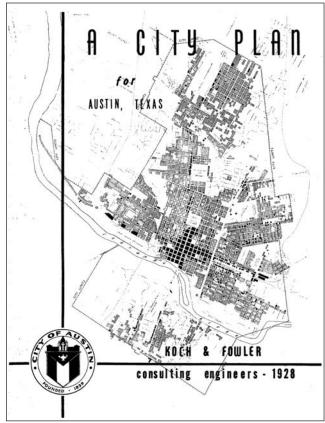
White neighborhoods were zoned as residential, and the single family homes in those neighborhoods used restrictive covenants, as discussed below, to prevent African American residents from moving in. <sup>155</sup> This ensured that the neighborhood stayed white. <sup>156</sup> The African American neighborhoods were zoned to permit polluting industry, liquor stores, and brothels, which were banned in white neighborhoods. <sup>157</sup> Later, the federal government cited the fact that African American neighborhoods were close to industry and vice as a risk to property values. <sup>158</sup> Based on the federal gov-

In 1928, the city of Austin, Texas, adopted a master plan to create a "negro district." The mechanism worked well. In 1930, Wheatsville, a racially mixed community in Austin founded by a formerly enslaved person, was 16 percent Black. In 1950, the Black population of Wheatsville was one percent.

ernment's analysis, private banks refused mortgages to African Americans in a process called redlining. 159

### **School Siting Policy**

City officials used the decision of where to build a school as a way to concentrate African Americans in poor neighborhoods with underfunded schools. <sup>160</sup> This strategy is referred to as a school siting policy. <sup>161</sup> Cities first banned African American families from sending their children to white schools, then moved the only school that African American students were allowed to attend into designated African American neighborhoods and did not pay to transport African American students who lived outside the African American neighborhoods. <sup>162</sup>



The adopted 1928 city plan of Austin, Texas created a "negro district" as "the nearest approach to the solution of the race segregation problem.

In 1928, the city of Austin, Texas, adopted a master plan to create a "negro district," in order to implement segregation, which the plan warned "cannot be solved legally under any zoning law known to us at present." The mechanism worked well. In 1930, Wheatsville, a racially mixed community in Austin founded by a formerly enslaved person, was 16 percent African American. <sup>164</sup> In 1950, the African American population of Wheatsville was one percent. <sup>165</sup>

After city officials segregated Austin, the "negro district" on the east side had more unpaved streets, broken sewers, and fewer public transportation. The city did not enforce the residential zoning ordinances, so the neighborhood became increasingly industrial.

City officials in Atlanta used segregation maps to guide the school board's decisions on which schools to close and where to build new schools.<sup>169</sup>

#### California

Some scholars have argued that the first known attempt by an American city to segregate on the basis of race was in 1890, when the San Francisco Board of Supervisors voted unanimously to move all Chinese people within San Francisco to a neighborhood set apart for Chinese residents and businesses. <sup>170</sup> As African Americans arrived in California during the Great Migration, California used segregation to reinforce the racial hierarchy created by slavery.

#### Northern California

In 1953, when the Ford Motor Company moved its plant to Milpitas, California, and the labor union tried to build housing for its African American workers, the city rezoned the site for industrial use. <sup>171</sup> The city also adopted a zoning ordinance banning apartment buildings. <sup>172</sup> Anaheim, Costa Mesa, Orange, and Santa Ana zoned African American residential communities as industrial to maintain neighborhood segregation. <sup>173</sup>

In 1958, the Sequoia Union High School District built a high school in segregated East Palo Alto, further entrenching segregation in Palo Alto.<sup>174</sup>

#### Southern California

In California, the then-prosperous Los Angeles neighborhood of Sugar Hill is another example of the effects of racialized zoning. Prominent African Americans like Hattie McDaniel, the first African American to win an Oscar for her role as Mammy in *Gone with the Wind*, and Norman Houston, co-founder of what became the largest African American-owned insurance company in the West lived and singer Ethel Waters lived in the neighborhood. 175 Waters remembered the day she moved into her house: "During the day the moving men had brought my things, and when I saw that they had placed each chair and table exactly where I wanted, I burst into tears[.] 'My house,' I told myself. The only place I've ever owned all by myself ... I felt I was sitting on top of the world. I had a home at last."

In 1945, the white neighborhood association sued to apply its restrictive covenant and evict the African American families living there. <sup>177</sup> When the white neighbors lost their lawsuit, the Los Angeles City Council stepped in and rezoned the neighborhood for rentals despite the protests of the affluent African American families living there. <sup>178</sup> In 1954, the city built the Interstate 10 Santa Monica Freeway through Sugar Hill and succeeded, finally, in destroying the African American community. <sup>179</sup>

When South Central Los Angeles became an African American community in the 1940s, it had a mix of industrial plants and residential homes. <sup>180</sup> The City of Los Angeles rezoned much of the neighborhood for commercial use. <sup>181</sup> A plant explosion killed five local

residents, 15 white workers, and destroyed more than 100 homes. When the pastor of an African American church protested the industrial zoning near his church, a city official replied, "Why don't you people buy a church somewhere else?" 183

## VIII. Eminent Domain

From the 1855 construction of iconic Central Park in New York City to urban renewal in the 1970s, America built parks, highways, and new economic developments that destroyed African American or integrated neighborhoods. Government officials used a legal concept called eminent domain to confiscate private land owned by African Americans for these public uses. <sup>184</sup> The U.S. constitution demands that the government pay the landowner "just compensation," which is usually fair market value, but often a disputed sum. <sup>185</sup>

These government decisions evicted African Americans from their homes and destroyed African American wealth. <sup>186</sup> It shuttered thriving businesses <sup>187</sup> and severed community ties. <sup>188</sup> Alfred Johnson, the executive director of the American Association of State Highway Officials and a lobbyist who worked on the 1956 Highway Act, put

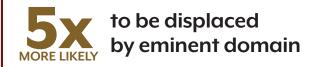
When South Central Los Angeles became a Black community in the 1940s, it had a mix of industrial plants and residential homes. The City of Los Angeles rezoned much of the neighborhood for commercial use. A plant explosion killed five local residents, 15 white workers, and destroyed more than 100 homes. When the pastor of a Black church protested the industrial zoning near his church, a city official replied, "Why don't you people buy a church somewhere else?"

it this way: "Some city officials expressed the view in the mid-1950s that the urban Interstates would give them a good opportunity to get rid of the local niggertown." 189

Scholars disagree over whether federal, state, and local governments racially targeted African American neighborhoods for destruction, or whether these public works projects were situated in the area of least political resistance, which were incidentally African American neighborhoods. Pegardless of intention, the effect is clear: one study in 2007 found that between 1949 and 1973, 2,532 eminent domain projects in 992 cities displaced

a million people, two-thirds of whom were African American. <sup>191</sup> African Americans made up only 12 percent of the American population at the time, and so they were five times more likely to be displaced than they should have been when considering their portion of the population. <sup>192</sup>

From 1949 to 1973, compared to white Americans, African Americans were



These government actions destroyed the social, political, cultural, and economic networks created by a neighbor-

hood. 193 Evicted African American residents struggled to find a new place to live, as the compensation offered by the government was often not high enough to buy or rent in other parts of the city. 194 Evicted African American businesses lost their location and client base and were not usually compensated. 195 Urban renewal displaced cultural centers, and in certain industries like jazz venues, it threatened the entire industry. 196 Forced evictions also are associated with increased risk of stress-related diseases like depression and heart attack.197

#### **Park Construction**

The construction of parks in the United States has been used to harm African American people in many different ways. Parks have been used to destroy African American or integrated neighborhoods and act as a barrier between African American and white neighborhoods. <sup>198</sup> The residents of these destroyed integrated neighborhoods were then resettled into segregated neighborhoods. <sup>199</sup> African American neighborhoods themselves lacked green spaces, as discussed in Chapter 7, Racism in Environment and

Infrastructure, leading to negative health effects. African Americans were often banned from public spaces, as discussed in Chapter 9, Control over Spiritual, Creative, and Cultural Life.

Central Park in Manhattan was one of the most prominent examples of racial segregation by park construction. Cities across the country copied Central Park's policies, regulations, and design. <sup>200</sup> In 1855, about 1,600 people lived in the area in mixed race neighborhoods called Seneca Village, Yorkville, and Pigtown. <sup>201</sup> Even though state law at the time prevented African

American New Yorkers from owning land, more than half the African American households owned their

homes in Seneca Village. <sup>202</sup> The community included two African American churches and one racially mixed Episcopal church, a cemetery, and an African American school. <sup>203</sup> City officials destroyed all of it by 1857 to build Central Park with an all-white, male workforce. <sup>204</sup>

In California, at least one current park is on the site of a formerly thriving African American neighborhood. On the land that is currently Belmar Park in Santa Monica, the City of Santa Monica took away and burned down the homes and businesses of people in the African American neighborhood of Belmar Triangle through eminent domain for the construction of the city's expanded civic center, auditorium, and the Los Angeles County Courthouse. <sup>205</sup> Now there is a park commemorating the neighborhood. <sup>206</sup>

The 1938 Underwriting Manual issued by the U.S. Federal Housing Administration (FHA) states: "A location close to a public park or area of similar nature is usually well protected from infiltration of business and lower social occupancy coming from that direction." <sup>207</sup>

SITE-CLRANCE BUILDINN SLUMS

3 A Grainmann/fy

New York City Housing Authority. (January 1946-July 1949)

#### **Slum Clearance**

Throughout American history and across the country, government officials, who are often white (see dis-

In 1855, about 1,600 people lived in the area in mixed race neighborhoods called Seneca Village, Yorkville, and Pigtown. Even though state law at the time prevented Black New Yorkers from owning land, more than half the Black households owned their homes in Seneca Village. The community included two Black churches and one racially mixed Episcopal church, a cemetery, and a Black school. City officials destroyed all of it by 1857 to build Central Park with an all-white, male workforce.

cussion in Chapter 4, Political Disenfranchisement), labeled African American communities as slums, regardless of what the neighborhood was actually like. <sup>208</sup> This allowed government officials to demolish so-called "slums" to make way for commercial development, upscale residences, parks, universities, hospitals, and corporate headquarters. <sup>209</sup>

