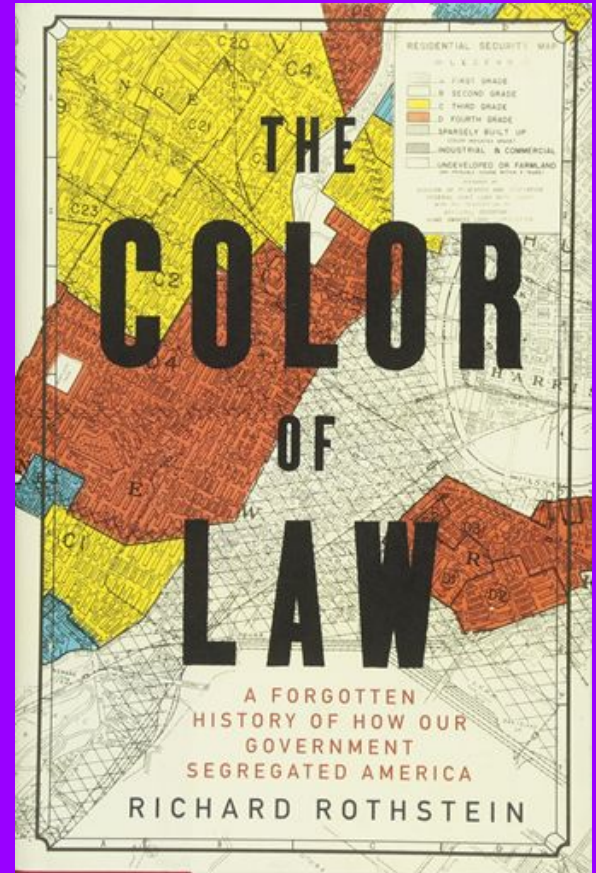


The Color of Law

Math/Pols 128 - MW section



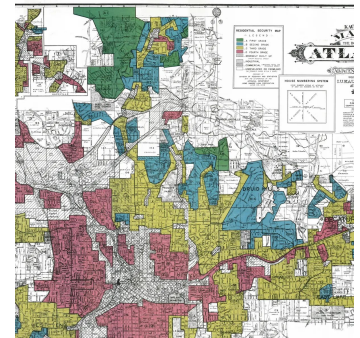
Public Housing (Matt, Eduardo, Connor)



- Housing provided for people with low incomes, subsidized by public funds
- Original purpose was to give housing to those who could afford housing when none was available
- Government first developed housing for civilians during WWI, which went to military workers and excluded African Americans
- During Great Depression, builders had little interest providing houses to the non-wealthy, as they likely couldn't afford it
- In response, Roosevelt's New Deal created first public housing for people not in military.
 - Race was a major factor in the program's design, as new developments were often segregated by race or completely excluded African Americans
 - Ex. In Norris, Tn, gov. developed 500 homes for construction workers, but program was open only to whites
- Officials intended the public housing for working class white families, but African Americans ended up occupying a third of the units
 - Harold Ickes (Secretary of the Interior) made a "neighborhood composition rule": federal housing has to be proportional to the racial composition of the neighborhood

Racial Zoning (Finuala, Elena, Juliet)

