

# HISTORY OF SEGREGATION IN HOUSING: A HISTORICAL VIEW OF LAWS, POLICIES, AND PRACTICES



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# **HISTORY OF SEGREGATION IN HOUSING**

**I. HISTORICAL PERSPECTIVE**

**II. FEDERAL HOUSING POLICY/LAW**

**III. CIVIL RIGHTS LAW**

# HISTORY OF SEGREGATION IN HOUSING

## I. HISTORICAL PERSPECTIVE: POST-CIVIL WAR



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## BLACK CODES

- Passed in 1865 and 1866
- Modeled after “Slave Codes”
- Were an attempt to “reinstate” slavery.
- Restricted employment, voting, literacy.

# I. HISTORICAL PERSPECTIVE: POST-CIVIL WAR

## Convicts who violated the Black Codes



Convicts who had violated the Black Codes

# I. HISTORICAL PERSPECTIVE: POST-CIVIL WAR

## JIM CROW LAWS

- Enforced racial segregation from 1890's to 1965
- Maintained “separate but equal” in restrooms, restaurants, other public places

# I. HISTORICAL PERSPECTIVE: POST-CIVIL WAR



# I. HISTORICAL PERSPECTIVE: POST-CIVIL WAR

## JIM CROW LAWS

**"IT SHALL BE UNLAWFUL**  
for a negro and white person to play  
together or in company with each other  
in any game of cards or dice, dominoes  
or checkers."

BIRMINGHAM, ALABAMA, 1930

**"IT SHALL BE UNLAWFUL** for  
any white prisoner to be handcuffed or  
otherwise chained or tied to a negro  
prisoner."

ARKANSAS, 1903

**"NO COLORED BARBER** shall serve  
as a barber to white women or girls."

ATLANTA, GEORGIA, 1926

# I. HISTORICAL PERSPECTIVE: EARLY 20<sup>TH</sup> CENTURY



# I. HISTORICAL PERSPECTIVE: EARLY 20<sup>TH</sup> CENTURY

## SUNDOWN TOWNS

- People of color had to leave city limits by sunset.
  - Whistle blew at 6 p.m.
- Sheriff at county line to prevent non-whites from entering.
  - Aimed at African-Americans, Hispanics, Chinese, Native Americans, Muslims, Jews.

# I. HISTORICAL PERSPECTIVE: EARLY 20<sup>TH</sup> CENTURY



# I. HISTORICAL PERSPECTIVE: EARLY 20<sup>TH</sup> CENTURY

## City Ordinances

- Established separate neighborhoods
  - Prohibited African-Americans from moving into blocks where most residents were Caucasian.
- Such ordinances declared illegal by *Buchanan v. Warley*, 245 U.S. 60 (1917).

# I. HISTORICAL PERSPECTIVE: EARLY 20<sup>TH</sup> CENTURY

## Racially Restrictive Covenants

- Provision in deed prevented sale of property to African-Americans.
  - These were private agreements which “run with the land.”

# I. HISTORICAL PERSPECTIVE: EARLY 20<sup>TH</sup> CENTURY

## Sample restrictive covenant

“. . . hereafter no part of said property or any portion thereof shall be . . . occupied by any person not of the Caucasian race, it being intended hereby to restrict the use of said property . . . against occupancy as owners or tenants of any portion of said property for resident or other purposes by people of the Negro or Mongolian race.”

# I. HISTORICAL PERSPECTIVE: EARLY 20<sup>TH</sup> CENTURY

*Shelley v. Kraemer*,  
334 U.S. 1 (1948)  
declared courts could not  
enforce racial  
covenants in real estate.