The federal government funded this strategy with the 1934 Housing Act, <sup>210</sup> and then again, comprehensively, with the 1949 Housing Act, which provided \$13.5 billion for slum clearance and urban redevelopment between 1953 and 1986. <sup>211</sup> At the height of urban renewal in 1967, the government destroyed 404,000 housing units, but only built 41,580 as replacements. <sup>212</sup>

For example, in 1953 the Memphis Housing Authority declared that 46 acres of middle-class Black-owned single-family homes was a slum and replaced it with 900 units of public housing. Homeowners had paid off their mortgages, improved their homes, and created a neighborhood; "[t]he home owners are sick and distressed

beyond measure," pleaded one resident in a letter to city authorities. <sup>214</sup>

In another example, after African Americans rebuilt in Tulsa following the 1921 Tulsa massacre, city officials declared the Greenwood community to be a slum, and destroyed it again. <sup>215</sup> Highway construction and urban renewal also appear to have compounded the economic collapse of the Greenwood community. <sup>216</sup>

### **Freeway Construction**

The Federal Aid Highway Act of 1956 built 41,000 miles of interstate highways and was the largest American public works program at the time. <sup>217</sup> By the 1960s, highway construction was destroying 37,000 urban housing units per year. <sup>218</sup> From 1956 until 1965, the federal government did not provide any assistance to people whose homes were destroyed. <sup>219</sup> During the first 20 years of interstate

highway construction, more than a million people were displaced. 220

In 2021, the U.S. Secretary of Transportation acknowledged there is "racism physically built into some of our highways" because the federal highway system was built specifically to cut through neighborhoods where property values were lowest.<sup>221</sup> In

most cities, federal highways were routed through African American neighborhoods.<sup>222</sup> For example, between 1948 and 1956, 86,000 people were displaced in Chicago, 66 percent of whom were African American, even though at the time, African American people only made up approximately 20 percent of the city's population.<sup>223</sup>

In 1962, Detroit razed African American communities to build the Interstate 75 expressway, a plan that the U.S. Commission on Civil Rights warned in advance would displace 4,000 families, 87 percent of whom were

COURTESY OF ROY H. WILLIAMS/MEDIANEWS GROUP/OAKLAND TRIBUNE VIA GETTY IMAGE:



Interstate 980 severed the predominantly Black neighborhoods of West Oakland from the rest of the city, setting the stage for underfunding of municipal projects in the area. Excavation site of Interstate 980, (1976)

African American. <sup>224</sup> U.S. Department of Housing and Urban Development officials knew that they would destroy African American homes and did nothing to help these African American families. <sup>225</sup> The government did

little to help these mostly African American families, businesses, churches, and schools.<sup>226</sup>

The formerly-thriving African American neighborhood of Greenwood in Tulsa, Oklahoma—infamous for the deadly anti-Black massacre of 1921—is now divided by Interstate Highway 244.<sup>227</sup> Greenwood now has one block of businesses today.<sup>228</sup> Before the highway's con-

From 1956 until 1965, the federal government did not provide any assistance to people whose homes were destroyed. During the first 20 years of interstate highway construction, more than a million people were displaced.

struction, the neighborhood had 35 blocks of businesses and homes. <sup>229</sup> Whenever affirmative infrastructure of this sort is constructed in African American neighborhoods, the initial construction-related harms created are compounded by the environmental pollution that is created and generated on an ongoing basis. <sup>230</sup>

Highway construction not only destroyed African American neighborhoods, government officials also used it to fence African Americans into certain neighborhoods. A federal manual recommends that [a] high-speed traffic artery or a wide street parkway may prevent the expansion of inharmonious uses to a location on the opposite side of the street. The term inharmonious racial or nationality groups was used by the federal government to describe communities of color.

In Chicago, 28 identical 16-story apartment buildings known as the Robert Taylor Homes were a national symbol of failed public housing and concentrated poverty. <sup>234</sup> The project housed 27,000 residents, nearly all of whom were African American. <sup>235</sup>

The City of Chicago used the Day Ryan expressway to cut off the Robert Taylor Homes from the surrounding neighborhoods. <sup>236</sup> Studies have shown that interstate highways also fenced in African American neighborhoods in Memphis, Richmond, Kansas City, Atlanta, Tulsa, and Charleston. <sup>237</sup>

#### California

In California, eminent domain was used against African American communities, as well as other communities of color. As in the rest of the country, California used park construction, slum clearance, and freeway construction to destroy African American communities.

On September 23 and 24, 2021, California residents Jonathan Burgess and Dawn Basciano testified before the Task Force that state officials built the Marshall Gold Discovery State Historic Park in Coloma, California on their family's land without just compensation. They also testified that the California Department of Parks and Recreation has not appropriately commemorated the history of the African American families who owned the land.

In Southern California, the city of Manhattan Beach destroyed a racially integrated beach front neighborhood. <sup>240</sup> Willa Bruce, who was Black, had purchased the beach front property in 1912 to run a lodge, café, and dance hall. <sup>241</sup> White people in the area tried to push her out by slashing her tires, setting fire to a mattress under her deck, and posting "No Trespassing" signs and fake parking restrictions to chase away Black customers. <sup>242</sup>

In 1924, Manhattan Beach city officials confiscated the beach front property of several African American and white families, including the Bruces, citing an urgent need for a public park.<sup>243</sup> The Bruces sued for \$120,000 and received \$14,500.<sup>244</sup> The other families, African American and white, received between \$1,200 and \$4,200 per lot.<sup>245</sup> According the Bruce family lawyer, the city did not pay for years and barred them from purchasing new land in the area, forcing the Bruces to leave without any income.<sup>246</sup>

The land lay vacant for decades until a park was built in the 1950s. <sup>247</sup> The family moved to South Los Angeles and eventually left California. <sup>248</sup> Having lost their property, Willa and her husband Charles worked for other business owners for the remainder of their lives. <sup>249</sup> Estimates of the fair market value today of the Bruce family land is in the millions. <sup>250</sup> In the fall of 2021, the state of California authorized Los Angeles County to transfer the land back to the Bruce family after nearly 100 years. <sup>251</sup>

African Americans were pushed out of other beach cities, as described by Dr. Alison Rose Jefferson to the Task Force on December 8, 2021.<sup>252</sup> Initially, Santa Monica was not only home to a African American community; it was also a tourist destination for African Americans throughout the Los Angeles area.<sup>253</sup> But, in 1922, an African American investment group was blocked from developing a resort and amusement facility

along the oceanfront.<sup>254</sup> After the African American investors could not build the facility, white developers purchased the land and constructed the Casa del Mar and the Edgewater clubs in the area.<sup>255</sup> African American

investors were also unable to build a planned African American membership-based club in Santa Monica in 1958 because the city took over the land through eminent domain proceedings for a purported parking lot. <sup>256</sup> These investors asserted racial discrimination and attempted to stop the cities proceedings in court but lost. <sup>257</sup> Now, the upscale Viceroy hotel is located at the site. <sup>258</sup>

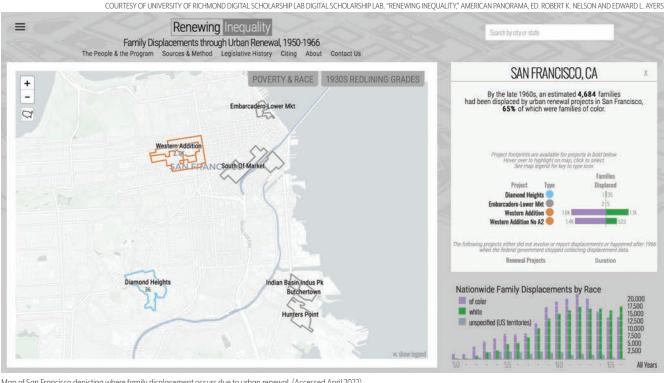
In 1945, California passed the Community Redevelopment Act, which allowed for the redevelopment of "blighted areas" in urban and suburban communities. <sup>259</sup> The law defined a "blighted area" as a social or economic liability that needed redevelopment for the "health, safety, and general welfare" of the communities in which they existed. <sup>260</sup> An area was deemed "blighted" if one of the following conditions was present: <sup>261</sup>

- Areas with buildings that had "faulty interior arrangement and exterior spacing," or housed a "high density population," leading to overcrowding and infectious disease outbreaks;<sup>262</sup>
- Areas with buildings that had "inadequate provision for ventilation, light, [or] sanitation, open spaces and recreation facilities" or dilapidation; 263
- Areas with economic deterioration or underuse of valuable land;<sup>264</sup>
- Areas with "depreciated values" that could generate more tax revenue to fund public services for the residents;<sup>265</sup> and
- Areas that were "beyond remedy" and contributed "substantially" to problems of crime.<sup>266</sup>

Each of these conditions described the harms of residential segregation. As discussed above, buildings in African

City agencies declared that the Western Addition was blighted in 1948 and began tearing it down in 1956. The plan was one of the largest projects of urban renewal on the West Coast. The City of San Francisco closed 883 business, displaced 4,729 households, destroyed 2,500 Victorian homes and damaged the lives of nearly 20,000 people.

American neighborhoods are generally more likely to be overcrowded and are in poorer condition. As discussed in Chapter 7, Racism in Environment and Infrastructure, the effects of redlining made land in African American



Map of San Francisco depicting where family displacement occurs due to urban renewal. (Accessed April 2022)

neighborhoods less valuable than they actually were and local governments intentionally slowed and deprived these communities of services. Redlining concentrated poverty and crime into African American neighborhoods and implicit biases based in racist beliefs created during enslavement have, to this day, led the American public to associate African Americans with crime, and contribute to the overand under-policing of African American communities.