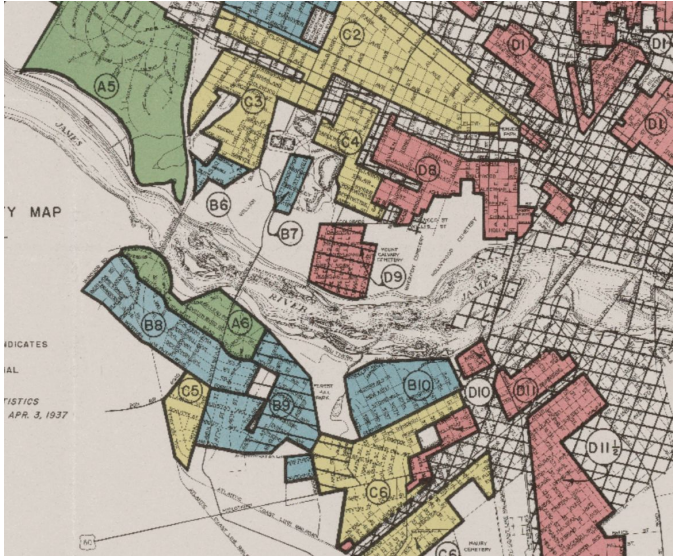
- Post Civil War, slaves dispersed through the country looking for jobs and fleeing violence in places such as the East, West, and Midwest.
 - In 1877, Republicans withdrew federal troops that had been protecting African Americans post civil war in South.
 - Led to violence towards African Americans: lynching, segregation under Jim Crow laws, massacres at the hands of the “Red Shirts”.
 - This caused African Americans to continue to move to new areas like Montana and by 1860 each county in the state had many African American settlers, thrived in the state compared to African Americans in other states.
 - In 1906, there was a call for white citizens to rise up and take back the state, forcing African Americans out of the state borders and not letting them be within the zone after dark. They could not remain overnight.
 - Segregation continued on for years to come. For example, Baltimore adopted a law that prohibited African Americans for buying a house where the majority of residence were white (1910).
 - Many southern cities followed Baltimore’s laws, such as: Atlanta, Birmingham, Dade County, Charleston, Dallas, Louisville, New Orleans, Oklahoma City, Richmond, St. Louis etc.



Racial Zoning (Finuala, Elena, Juliet)

- Buchanan v. Warley 1917 Supreme Court
 - The Court held unanimously that a Louisville, Kentucky city ordinance prohibiting the sale of real property to blacks in white-majority neighborhoods violated the Fourteenth Amendment's protections for freedom of contract.
- Many border and southern cities ignored the decision
 - Insisted their rules are different from Louisville
- Richmond, Virginia in 1924 adopted a law banning interracial marriage.
 - City prohibited anyone from living on a street where they couldn't marry majority of the people, then claimed it was an accidental property rights violation

Redlining & HOLC Loans (GG, Colleen & Anna)



- Redlining is defined as: to refuse (a loan or insurance) to someone because they live in an area deemed to be a poor financial risk. Historically, people of color have been redlined in the United States
- 1933: To prevent people from losing their homes in the great depression, the US government created the Home Owners' Loan Corporation. This policy also made it significantly easier for people to buy homes
 - The HOLC used the racial demographics of the surrounding neighborhood to assess if the area was stable enough for a loan.
 - Black communities were redlined, indicating a high loan risk. This meant that Black residents couldn't obtain the federal loans needed to buy a home.

FHA loans (GG, Colleen & Anna)

- The FHA (Federal Housing Association) was created in 1934 to help middle-class renters purchase single-family homes
- Loans created by the FHA insured bank mortgages, covering 80% of purchasing prices
 - The catch was that the FHA appraised homes before offering insurance, in order to make sure that the loan was low risk
 - This appraisal included a whites-only requirement, making racial segregation part of the federal mortgage insurance program



Restrictive Covenants (Brian, Clark, Kal)

- Restrictive covenants are lists of obligations that purchasers of property must assume
 - Occurred as early as the nineteenth century
 - This included what color the owner was to paint the house and all the way to promising to never sell or rent to an African American
- African Americans were not allowed to occupy or use these homes with covenants, however, in the document it said they can be servants in these homes
 - Used to increase their property value

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78 S St. N.W.	47 Seaton St. N.W.

Restrictive Covenants (cont.) (Brian, Clark, Kal)

- The effectiveness of the house deed with the covenant was not effective in certain instances
 - However, in the 20th century, racial covenants had begun to be in contracts with all the neighbors of a community
- Not all neighbors had to sign the clause and could sell to an African American
 - Subdivision developers began to force memberships as a condition of purchase before creating homes
- The white-only clause not only stopped African Americans from renting or buying but also the clause could not be modified without assent from the majority of the the development's acreage



Restrictive Covenants (cont.) (Brian, Clark, Kal)

- Enforcement was done by suing for eviction at the State court level
 - This tactic was used over 100 times in Los Angeles from 1937-1948
- Proponents stated these agreements were constitutional because the deeds are private agreements
 - Supreme Court ruled in 1948 the government could not enforce these private agreements, but this continued at state level for at least a decade longer
 - It was widely acknowledged that these agreements at a state level were unconstitutional, but the FHA and banks continued using private agreements as a loophole for segregating neighborhoods

Chapter 6 White Flight: Overview

- In 1939, the Federal Housing Authority's principal economist, Homer Hoyt, argued that implementing racial separation would help stabilize housing prices.
- Hoyt used the example of white missionaries in China to justify racial separation arguing that "racial mixtures tend to have a depressing effect on land values"
- However, Hoyt failed to realize that Black homebuyers were actually willing to pay higher prices for homes given the presence of racial segregation and white homeowners were likely to sell far undervalue to avoid living in a Black-majority neighborhood.