# **I. HISTORICAL PERSPECTIVE: EARLY 20<sup>TH</sup> CENTURY**

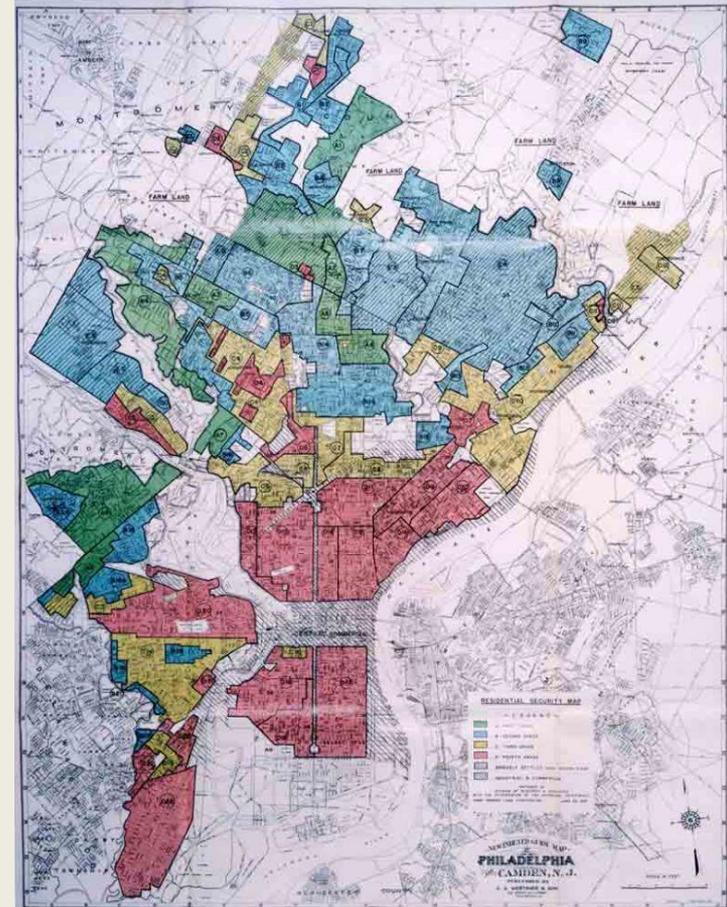
## **National Association of Real Estate Boards Code of Ethics**

**A realtor “should never be instrumental in introducing into a neighborhood a character of property or occupancy, members of any race or nationality, or any individuals whose presence will clearly be detrimental to property values in that neighborhood.”**

# I. HISTORICAL PERSPECTIVES: EARLY 20<sup>TH</sup> CENTURY

## Redlining:

Refusing mortgages in certain neighborhoods because of the race or ethnic composition of area.



WASH. DC

# GRAPHIC MAP OF VOLUMES OF WASHINGTON, D. C.

Including  
CHEVY CHASE, Md. and TAKOMA PARK, Md.

PUBLISHED BY  
**Sanborn Map Company**

102 Maiden Lane,  
New York City

Pelham,  
New York

676 St. Clair Street,  
Chicago, Ill.

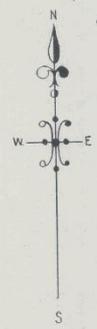
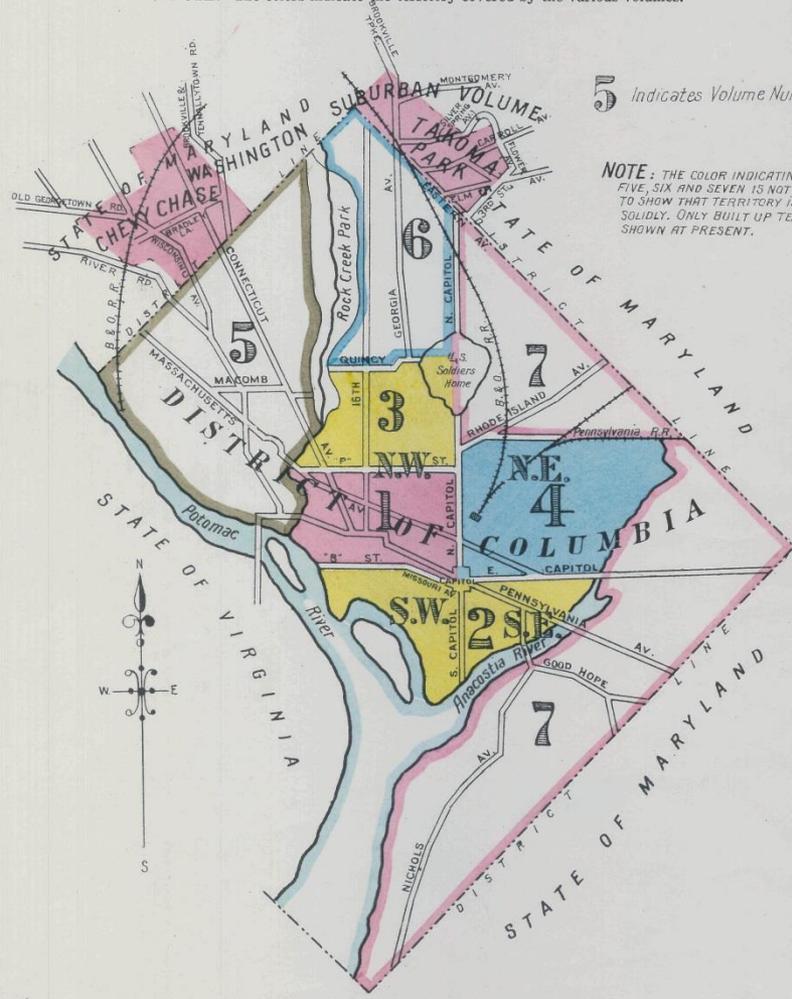
BRANCHES:

640 California Street,  
San Francisco, Cal.

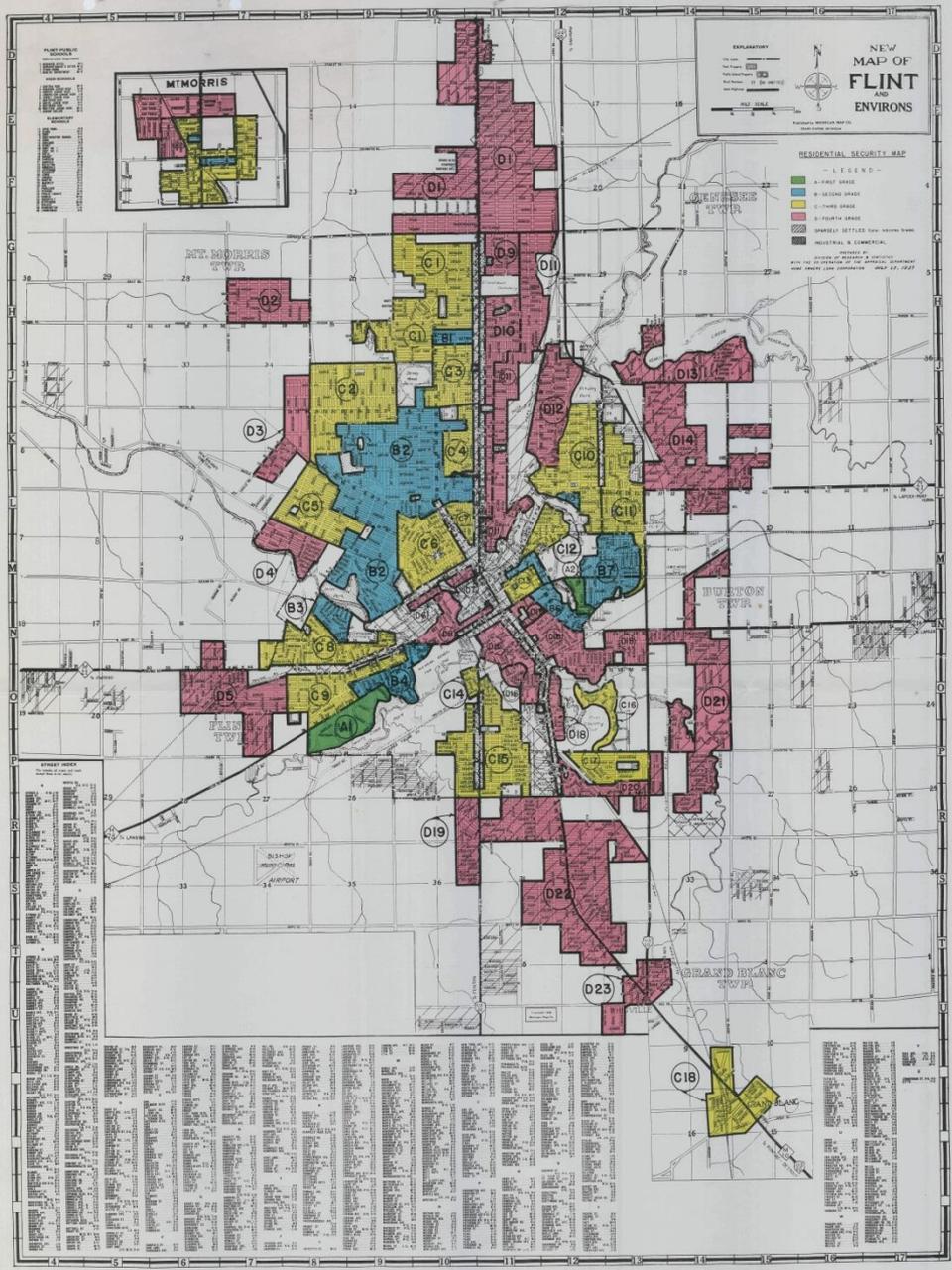
NOTE:—The colors indicate the territory covered by the various volumes.