In Northern California, this law was used to demolish the Fillmore, which was San Francisco's most prominent African American neighborhood and business district. 267 Known as the Harlem of the West, the Fillmore was an integrated neighborhood<sup>268</sup> that was famous for its jazz venues that hosted Ella Fitzgerald, Billie Holiday, Charles Mingus, and Louis Armstrong.<sup>269</sup>

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Another example of a predominantly African American community in Northern California that urban redevelopment destroyed is Russell City. Founded in 1853 along the Hayward shoreline in Alameda County, Danish immigrants initially lived in Russell City. 276 By World War II, Russell City became primarily African American and Latino. 277

"We were left to fend for ourselves. We had no public sewer system, so you saw many homes with outhouses, we had wells with no running water, the electrical grid was so unstable that many times we were in the dark," said former Russell City resident Marian "Edie" Eddens, who stated that living in Russell City was "the major challenge of [her] life."278

While Russell City lacked basic infrastructure and was economically poor, it was a culturally rich community. 279 "Music and literature were my saving graces," recalled Gloria Bratton Sanders Moore, former resident of Russell City. 280 Blues legends like Ray Charles and Etta James were known to perform at Russell City clubs when touring the west coast.281

By the 1950s, Russell City was declared a "blight" by neighboring Hayward officials. <sup>282</sup> In 1963, the local governments of the City of Hayward and Alameda County forcibly relocated all Russell City residents, bulldozed the community, and rezoned the land for industrial use. 283 Descendants of Russell City residents claim that displaced homeowners were forced to sell their land without fair compensation.<sup>284</sup>

In 2021, the Hayward City Council passed a resolution formally apologizing to former Russell City residents for its participation in racially discriminatory housing practices such as racial steering and redlining.<sup>285</sup>

In Southern California, in 1950, the Los Angeles City Planning Commission planned to demolish 11 blighted areas; all but one were majority Mexican American or African American neighborhoods.<sup>286</sup>

Many of California's freeways were routed through African American neighborhoods. As noted above, the City of Los Angeles destroyed the prosperous African American neighborhood of Sugar Hill in 1954 by building the Interstate 10 freeway. 287 Former residents said that the amount that the government paid for their homes was inadequate, and below market value. 288 Los Angeles did it again in 1968 by building the Century Freeway through the African American neighborhoods of Watts and Willowbrook, displacing 3,550 families, 117 businesses, parks, schools, and churches. 289

The Interstate 210 freeway destroyed an African American business district and racially diverse communities in Pasadena in the 1950s. <sup>290</sup> The city offered residents \$75,000 for their homes, less than the minimum cost of purchasing a new home in Pasadena. <sup>291</sup> The freeway forced 4,000 African American and Mexican American residents to move back to inner-city Los Angeles. <sup>292</sup>

In Oakland, a total of 503 homes, 22 businesses, four churches, and 155 trees were demolished to construct Interstate 980.<sup>293</sup> Once completed in 1985, the highway severed the predominantly African American neighborhoods of West Oakland from the rest of the city, setting the stage for underfunding of municipal projects in the area.<sup>294</sup>

In Fresno, the construction of highways 41 and 99 destroyed blocks of homes where African American families lived. <sup>295</sup> In San Diego, much like in other parts of the state, the construction of freeways such as Interstate 5 disrupted African American communities. <sup>296</sup>

## IX. Public Housing

The construction of government funded housing, or public housing, has contributed to housing segregation in two major ways throughout American history. First, from World War I until the 1950s, the federal

government built high quality housing. <sup>297</sup> Generally, federal practices did not allow African Americans to live in these high quality buildings, often building separate, low quality units for African Americans. <sup>298</sup>

Then, from 1950s, as the federal government subsidized mortgages for white families to move to the suburbs and paid local governments to demolish racially integrated neighborhoods, it also built highrise apartment buildings in urban

neighborhoods that were cut off from the richer, white suburbs.  $^{299}$  These high-rise public housing projects concentrated poverty in African American neighborhoods in the inner city.  $^{300}$ 

## High Quality Public Housing for White Americans

Private real estate development stalled during the Great Depression due to the lack of available credit. <sup>301</sup> During the world wars, all available raw materials were directed

towards military use and private housing construction was banned. <sup>302</sup> By the end of World War II, these conditions created severe housing shortages for all Americans, regardless of race. <sup>303</sup> In response, the federal govern-

In 1937, the federal government revised its strategy and created the U.S. Housing Authority (USHA), which gave federal money to local governments to build public housing. Although the USHA manual stated that government housing projects should not segregate what were previously integrated neighborhoods, it also warned local officials not to build housing for white families "in areas now occupied by Negroes."

ment built low-rise buildings for middle-class Americans that were scattered throughout the city, but did not subsidize the rent or maintenance. Instead, tenants paid full market price and for the building's maintenance, so the quality of public housing was high. Federal agencies funded public housing, which either barred African Americans, or the housing available to African Americans was segregated and in worse condition.

During World War I, the federal government-built housing for white workers in the war industries: 170,000 white

workers and their families lived in 83 government-built housing projects across 26 states. <sup>307</sup> The federal government did not allow African American workers to live in this federally built housing and forced African American workers into overpopulated slums. <sup>308</sup> In 1933, the federal government created the Public Works Administration (PWA), which cleared slums and built houses using its "neighborhood composition rule" to require federal housing projects to maintain the racial make-up of the neighborhood. <sup>309</sup>

All across the country, in cities like Detroit, Indianapolis, Toledo, New York, Birmingham, and Miami, the PWA segregated African American residents from white residents either by project or by concentrating African Americans into high density, low-income neighborhoods. 310 Another federal agency, the Tennessee Valley Authority, built 500 comfortable houses and leased them to its employees and construction workers. 311 The federal government banned African American federal workers from the houses who lived in low quality barracks instead. 312

In 1984, investigative reporters found that 10 million federally funded public housing residents in 47 states were almost always segregated by race and that every housing project where the residents were mostly white was better maintained, and had decent facilities, amenities, and services.

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During World War II, the federal government-built housing for white workers in the defense industry. <sup>315</sup> African American workers were either left to live in slums or in lower quality segregated housing. <sup>316</sup>

#### **Low Quality Housing for African Americans**

Beginning in the 1950s, the government began subsidizing the rent in public housing and allowed only families making less than a certain amount to live in the buildings. The buildings collected lower maintenance fees as a result and the quality of public housing deteriorated. The federal government helped white families move out

of the city and purchase single family homes in the suburbs by subsidizing their mortgage. <sup>319</sup> African American families were prevented from moving into the suburbs due to the racist federal housing policies and restrictive covenants, discussed in the section of this chapter on redlining <sup>320</sup> and racially restrictive covenants. <sup>321</sup>

The federal government began funding enormous, segregated high rise projects, like the Robert Taylor Homes in Chicago; <sup>322</sup> at the same time, a dozen states, including California, required local city approval of public housing projects. <sup>323</sup> In 1971, the Supreme Court ruled that this approval process did not violate the federal constitution, <sup>324</sup> so middle-class white communities rejected public housing projects. <sup>325</sup>

By 1973, President Richard Nixon announced that public housing projects were "monstrous, depressing places—rundown, overcrowded, crime-ridden." In 1984, investigative reporters from the Dallas Morning News visited federally-funded developments in 47 met-

ropolitan areas.<sup>327</sup> The reporters found that 10 million public housing residents were almost always segregated by race and that every housing project where the residents were mostly white was better maintained, and had decent facilities, amenities, and services.<sup>328</sup>

Although the Supreme Court of the United States decided in *Brown v. Board of Education* in 1954 that seg-

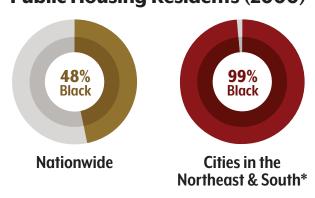
regation was unconstitutional, Berchmans Fitzpatrick, general counsel of the federal housing agency at the time, responded to the decision by saying that the decision did not apply to housing. <sup>329</sup> Civil rights activists tried to bring suits against government segregation in public housing and the federal government announced anti-discrimination policies in name only. In practice, it continued to segregate. <sup>330</sup>

President John F. Kennedy tried to prohibit discrimination in housing by issuing Executive Order 11063, but the order only covered less than three percent of the total housing available in the United States. <sup>331</sup> Finally, the federal government, outlawed housing discrimination in 1964 with the passage of the Civil Rights Act, which was re-enforced by the Fair Housing Act in 1968. <sup>332</sup>

The Civil Rights Act and the Fair Housing Act did not change the reality on the ground, as civil rights advocates continued to file lawsuits over decades alleging that city housing authorities continued to discriminate in cities like Dallas, San Francisco, Yonkers, and

Baltimore. 333 In opinion after opinion, federal courts recognized that federal and local government created or maintained segregation. 334

## **Public Housing Residents (2000)**



\*Birmingham, Detroit, Memphis, New Orleans and Washington D.C.

Following the recession of the 1990s, the government began to demolish these impoverished high rise public housing projects as part of multimillion dollar redevelopment efforts, often specifically choosing projects where Black families lived. <sup>335</sup> In 2000, 48 percent of public housing residents were Black nationwide, but in cities like Birmingham, Detroit, Memphis, New Orleans, and Washington D.C., 99 percent of public housing residents were Black. <sup>336</sup> Cities where housing prices have risen the fastest have been the most aggressive in tearing down public housing. <sup>337</sup>

These redevelopments have resulted in mostly white, but sometimes African American middle-class residents moving into and displacing low-income African American neighborhoods. These government funded public housing demolitions not only displace the African American residents in the

demolished buildings, but they speed up the gentrification of the surrounding neighborhood, and displace more African American residents. 339 Although scholars are unsure if these government demolitions cause the neighborhood to gentrify, research has shown that they are an important factor in the neighborhood's continued gentrification. 340

The redevelopments usually have fewer units of public housing, so residents generally move to other low-income neighborhoods. This approach has produced mixed results. Although former residents report that they are more satisfied with the quality of their new housing and the reduction in crime, their children continue to attend racially and economically segregated

schools, and their health and financial self-sufficiency reportedly did not improve. 343

#### California

Segregation in California of African Americans intensified during World War II when African Americans arrived to work in the war industries. Unlike on the East Coast and in the Midwest, in California, because the African American population in California had been so small, there were no preset housing segregation patterns: Federal and local governments created segregation from a blank slate. 344

Carey McWilliams, who had been California's housing commissioner in the early years of World War II, later wrote that "the federal government [had] in effect been planting the seeds of Jim Crow practices throughout the region under the guise of 'respecting local attitudes." <sup>345</sup>

In Northern California, one of the largest shipbuilders in the country during World War II was located in Richmond. The From 1940 to 1945, Richmond's population increased from 24,000 to 100,000 with defense industry workers. African American population increased from 270 in 1940 to 14,000 in 1945.