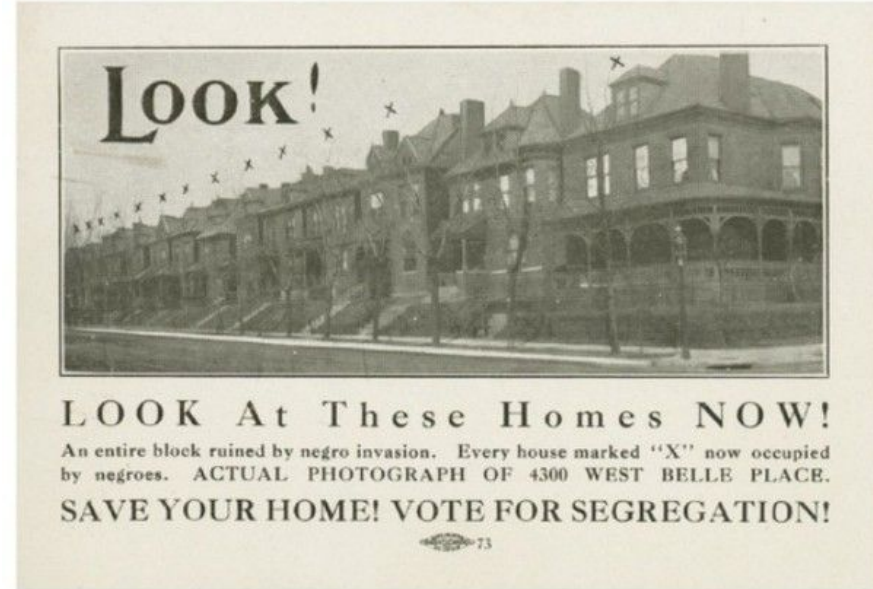
White Flight

According to the FHA, White Flight is the idea that when African Americans move into or near a mainly white neighborhood it causes the value of the properties in that area to go down.

- FHA's policy could never be fully proved with evidence
- Homer Hoyt's only support for this: "Where members of different races live together... racial mixtures tend to have a depressing effect on land values."
- Evidence contradicted the idea of White Flight
 - Government policy excluded many African Americans from most suburbs so they were willing to go to urban areas and pay higher prices for single-family or duplex homes

Blockbusting

- Homes rented or sold to African-Americans at elevated prices while simultaneously causing panic for white homeowners that prices would fall
 - Deceitful tactics
 - Continuous cycle
 - Limited where African-Americans could buy homes at fair values
- Despite manufacturing this pattern, FHA pointed to examples of blockbusting as proof that integration causes property value to decline
- Unable to obtain traditional mortgages and build wealth, African-Americans were forced to pay surcharged installments



Interstate Highways

- Goal was to keep African American communities away from downtown businesses and further segregate them from white suburbs
 - Wanted regulate their transportation to the suburbs for work purposes only
- Interstate highways were created to destroy African American communities
 - Wouldn't give them assistance in finding alternative housing or any help financially
- First project outside of highway construction to clear African neighborhoods was for a Chrysler automobile manufacturing plant
- Destroyed 3,000 low-income housing units between 1963-1967 in New Jersey
- Costs of the highway program would be raised so that the government had an excuse to evict close to 100,000 African Americans in the Los Angeles area in 1956

Schools (Burke, Calvin, and Emma)

- Before the 1954 case of *Brown v. Board of Education*, some states would force segregation in places it would not naturally occur, such as schools: they would place schools that served African Americans in predominantly African American neighborhoods, and would not provide transportation for students outside of that area.
- As a result, families would be forced to move to those neighborhoods, which increased segregation and decreased the number of integrated areas.
- Oftentimes, these schools were also in worse areas and received less funding. Improper funding went so far as to take away funds for schools once a neighborhood was considered segregated.