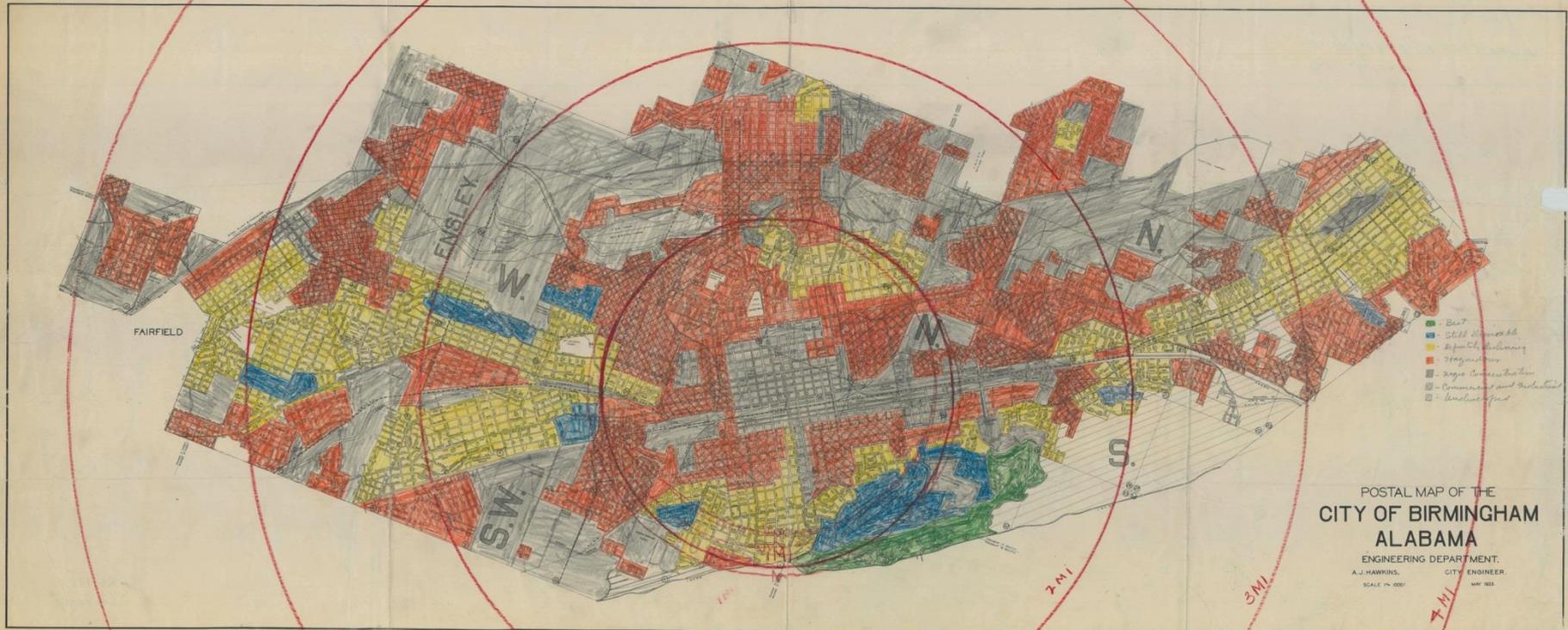
5 Indicates Volume Number.

NOTE: THE COLOR INDICATING VOLUMES FIVE, SIX AND SEVEN IS NOT INTENDED TO SHOW THAT TERRITORY IS COVERED SOLIDLY. ONLY BUILT UP TERRITORY IS SHOWN AT PRESENT.