As with the rest of the country, the federal government paid for segregated housing to be built for defense work-

While white workers lived in rooms paid for by the federal government, Black war workers lived in cardboard shacks, barns, tents, or open fields. By 1947, half of the 26,000 Black residents of Richmond were living in temporary housing.

ers during World War II. <sup>349</sup> Housing available only to white workers was more likely to be better constructed, permanent, and further inland. <sup>350</sup> The federal government issued low interest loans for white homeowners to remodel and subdivide their houses, and leased spare rooms for white workers to move in as tenants. <sup>351</sup>

African American housing was close to the shipbuilding site, badly constructed, and there simply was not enough of it. <sup>352</sup> While white workers lived in rooms paid for by the federal government, African American war workers lived in cardboard shacks, barns, tents, or open fields. <sup>353</sup> By 1947, half of the 26,000 African American residents of Richmond were living in temporary housing. <sup>354</sup>

The federal government then helped white families finance suburban homes and leave temporary apartments near the shipyard. To example, the federal government contracted with a private developer to build a new suburb called Rollingwood and forbade the developer from selling any of Rollingwood's 700 houses to African Americans. The 1952, Wilbur Gary, an African American war veteran bought a house in Rollingwood, angering his white neighbors. Three hundred white residents gathered in front of his house, shouted racial slurs, threw a brick through the window, and burned a cross on his front lawn. The should be suburned a cross on his front lawn.

Some African American workers bought land in unincorporated North Richmond, but could not get construction loans because unlike for white Americans, the federal government refused to insure bank loans for African Americans. The Americans Americans American American American families moved into the housing projects that white families had left behind. By 1950, more than three-quarters of Richmond's African American population lived in the housing projects built during the war. The American Population lived in the housing projects built during the war.

In 1942, the United States Navy demanded that the San Francisco Housing Authority segregate housing built for the 14,000 workers and their families at the Hunters Point Naval Shipyard. <sup>362</sup> The San Francisco Housing Authority announced in 1942: "In the selection of tenants . . . [we shall] not insofar as possible enforce the commingling of races, but shall insofar as possible maintain and preserve the same racial composition which exists in the neighborhood where a project is located." <sup>363</sup>

San Francisco built five other segregated projects during World War II, four for whites only. 364 Apartments

earmarked for white workers only sat empty as African American workers waited on long waiting lists.<sup>365</sup>

One of the few integrated neighborhoods where African Americans could live was the Western Addition, <sup>366</sup> which was torn down later as part of urban renewal, discussed above in the section on condemnation and eminent domain. When the federal government sent Japanese Americans living in the Western Addition to American concentration internment camps, African Americans moved in. <sup>367</sup>

In 1952, the National Association for the Advancement of Colored People sued the San Francisco Housing Authority for continuing to build whites only housing. <sup>368</sup> The head of the agency testified that the city agency's intent was to "localize occupancy of Negroes" in the Western Addition and ensure that no African Americans would reside in projects inhabited by whites. <sup>369</sup> The NAACP won its legal case, but the city agency continued to build segregated housing in San Francisco. <sup>370</sup>

In some areas in California, the demolition of public housing occurred without replacement housing for displaced African Americans. For example, in Richmond, the city prioritized developments primarily occupied by African American families in its demolition plans. <sup>371</sup> The city abandoned plans to build over 4,000 permanent public housing units. <sup>372</sup> The demolition displaced 700 African American families from their homes in 1952 and only 16 percent of them could find a home in the private housing market. <sup>373</sup> By 1960, thousands of former public housing residents lost their homes. <sup>374</sup>

## X. Redlining

Redlining refers to a federal and local governmental practice, acting together with private banks, to systematically deny home loans to African American people. The Redlining was accomplished at the federal level with three agencies: Federal Housing Administration, Veterans Administration (VA), and the Home Owners' Loan Corporation (HOLC). The FHA helped new homeowners buy houses, The VA helped veterans (World War II and others), and HOLC helped prevent foreclosures as a result of the Great Depression for existing homeowners.

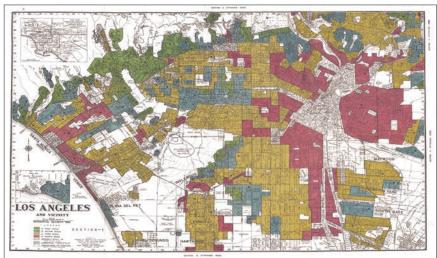
These three federal agencies helped millions of mostly white Americans buy houses by insuring and subsidizing mortgages, while refusing the same opportunity to African Americans.<sup>380</sup> Or, in the words of the federal

agencies, exclusion was directed at "inharmonious racial group or nationality groups." 381

With a federally insured mortgage, the federal government protects lenders, like banks, against losing money. If the homeowner stops paying their mortgage,

## **African Americans received**

of federal home loans between 1934 and 1962 COURTESY OF DIGITAL SCHOLARSHIP LAB UNIVERSITY OF RICHMOND



A Homeowner's Loan Corporation map of Los Angeles detailing A, B, C and D grade areas of the city. An "A" rating, shaded in green, was for the best neighborhoods that were new and all white. A "D" rating, shaded in red, was the worst category, and reserved for all-Black neighborhoods, even if it was middle class. This process was called "redlining." (1939)

the federal government would step in and pay the bank the amount of the unpaid principal in the loan. <sup>382</sup> As a result, banks were far more willing and likely to issue an insured mortgage to a white applicant, than an uninsured mortgage to an African American applicant. <sup>383</sup>

Enriched with these mortgages, white Americans moved out of America's city centers, taking with them their middle-class tax bases into the suburbs and leaving urban poverty in its wake. <sup>384</sup> Unable to access the same mortgages to reach the suburbs, African Americans remained in the impoverished urban centers. <sup>385</sup>

This practice continued legally until 1962, when President John F. Kennedy issued an executive order prohibiting the use of federal funds to support racial discrimination in newly constructed housing. <sup>386</sup> Between 1934 and 1962, the federal government had issued \$120 billion in home loans, 98 percent of which went to white people. <sup>387</sup>

Although redlining is no longer legal, its effects appear to endure. One study has found associations between historically redlined neighborhoods, air pollution and cancer, asthma, poor mental health, and people without health insurance. <sup>388</sup> The same study also found that residents in certain historically redlined areas were close to twice as likely to have poor health when compared to areas that did not have redlining. <sup>389</sup>

### **Home Owners' Loan Corporation**

The Home Owners' Loan Corporation refinanced tens of thousands of mortgages in danger of default or foreclosure and issued low-interest loans to help homeowners recover homes that were already foreclosed. <sup>390</sup> Between July 1933 and June 1935, HOLC used \$3 billion to finance more than a million mortgages. <sup>391</sup>

HOLC examiners assessed real estate values and mortgage lending risks for 239 midsized cities between 1939 and 1945, and developed "Residential Security Maps" for the entire country. 392

These maps rated neighborhoods from "A," for the best neighborhoods, to "D," the worst neighborhoods. <sup>393</sup> Grade "A" was shaded in green on the maps and assigned to blocks in neighborhoods that were new and all white. <sup>394</sup> HOLC assigned

Grade "B," shaded in blue, to stable, outlying, Jewish and white working-class neighborhoods. <sup>395</sup> Grade "C" was for inner-city neighborhoods bordering mostly African American communities or neighborhoods that already had a small African American population and shaded yellow. <sup>396</sup> Grade "D" was the worst category, and reserved for all-Black neighborhoods, even if it was middle class, and shaded in red. <sup>397</sup> This process was called "redlining." <sup>398</sup>

Historians debate the level of direct influence these maps had on how banks made their decisions, <sup>399</sup> but generally agree that redlining resulted in the devaluation of African American homes across the entire country, making it difficult for African Americans to buy, build, or renovate their homes. <sup>400</sup>

Along with the 1939 Federal Housing Administration Underwriting manual, the HOLC Residential Security Maps cemented the federal government's support of the routine real estate industry practice of devaluing real estate owned by nonwhite property owners, <sup>401</sup> a practice that continues to this day. <sup>402</sup>

Californian homeowner Paul Austin testified during the October 13, 2021 Task Force meeting that a home appraiser valued the property of he and his wife at just below \$1 million, which was much less than they expected because of significant improvements they had made to their home. They asked a friend to pretend to be his wife, removed anything in their house that would indicate their race, and hired a different appraiser. The new appraiser valued the property at just less than \$1.5 million, which was nearly half a million more than the previous estimate. Austin also testified his grandparents

migrated from the South to the Marin City area during the 1940s to work in the shipyards, but were trapped in that area because of redlining. He also testified that his paternal grandparents secretly purchased land and built a home in Mill Valley because African Americans were not allowed to buy property in the area.

The 1947 and 1958 versions of the FHA underwriting manual did not directly mention race, but instructed mortgage lenders to consider "physical and social attractiveness[]" and whether the families living in the neighborhoods were "congenial" when evaluating the credit risk. State-regulated insurance companies, like the Equitable Life Insurance Company and the Prudential Life Insurance Company, also declared that their policy was to not issue mortgages to whites in integrated neighborhoods.

## Federal Housing Administration and Veterans Administration

Congress created the Federal Housing Administration in 1934 to insure bank mortgages for first time homeowners. 403 Where the Home Owners' Loan Corporation reinforced segregation by creating the Residential Security Maps, the FHA issued the FHA Underwriting Manual. 404 The 1936 Manual warned of the increased risk that a homeowner would not pay their mortgage in a neighborhood with "inharmonious racial groups." 405

The 1947 and 1958 versions of the FHA underwriting manual did not directly mention race, but instructed mortgage lenders to consider "physical and social attractiveness[]" and whether the families living in the neighborhoods

were "congenial" when evaluating the credit risk. 406 State-regulated insurance companies, like the Equitable Life Insurance Company and the Prudential Life Insurance Company, also declared that their policy was to not issue mortgages to whites in integrated neighborhoods. 407

Because the FHA refused to insure mortgages for African Americans,

banks shouldered additional risk if they loaned to African American families rather than white families, so they essentially did not do so.<sup>408</sup> Between 1935 and 1950, the FHA administered 2,761,000 home mortgages and only about 50,000 were made available to nonwhite Americans.<sup>409</sup>

In addition to encouraging banks to discriminate against African Americans in the credit assessment process, author Richard Rothstein argues that the FHA made its biggest impact when it financed the development of entire suburbs. <sup>410</sup> When the FHA reviewed plans for suburban development projects it demanded that the real

estate developer not sell houses to African Americans and sometimes withheld approval of the projects if African American families lived in nearby neighborhoods. 411 Once the real estate developer built the housing development to the federal government's specifications, including a prohibition on selling to African American families, qualified white buyers did not need to have their new house appraised for the federal government to guarantee their mortgages. 412 Without FHA or Veterans Administration financing, developers built inferior

neighborhoods without community facilities like parks and playgrounds. 413

Further discussion of the health impact of a lack of green space is discussed in Chapter 7 on the environment. Because African Americans could not access mortgages, many houses in these neighborhoods were rental properties instead. African American families were deprived of this opportunity to build wealth. <sup>414</sup> A 1967 study showed that out of 400,000 housing units in FHA-insured subdivisions, only 3.3 percent had been sold to African American families. <sup>415</sup>

After World War II, Congress passed the Servicemen's Readjustment Act of 1944, commonly known as the

When the FHA reviewed plans for suburban development projects it demanded that the real estate developer not sell houses to African Americans and sometimes withheld approval of the projects if Black families lived in nearby neighborhoods.

GI Bill, offering education, small business and unemployment benefits to military veterans. The GI Bill also authorized the VA to insure mortgages for veterans as the FHA did for civilians. It adopted FHA housing policies, and VA appraisers relied on the FHA's Underwriting Manual. 416 The VA guaranteed approximately five million

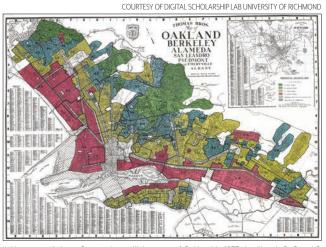
mortgages nationally.  $^{417}$  By 1950, the FHA and VA together were insuring half of all new mortgages nationwide.  $^{418}$ 

With Federal government approval, white veterans often did not need a down payment to buy a home. 419 Although the GI Bill itself did not contain "a single loophole for different treatment of white and [B]lack veterans[,]" reality was very different. 420 The approval of GI Bill benefits for each individual application was dependent in the South on the almost entirely white employees working at local VA centers, local banks, or public and private schools. 421 As an African American veteran in Texas wrote to the NAACP: "NO NEGRO VETERAN is eligible for a loan." 422 The VA refused to keep racial records. 423

An *Ebony* survey of 13 cities in Mississippi showed that by mid-1947, only two of the 3,229 VA-guaranteed loans went to African American veterans. <sup>424</sup> In 1950, of the almost 70,000 VA mortgages issued in the New York-New Jersey area, "nonwhites" received less than 100. <sup>425</sup> Many African American World War II veterans never applied for GI Bill guaranteed mortgages because they knew that they would not be approved because of race. <sup>426</sup>

### California

The Home Owners' Loan Corporation maps described many Californian neighborhoods in racially discriminatory terms. In Berkeley, the HOLC characterized an area north of the University of California, Berkeley "as High Yellow [C], but for infiltration of Orientals and gradual infiltration of Negroes from south to north." In Pasadena: "This area is favorably located but is detrimentally affected by 10 owner occupant Negro families... Although the Negreos [sic] are said to be of the better class their presence has caused a wave of selling in the



A Homeowner's Loan Corporation redlining map of Oakland in 1937 detailing A, B, C and D grade areas of the city. (1937)

area and it seems inevitable that ownership and property values will drift to lower levels... The area is accorded a 'high red' solely on account of racial hazards. Otherwise a medial yellow grade would have been assigned." <sup>428</sup> In Oakland: "Detrimental Influences: Predominance of Negroes and Orientals. Also mixed classes of wage earners and colored professional people." <sup>429</sup> In San Diego: There were "servant's areas" of La Jolla and several areas "restricted to the Caucasian race."



# of Federal Housing Administration loans

## went to Black people in Northern California from 1946 – 1960

Accordingly, many neighborhoods financed by the federal government were for white people only: Westlake in Daly City, south of San Francisco; Lakewood, south of Los Angeles; Westchester, south of Los Angeles and developed by Kaiser Community Homes; Panorama City, in the San Fernando Valley; and the "Sunkist Gardens" development in Southeast Los Angeles. <sup>431</sup>

In Milpitas, the Federal Housing Administration approved subdivision plans, and real estate developers built homes that African American workers could not buy due to the restrictions demanded by the FHA, so African American families were forced to move to a segregated neighborhood or live in nearby Richmond. In Ladera, a neighborhood next to Stanford University, the FHA refused to finance the construction of a co-op suburb with African American members. Without the government insuring its mortgages, the co-op could not find financing to build their homes, so they gave up, and the land was sold to a private developer. Ashortly after, the FHA approved the private developer's plans, which contained a guarantee that no homes would be sold to African American families.

In Northern California, from 1946 to 1960, 350,000 new homes were built with support from the FHA, but fewer than 100 of these homes went to African American people. 436

Not only did federal agencies refused to insure mortgages to African Americans, they also refused mortgages to white Americans who attempted

to live alongside African Americans.

In 1954, a resident of the white only neighborhood of East Palo Alto sold his house to an African American family. <sup>437</sup> This sparked a phenomenon called blockbusting, in which local real estate agents exploited racial fears and manipulated white residents to sell their houses at a

low price, then reselling the houses at a higher price to African American families.<sup>438</sup> As white residents fled the neighborhood, other white homeowners became desperate to sell their houses at even lower prices.<sup>439</sup>

A 1970 report concluded that the average markup African American families paid in blockbusted neighborhoods was 80 to 100 percent higher than neighborhoods not undergoing racial change. 440 In response to blockbusting in East Palo Alto, the California real estate commissioner stated that the commission did not regulate such "unethical practices." 441 FHA and Veterans Administration policies discouraged white residents from moving into

neighborhoods in the process of being integrated like East Palo Alto at the time, since the government did not insure mortgages for white families in integrated neighborhoods where African American families lived. 442 Within six years, the population of East Palo Alto was 82 percent African American, and housing conditions had deteriorated markedly. 443

The FHA advised the white homeowner that because he rented his house to a Black colleague, any future application from him "will be rejected on the basis of an Unsatisfactory Risk Determination made by this office on April 30, 1959."

In another example in 1958, an African American San Francisco schoolteacher named Alfred Simmons rented a house with a FHA-guaranteed mortgage from a fellow white schoolteacher in the Elmwood district of Berkeley. He Berkeley police chief requested that the Federal Bureau of Investigation investigate how Mr. Simmons came to live in an all-white community, and the FBI referred the case to the U.S. Attorney. He FHA advised the white homeowner that because he rented his house to an African American colleague, any future application from him "will be rejected on the basis of an Unsatisfactory Risk Determination made by this office on April 30, 1959."

helping preserve segregation and a system of racial hi-

erarchy, such covenants are yet another example of the

Racially restrictive covenants began appearing in the

enduring effects of slavery.

## XI. Racially Restrictive Covenants

Racially restrictive covenants are legally binding contracts, usually written into the deed, that prohibit nonwhite people from living on a property or in a neighborhood. <sup>447</sup> For example, a deed in 2010, in Fairhaven, Massachusetts included the following clause, introduced in 1946: "The said land shall not be sold, leased or rented

1946: "The said land shall not be sold, leased or rented late nineteenth century and were first directed against
Chinese and Punjabi residents in
California. 449 By 1900, develop-

Between 1923 and 1924, real estate boards in Milwaukee, Detroit, Kansas City, Los Angeles, and other cities prohibited their realtors from selling or renting property in white neighborhoods to African Americans.

to any person other than of the Caucasian race or to any entity of which any person other than that of said race shall be a member, stockholder, officer or director."<sup>448</sup> By

Chinese and Punjabi residents in California. 449 By 1900, developers began inserting them into the deeds of homes built in new subdivisions all across the country. 450 Minneapolis, Minnesota had racially restrictive covenants as early as 1910 and late as 1955. 451 Further, between 1923 and 1924, real estate boards in Milwaukee, Detroit, Kansas City, Los

Angeles, and other cities prohibited their realtors from selling or renting property in white neighborhoods to African Americans.  $^{452}$ 

In 1917, racial zoning, discussed earlier in this chapter, was declared unconstitutional by the Supreme Court, <sup>453</sup> but the Supreme Court declared that racially restrictive covenants did not violate the constitution in 1926. <sup>454</sup> The Supreme Court reasoned that the covenant was a contract between private individuals not subject to state control. <sup>455</sup>

Government officials began promoting racially restrictive covenants as an alternative, constitutional way to maintain segregation. <sup>456</sup> President Herbert Hoover opened the President's Conference on Home Building and Home Ownership by declaring that single-family homes were "expressions of racial longing" and "[t]hat our people should live in their own homes is a sentiment deep in the heart of our race." <sup>457</sup> Conference materials then recommended that all new neighborhoods include "appropriate restrictions," such as barring the sale of homes to African Americans. <sup>458</sup>

Federal officials also recommended homeowners form "'[r]estricted residential districts' [which] may serve as protection against persons with whom your family won't care to associate, provided the restrictions are enforced and are not merely temporary."<sup>459</sup> These racially restrictive districts appeared soon afterwards and functioned like bylaws in a neighborhood association and a neighbor could sue to evict an African American family that bought a house in the neighborhood.<sup>460</sup>

Scholars have found that wealthy white communities used restrictive covenants, while white working class communities used a combination of violence and covenants to keep African Americans from moving into their neighborhoods. 461

Simultaneously, government actors and real estate agents often used different mechanisms to segregate a neighborhood. The 1936 Federal Housing Administration Underwriting Manual stated that zoning regulations alone are not enough "to assure a homogeneous and harmonious neighborhood.... Recorded deed restrictions should strengthen and supplement zoning ordinances... Recommended restrictions include . . . [p]rohibition of the occupancy of properties except by the race for which they are intended [and a]ppropriate provisions for enforcement."462 The 1938 FHA Underwriting Manual stated clearly: "If a neighborhood is to retain stability, it is necessary that properties shall continue to be occupied by the same social and racial classes." 463 The Veterans Administration also recommended and frequently demanded that racial covenants be added into the deeds of the mortgages it sponsored. 464

As a result, racially restrictive covenants appeared all over the country. By 1940, according to news reports quoted in the 1973 U.S. Commission on Civil Rights Report, 80 percent of homes in Chicago and Los Angeles contained restrictive covenants barring African American families. A survey of 300 developments built between 1935 and 1947 in the suburbs of New York City found that 56 percent of the 300 developments and 85 percent of larger subdivisions had racially restrictive covenants.

The University of Chicago subsidized the home owners' associations surrounding its campus. From 1933 to 1947, it spent \$100,000 on legal services to defend racially restrictive covenants and evict African Americans who moved into the neighborhood.<sup>467</sup>

All over the country, white neighbors sued their African American neighbors to prevent them from moving into or to evict them from their legally purchased homes. 468 In 1942, the Oklahoma Supreme Court not only declared that the property purchased by an African American buyer was void due to a racial covenant, but it also ordered the African American buyer to pay for the court costs and attorney's fees of the white neighbor who sued. 469 In Westlake in Daly City, California, the total fine of \$16,000 for selling to an African American family was greater than the typical home sale price. 470

## 

## By 1940 **80%** of homes

# in Los Angeles contained restrictive covenants **barring Black families**

In 1948, the Supreme Court reversed course from its 1926 decision and held that although the government had no control over whether a racially restrictive covenant can be added to a deed, it is unconstitutional for American courts to recognize and enforce the covenants. <sup>471</sup>

Racially restrictive covenants were so widespread by then that three of the Supreme Court justices recused themselves from the case because they owned houses covered by racially restrictive covenants.<sup>472</sup>

Two weeks after the Court announced its decision, FHA commissioner Franklin D. Richards stated that the decision would "in no way affect the programs of this agency," which would make "no change in our basic concepts or procedures." <sup>473</sup> In 1952, the FHA commissioner stated that "it was not the purpose of [the FHA] to forbid segregation or to deny the benefits of the National

Housing Act to persons who might be unwilling to disregard race, color, or creed in the selection of their purchasers or tenants." 474

Although racially restrictive covenants were declared unconstitutional in 1948, their popularity continued for decades, <sup>475</sup> and racially homogenous neighborhoods continued after these covenants ceased to be enforced. <sup>476</sup> John F. Kennedy, Ronald Reagan, and George W. Bush all lived in neighborhoods or homes with racially restrictive covenants. <sup>477</sup> The home that George W. Bush bought in 2008 was located where the neighborhood association enforced a racially restrictive covenant until 2000. <sup>478</sup>

In Myers Park, a neighborhood in Charlotte, North Carolina, the housing association appeared to be enforcing its racially restrictive covenant in 2010, when it added the covenant to its website. 479

as possible. 482 Paul R. Williams, a prominent Black Los Angeles architect who designed houses for Frank Sinatra, Lucille Ball, Desi Arnaz, and Cary Grant, could not legally live in the neighborhoods he designed due to restrictive covenants. 483 Williams taught himself to draw upside down because his white clients were uncomfortable sitting next to him and toured construction sites with hands clasped behind his back to avoid the situation where someone would refuse to shake a Black man's hand. 484

From 1937 to 1948, more than 100 lawsuits attempted to enforce covenants and evict African American families from their homes in Los Angeles. <sup>485</sup> In one 1947 case, an African American homeowner refused to leave the home he bought in violation of a covenant and he was jailed. <sup>486</sup> In Whittier, a Los Angeles suburb, the Quaker-affiliated Whittier College participated in a restrictive covenant applied to its neighborhood. <sup>487</sup>

### California

Racially restrictive covenants and they were widely used throughout the state. 480 Like the rest of the country, although racially restrictive covenants were private contracts, they worked in conjunction with federal policy to devalue African American property and prevent African Americans from access-

ing home loans. The Home Owners' Loan Corporation maps for Pasadena devalued a neighborhood because its restrictive covenants had expired, potentially allowing African Americans to move in: "This district was originally much smaller but constant infiltration into other sections as deed restrictions expired has create[d] [sic] a real menace which is greatly concerning property owners of Pasadena and Altadena." 481

In southern California, after its founding in 1903, the Los Angeles Realty Board campaigned to attach racially restrictive land covenants on as many new developments

John F. Kennedy, Ronald Reagan, and George W. Bush all lived in neighborhoods or homes with racially restrictive covenants. The home that George W. Bush bought in 2008 was located where the neighborhood association enforced a racially restrictive covenant until 2000.

In 1943, the city attorney of Culver City, an all-white suburb of Los Angeles, told a meeting of air raid wardens that when they went door to door to make sure families turned off the lights to avoid helping Japanese bombers find targets to also circulate documents in which homeowners promised not to sell or rent to African Americans.<sup>488</sup>

In 2021, AB 1466 was enacted to require county recorders to identify and redact racially restrictive covenants from California real estate records.<sup>489</sup>

## XII. Racial Terrorism

#### **Nationally**

As discussed in Chapter 3, Racial Terror, white Americans used racial terror and vigilante violence to prevent African Americans from moving into white neighborhoods. The police often did not investigate or failed to arrest the perpetrators when crosses were burned on lawns, homes were bombed, and African American homeowners were murdered.<sup>490</sup>

#### California

Like elsewhere in the country, white Californians used violence to enforce the racial hierarchy created during slavery by preventing African Americans from moving into desirable white neighborhoods. <sup>491</sup> In fact, violent incidents in California rose in the 1950s and 1960s, after courts declared restrictive covenants unenforceable. <sup>492</sup>



Los Angeles, CA., William Bailey and Roger Duncan look at the wreckage in Bailey's living room after a bomb exploded in the house. Duncan's house, directly across the street, was also bombed at the same time and a note was left threatening all the Black families on the street if they didn't move out. (1952)

Ku Klux Klan terror and violence reached a peak in the Los Angeles area in the spring of 1946. 493 Although KKK meetings were banned in California in May 1946 after the murder of the Short family who had been living in Fontana, California, as discussed in Chapter 3, Racial Terror, the ban had little to no effect because no one enforced it. 494 Of the 27 KKK actions (e.g., cross-burnings, fires, and threatening letters and phone calls) documented in Los Angeles in 1946, more than half occurred after the issuance of the ban. 495 In a span of two weeks in May 1946, there were four separate actions, ranging from cross-burnings to severe physical beatings. 496 One was targeted at an African American family that lived in an

all-white neighborhood, and the others were targeted at other individuals who advocated against restrictive covenants. <sup>497</sup> Law enforcement and the mayor shrugged off the violence as "prank[s]." <sup>498</sup> When concerned residents and members of social justice organizations approached the mayor to address the incidents, the mayor accused them of prejudice against the KKK. <sup>499</sup>

Los Angeles continued to be the epicenter of the violence in California, as African American residents who moved into white neighborhoods were met with cross-burnings, bombings, rock throwing, graffiti, and other acts of violence.<sup>500</sup> Of the over 100 incidents of move-in bombings and vandalism that occurred in Los Angeles between 1950 and 1965, only one led to an arrest and prosecution.<sup>501</sup>

Los Angeles was not the only area where the KKK attacked African American homeowners. In 1946, for instance, a home built by an African American war veteran was burned down in Redwood City after threats and move-out demands. 502 In 1952, in a white Bay Area neighborhood, an African American family became the target of death threats, violence, and intimidation by white residents after the family refused a buyout of their home. 503 A KKK cross was placed on their lawn and a 300 to 400 person mob stoned their home and shouted threats.<sup>504</sup> Though the action happened in front of law enforcement, officers refused to make any arrests. 505 Even when the Governor, Attorney General, and local district attorney ordered the city police and county sheriff to provide the family with protection, protests and harassment continued for months without any arrests. 506 And in the 1950s, the weekend home of a San Francisco NAACP leader was mysteriously burned down. 507 The violence and subsequent silence surrounding the crimes committed against African American Californians demonstrates how white Californians viewed African American presence and homeownership as a threat to white dominance. 508

## XIII. Housing Segregation Today

Housing segregation and its effects have never been eliminated in the United States. <sup>509</sup> The racist housing policies and practices of the federal, state, and local governments have amplified private action and continue to shape the American landscape today. <sup>510</sup>

Although residential segregation between African Americans and white Americans in the United States peaked between 1960 and 1970,<sup>511</sup> America is about as

segregated today for African Americans as it was in 1940. <sup>512</sup> By contrast, in 2010, the typical white person in a metropolitan region lived in a neighborhood that was 75 percent white. <sup>513</sup> Even though white areas have become less solidly white since 1980, they have not become significantly more African American. <sup>514</sup> Today, 90 percent of African Americans live in cities, <sup>515</sup> and 41 percent of the Black population of American metro areas live in city neighborhoods that are majority Black. <sup>516</sup>

Housing segregation is more intractable than other forms of segregation and discrimination. <sup>517</sup> Moving from an urban apartment to a suburban single family home is more difficult than registering to vote, eating at a restaurant, or even being bussed to a nearby school, and requires potentially generations of effort. <sup>518</sup> The Fair Housing Act of 1968 prohibited future discrimination, but did not fix the structures put in place by 100 years of discriminatory government policies. <sup>519</sup> Richard Rothstein argues that residential desegregation requires a massive effort of social engineering. <sup>520</sup>

America is more segregated today for African Americans than it was in 1940.

No such massive effort has occurred. Instead, the Supreme Court has made private lawsuits fighting housing discrimination more difficult, <sup>521</sup> and housing discrimination persists in new and different ways. <sup>522</sup> Policies that may not seem to discriminate at first glance have reinforced the structures put in place by past racist government actions. <sup>523</sup>

## The Supreme Court

In 1977, the Supreme Court upheld a city's denial of request to rezone a tract of land in a mostly white suburb of Chicago, which banned the construction of apartment buildings anywhere except next to a commercial area. <sup>524</sup> The neighborhood in question had been zoned for single family houses without change since 1959. <sup>525</sup> This zoning ordinance had a "disproportionate impact on blacks" by effectively preventing lower income residents, who were more likely to be African American as compared to other Chicago area residents, from moving into the neighborhood. <sup>526</sup>

Even though the zoning decision meeting included comments from the public about the undesirability of rezoning so as to allow apartments that would "probably be racially integrated," the Supreme Court decided that the city council members themselves had no discriminatory intent when it voted for the zoning ordinance. With *Arlington Heights* and the cases that followed, the Supreme Court essentially announced a rule that in order to prove that a law, regulation, or practice is unconstitutional, plaintiffs must prove that the decision makers intended to discriminate. 528

This line of Supreme Court cases has made proving current housing discrimination and erasure of the effects of old government policies of housing segregation very difficult. <sup>529</sup> In other words, it very difficult to bring a successful housing discrimination lawsuit.

### **Continued Housing Discrimination**

Mortgage and housing discrimination continues in many forms today. Researchers continue to find that African American residents are charged higher prices for identi-

cal units in the same neighborhood as white residents.<sup>530</sup> Lenders use predatory lending practices more often in minority neighborhoods than white neighborhoods.<sup>531</sup> Indeed, homeowners in segregated African American neighborhoods are more likely to have subprime mortgages.<sup>532</sup>

Before 2008, African American and Latino borrowers were four times more likely to receive a more expensive mortgage than white borrowers, a practice called reverse redlining.<sup>533</sup> Big banks across the country used reverse redlining to target communities of color with higher interest rates and fees.<sup>534</sup> Before 2008, banks specifically targeted African American and Hispanic homeowners to advertise toxic subprime mortgages and other predatory practices that triggered the Great Recession.<sup>535</sup> African American homeowners received toxic subprime mortgages at three times the rate of white mortgage lendees.<sup>536</sup>

Before 2008, compared to whites, African American and Latino borrowers were



to receive a more expensive mortgage

In Memphis, employees of Wells Fargo Bank referred to these loans as "ghetto loans," and bank supervisors targeted African American ZIP codes because they believed that residents "weren't savvy enough." According to the U.S. Department of Justice in 2010, the more segregated a community, the more likely lenders targeted the homeowners for toxic loans, and the more likely the home was foreclosed. 538

From July 2019 to June 2020, compared to white applicants, African American applicants were

to be rejected for mortgages

As a result, African American and Latino homeowners, were hit particularly hard by the 2008 crisis. <sup>539</sup> From 2001 to 2019, the rate of Black homeownership declined five times as much as the homeownership rate for white families, <sup>540</sup> erasing all the gains made since the passage of the Fair Housing Act in 1968. <sup>541</sup> Homes in African American neighborhoods were more likely to be foreclosed than homes in white neighborhoods. <sup>542</sup> By 2011, a quarter of African American homeowners had either lost their homes to foreclosure or were "seriously delinquent" on their mortgages. <sup>543</sup>

In settling a lawsuit against the Countrywide mortgage company, the federal Secretary of Housing and Urban Development said that due to Countrywide's discriminatory practices, "[f]rom Jamaica, Queens, New York, to Oakland, California, strong, middle-class African American neighborhoods saw nearly two decades of gains reversed in a matter of not years—but months." 544

Despite multiple lawsuits brought by the U.S. Department of Justice<sup>545</sup> and by cities like Baltimore,<sup>546</sup> Memphis,<sup>547</sup> and Cleveland,<sup>548</sup> the mortgage industry continues to discriminate against African American home buyers.

From July 2019 to June 2020, Black mortgage applicants were 2.5 times more likely than white applicants to be rejected for mortgages. Studies continue to show that African American mortgage borrowers pay more in financing fees, 550 mortgage insurance, 551 and property taxes.

Compared to white buyers, Black home buyers go into more debt for homes that are valued less. <sup>553</sup> Black homeowners who apply to refinance their homes are denied over 30 percent of the time, compared to 17 percent of white homeowners. <sup>554</sup> This makes it more difficult for African American homeowners to make necessary repairs to their homes and to move out of dilapidated homes. <sup>555</sup> These trends have continued even as mortgage lending has become more automated and internet based in recent years. <sup>556</sup>

#### California

California remains racially segregated, 557 although Black-white segregation has decreased since 1980 in cities like Los Angeles, Oakland, and Riverside. 558

There is also evidence that lenders discriminate against African Americans in California. For example, one study found that in 2019, despite making up 5.5

Before 2008, banks specifically targeted Black and Hispanic homeowners to advertise toxic subprime mortgages that triggered the Great Recession. In Memphis, employees of Wells Fargo Bank referred to these loans as "ghetto loans[,]" and bank supervisors targeted Black zip codes because they believed that residents "weren't savvy enough[.]"

percent of the state's population, African American Californians received only 3.28 percent of home purchase loans. <sup>559</sup> The magnitude of this disparity varies across metro areas in the state. <sup>560</sup> Another study found that in 2013, African American Californians made up 2.7 percent of all home mortgage loan applicants, received 2.4 percent of all home mortgage loans originated, and received 1.7 percent of all home mortgage loan dollars in the state. <sup>561</sup>

## XIV. Effects

Once federal, state, and local governments, along with private actors, segregated the American landscape, they directed resources to white neighborhoods, and neglected African American neighborhoods. In 1967, President Lyndon B. Johnson appointed the National

Advisory Commission on Civil Disorders to investigate the causes of the racial violence in the summer of 1967. The report concluded that: "[S]egregation and poverty have created in the racial ghetto a destructive environment totally unknown to most white Americans." The

subsequent chapters on environment and infrastructure, education, health, labor, and wealth will discuss these persisting effects of slavery in detail.

Segregated African American communities have less access to public transit and must deal with longer commute times, which contributes to higher rates of unemployment among African Americans. <sup>564</sup> In the past, local governments delayed providing public services like water and sewage at first. <sup>565</sup> Once the services were eventually provided to African American neighborhoods, they were provided less often. <sup>566</sup> Today, many all-African American neighborhoods depend on aging water and sewage infrastructure and unreliable supplies. <sup>567</sup> Local governments did not invest as

much in road and street services in African American neighborhoods, and the roads are less safe for pedestrians and cyclists.<sup>568</sup>

Black communities pay more for energy because they live in older, energy-inefficient homes.<sup>569</sup> Oil and

gas extractions are more likely to be in African American neighborhoods, leading to environmental pollution. <sup>570</sup> Segregated African American neighborhoods are less likely to have access to parks and greenspace, and are less likely to have tree cover. <sup>571</sup> Tree cover cools neighborhoods during the summer and absorbs air pollution. Higher temperatures during the summer results in more heat related illnesses and exposure to more air pollution results in respiratory illness, both which occur more often in segregated neighborhoods. <sup>572</sup> A lack of greenspace also deprives African American communities, and especially poor African American communities, of the benefits of nature, especially beneficial for child development. <sup>573</sup>

Segregation has concentrated poverty in African American and Latino neighborhoods in America, and is associated with worse outcomes in almost every aspect of life. Neighborhood poverty rates are three times higher in segregated communities of color than in white neighborhoods. 574 Segregation is associated with lower high school graduation, lower earnings, and single motherhood among African Americans. 575 Residents of segregated neighborhoods have more illnesses and die younger. 576 Residential segregation is a major contributing factor to the African American and white wealth gap, as discussed in Chapter 13 on wealth. Homes in segregated African American neighborhoods tend to be older, smaller, and on more densely settled lots than in disproportionately white neighborhoods. 577 According to U.S. Census Bureau, the median home value in majority African American neighborhoods is \$149,217, while the median home value in neighborhoods that are less than one percent African American is \$306,511. <sup>578</sup> School districts are funded by local tax bases, which are determined by home values, so African American and Latino segregated local districts receive less funds, fewer resources, and less experienced teachers than white school districts. Further, as Joseph Gibbons testified during the December 7, 2021 Task Force meeting, gentrification has many negative effects on African Americans beyond the obvious displacement of African Americans, such as higher rates of stress and other adverse health effects. <sup>579</sup>

Some researchers have argued that segregation plays an important role in the racial disparity among unhoused individuals. 580 Throughout American history, significant

In the last decade, Black Californians were less likely to own a home than in the 1960s, when housing discrimination was legal.

numbers of African Americans have been unhoused,<sup>581</sup> although specific data based on race is not always available.<sup>582</sup> The story of African Americans experiencing homelessness has often been left out, underreported, or misrepresented.<sup>583</sup>

Many enslaved people seeking freedom became unhoused after escaping bondage. After the Civil War, close to four million African Americans were unhoused. African Americans were hit the hardest during the Great Depression, were excluded from many private agencies offering aid and the benefits of the New Deal, and many became unhoused. During the Post World War II period, between nine to 40 percent of Skid Row residents were African American men, depending on the city. However, the number of African Americans who have been unhoused is relatively small when considering the number of impoverished or unemployed African Americans. See Scholars have attributed this to the robust family and neighborhood support systems of African American communities.

In the last 50 years, the number of African American unhoused individuals has risen. <sup>590</sup> African Americans now make up 39 percent of people experiencing homelessness and 53 percent of families experiencing homelessness with children. <sup>591</sup> Scholars have attributed this to the compounding harms of urban renewal, <sup>592</sup> loss of blue collar jobs, <sup>593</sup> the crack cocaine epidemic, <sup>594</sup> historical and continued housing discrimination, <sup>595</sup> mass incarceration, <sup>596</sup> lack of access to health insurance and mental health services, <sup>597</sup> and lack of affordable housing. <sup>598</sup>

Due to the effects of government segregation policy, African Americans earn less and are more likely to be renters than white Americans, making them more vulnerable to homelessness. <sup>599</sup> This risk of homelessness is amplified by the fact that African American households are more likely than white households to be extremely low-income renters. <sup>600</sup> Because government policies have historically crippled the ability of African American households to purchase houses, they are more likely to be renters than white households. <sup>601</sup> One study found that African American renters continue to pay more than white renters for similar housing in similar neighborhoods. <sup>602</sup>

Because African American families are more likely to be impoverished, the housing shortage is more likely to affect African American households. <sup>603</sup> In the country, there are only 37 rental homes for every 100 extremely low-income renter households, defined as households with incomes at or below the poverty level or 30 percent of the median income of the geographic area. <sup>604</sup> Twenty percent of African American households are extremely low-income renters, compared with six percent of white non-Hispanic households. <sup>605</sup>

African American families are more likely to be rent burdened, which is generally defined as a household that spends more than 30 percent of pre-tax income on rent. <sup>606</sup> A majority of African American renter families in 2019 still spent over 30 percent of their income on rent. <sup>607</sup>

#### California

State and local urban renewal, highway construction, and gentrification have destroyed African American communities throughout the state. In the 1960s, vibrant communities like San Francisco's Fillmore district

and Los Angeles's Sugar Hill have been reduced to rubble or an eight lane highway. Today, segregated neighborhoods in California are often populated by a mix of African American and Hispanic residents, and are more vulnerable to be displaced by gentrification. 608

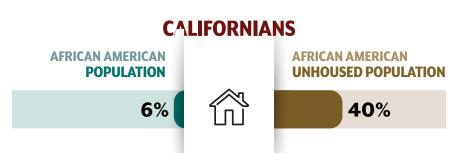
One study found that five of the 20 most rapidly gentrifying cities from

2013 to 2017 were in California: San Francisco-Oakland (1), San Jose (8), Sacramento (10), San Diego (14), and Los Angeles (15). 609 In many California cities today, gentrification (characterized by economic and demographic shifts in historically disinvested neighborhoods) is concentrated in formerly redlined neighborhoods. 610

Close to 90 percent of currently gentrifying areas in San Francisco were formerly redlined or rated "definitely declining" by the Home Owners' Loan Corporation, as were 83 percent of gentrifying areas in the East Bay and 87 percent of gentrifying areas in San Jose. 611 According to the U.S. census, in the 1970s, 10 percent of San Francisco's population identified as African American, compared to five percent today. 612

Darrell Owens testified during the December 7, 2021 Task Force meeting that census data shows that African Americans have been displaced from California for decades. 613 In particular and more recently, African Americans are leaving Alameda County and Los Angeles County. 614 In addition to the residents who leave the state altogether, many are moving inland and many Black Californians are moving away from the more costly coastal cities in search of affordable housing. 615 For example, located just south of Sacramento, Elk Grove has seen a 5,100 percent increase in African American residents since 1990. 616 Similarly, as the population of African American residents plunged 45 percent in Compton, 43 percent in San Francisco, and 40 percent in Oakland, the San Joaquin-Sacramento Delta, Southern California's Inland Empire, and the Central Valley have all seen increases in their African American population. 617 Overall, the African American population in California is projected to increase almost 40 percent between 1999 and 2040, which is slower than the projected total population increase for the state of 72 percent. 618

In writing about the gentrification of her historically Black neighborhood of Inglewood in Los Angeles, Erin Aubry Kaplan says, "Black presence has value — in every sense of the word, and on its own terms. That value should make the casual displacement of Black people untenable, even immoral." <sup>619</sup>



California nas more individuals experiencing homelessness than any other state in the country. <sup>620</sup> Nearly a quarter of all unhoused Americans live in California. <sup>621</sup> African American Californians experiencing homelessness is a more acute crisis than in the rest of the country. Black people account for 6.5 percent of Californians but nearly 40 percent of the state's unhoused individuals. 622 Nationally, African American people account for 13.4 percent of the population and are 39.8 percent of the unhoused population. 623

In addition to experiencing homelessness, as with the rest of the country, African American Californians are more likely to be renters than white Californians. 624 By 2019, Black Californians' homeownership rate was less than in the 1960s, when certain forms of housing discrimination was legal.625 The African American homeownership rate in California has dropped almost 10 percent since 2004 and has not recovered. 626 Sixty-eight percent of white Californians own a home, compared with 41 percent of African American Californians. 627 One study shows that Proposition 13, which limits property taxes for homeowners by essentially freezing property tax assessment at the last date of purchase, has benefited white homeowners more than African American homeowners in California. 628 Fifty-eight percent of the state's African American renters spent more than 30 percent of their household income on rent. 629 In certain neighborhoods like South Los Angeles, over half of Black households pay more than 50 percent of their income on rent. 630

Task Force meeting, African Americans are disproportionately represented among the unhoused population throughout California. Further, according to Greene, anti-homeless laws exclude African Americans from public spaces—like legal segregation laws—by empowering police to remove unhoused individuals from public spaces. 632

As with the rest of the country, segregated neighborhoods have fewer access to public transportation by design. <sup>633</sup> For example, the Bay Area Rapid Transit (BART) trains run for almost three miles without stopping through Oakland's San Antonio neighborhood, the most racially diverse and densest part of the Bay Area. <sup>634</sup> In contrast, Walnut Creek and Pleasant Hill are less than half as dense in comparison, but the BART stations are only 1.75 miles apart. <sup>635</sup> The city designed the BART in the late 1960s to carry white commuters from the suburbs to their urban jobs, bypassing poor African American neighborhoods. <sup>636</sup>

Segregated communities have less greenspace and are more polluted. Fifty-two percent of African American Californians live in areas deprived of nature, compared to 36 percent of white Californians.<sup>637</sup> Their streets and

sidewalks are more dangerous. 638 Segregated neighborhoods in California are more impoverished 639 and the homes are undervalued.

The typical Californian Black-owned home is worth 86 percent as much as the typical U.S. home, while the typical white-owned home is worth 108 percent as much as the typical U.S. home. <sup>640</sup> And a study has found that in the Los Angeles-Long Beach-Anaheim and San Francisco-Oakland-Hayward metropolitan

areas, houses in majority African American neighborhoods are devalued by 17.1 percent and 27.1 percent, respectively. <sup>641</sup> This makes it particularly vulnerable to gentrification. <sup>642</sup>

## **HOME VALUES**



As a likely result, despite constituting six percent of the state's population, African American Californians comprise nearly 40 percent of unhoused Californians. As Brandon Greene testified during the December 7, 2021

## XV. Conclusion

The American government reinforced the effects of slavery by maintaining a racialized caste system and effectuating segregation. Federal, state, and local governments across the country and in California, along with private actors, created separate and unequal cities and neighborhoods for African American and white Americans. Led by the federal government,

local governments passed zoning ordinances and state courts enforced racially restrictive covenants to exclude African Americans from neighborhoods. These actions were amplified by federal housing policy.

When white supremacists burned crosses, bombed houses, harassed, and terrorized African American families

moving into white neighborhoods, local governments rarely investigated and prosecuted the perpetrators. Funded by the federal government, local governments first built quality public housing exclusively for white Americans, then built and neglected enormous apartment complexes that concentrated poverty in African American neighborhoods. In the last three decades, local governments then chose to demolish these housing projects, intensifying gentrification and once again displacing African Americans.

This gentrification is part of a long history if displacement of African Americans. Erin Aubry Kaplan, a resident of the historically African American neighborhood of Inglewood, California wrote: "I thought about how fragile my feeling of being settled is. It didn't matter that I own my house, as many of my neighbors do. Generations of racism, Jim Crow, disinvestment and redlining have meant that we don't really control our own spaces. In that moment, I had been overwhelmed by a kind of fear, one that's connected to the historical reality of Black people being run off the land they lived on, expelled by force, high prices or some whim of white people." 643

As Kaplan describes, wherever African Americans settled and prospered throughout American history, federal, state, and local governments, along with private actors, used numerous mechanisms: park and highway construction, slum clearance, and urban renewal to destroy

those communities. Across the country, the federal government helped white Americans buy single family homes in the suburbs while crippling the ability for African Americans to access home loans and buy houses in the neighborhoods that white families left behind.

Almost 150 years of active, conscious federal, state, and local government action and neglect of duty have resulted in compounded harms that are unique to African Americans. 644 Housing segregation stole wealth from African Americans, while building the wealth of white Americans (discussed in Chapter 13, The Wealth Gap). Once segregated, government actors turned urban African American neighborhoods into ghettos by depriving them of public services (discussed in Chapter 7, Racism in Environment and Infrastructure), school funding (discussed in Chapter 6, Separate and Unequal Education), and encouraged polluting industries to move in (discussed in Chapter 7, Racism in Environment and Infrastructure). As a result, African Americans suffer higher rates of asthma and other diseases (discussed in Chapter 8, Pathologizing the African American Family). Housing segregation partially created the foundation and exacerbated the over-policing of African American neighborhoods, resulting in the injury and death of African Americans at the hands of police (discussed in Chapter 12, Mental and Physical Harm and Neglect).

These harms have never been adequately remedied.

## **Appendix**

Table 1: Racial Disparities in Home Values, 2020 (Studied CA Metros)<sup>645</sup>

Metro Area	Value of the Typical Black-Owned Home as a Percentage of the Value of the Typical US Home (%)	Value of the Typical white-Owned Home as a Percentage of the Value of the Typical US Home (%)
Statewide	86	108
Los Angeles	81	118
Riverside	99	101
Sacramento	93	101
San Diego	81	106
San Francisco	78	107
San Jose	91	108

Table 2: Gap in Black Homeownership Rates (BHR) and white Homeownership Rates (WHR) in Formerly Greenlined Neighborhoods, 1980 vs. 2017 (Studied CA Metros)<sup>646</sup>

	1980		2017			
Metro Area	BHR (%)	WHR (%)	Gap	BHR (%)	WHR (%)	Gap
Fresno	31.4	71.2	39.8 points	2.5	62.6	60.1 points
Los Angeles	49.8	69.1	19.3 points	46.2	67.1	20.9 points
Oakland	76.9	82.6	5.7 points	84.1	85.9	1.8 points
Sacramento	35.7	79.5	43.8 points	16.7	73.4	56.7 points
San Diego	7.9	64.0	56.1 points	17.0	60.9	43.9 points
San Jose	9.9	58.8	48.9 points	41.1	60.5	19.4 points

Table 2c: Gap in Median Home Equity in Formerly Greenlined and Formerly Redlined Neighborhoods, 2019 (Studied CA Metros)<sup>647</sup>

Metro Area	Median Home Equity in Formerly Greenlined Neighborhoods (\$)	Median Home Equity in Formerly Redlined Neighborhoods (\$)	Gap (% difference)
Fresno	282,000	158,000	78
Los Angeles	1,111,000	587,000	89
Oakland	1,300,000	752,000	73
Sacramento	778,000	522,000	49
San Diego	1,058,000	471,000	125
San Jose	1,329,000	854,000	56

## **Table 3 Sundown Towns identified in California from** Sundown Towns: A Hidden Dimension of American Racism by James Loewen

- Brea<sup>648</sup>
- Bishop<sup>649</sup>
- Burbank<sup>650</sup>
- Maywood Colony, Corning<sup>651</sup>
- Culver City<sup>652</sup>
- Glendale<sup>653</sup>
- Hawthorne<sup>654</sup>
- La Jolla<sup>655</sup>

- Numerous suburbs of Los Angeles<sup>656</sup>
- Palos Verdes Estates<sup>657</sup>
- Richmond<sup>658</sup>
- San Marino<sup>659</sup>
- South Pasadena<sup>660</sup>
- Taft<sup>661</sup>
- Tarzana<sup>662</sup>

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