(X-12181)  
WASHINGTON, D.C.  
6/33 - 200

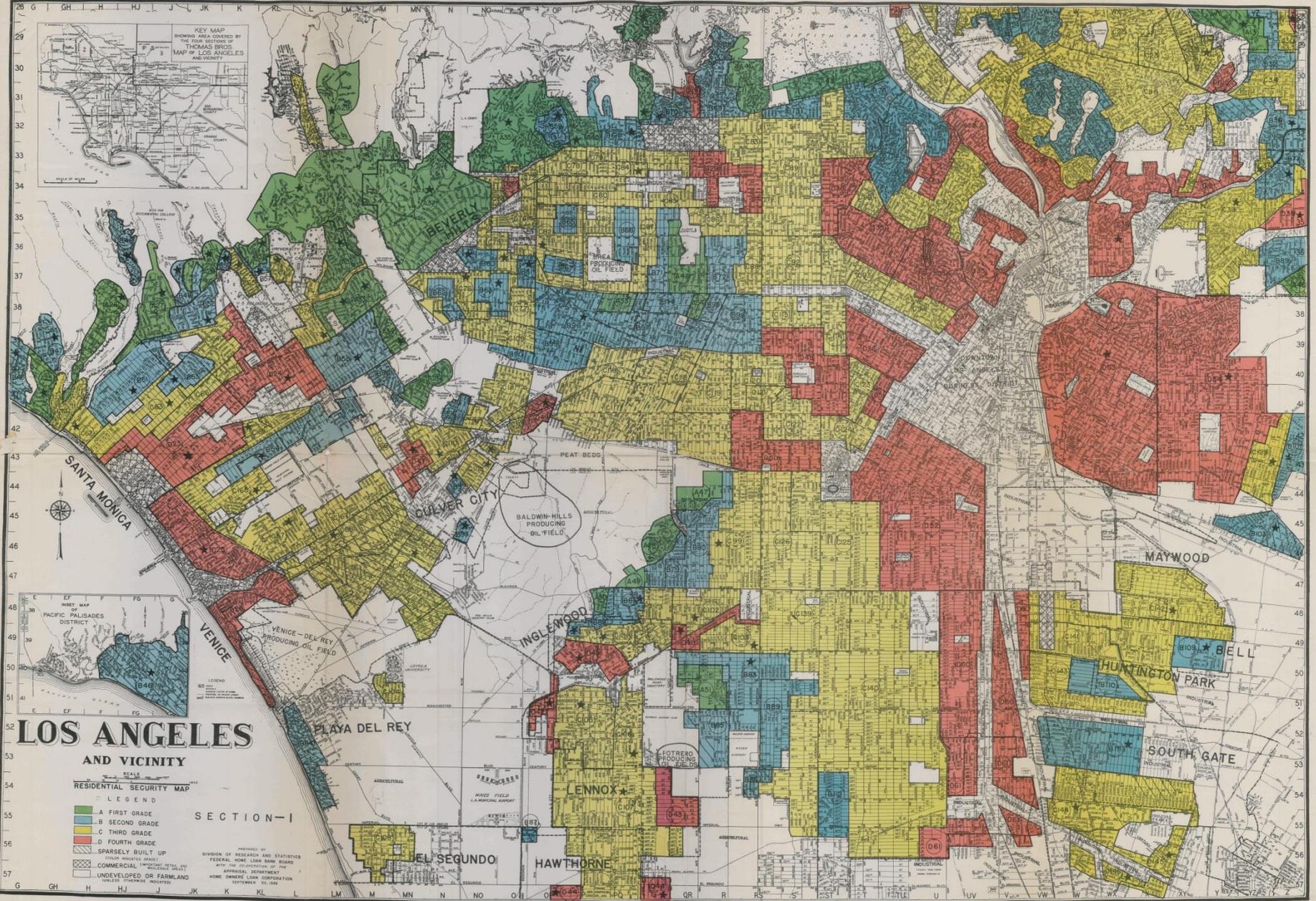




- Best
- Still Remains
- Repaired Building
- Temporary
- Large Commercial
- Commercial and Industrial
- Undeveloped

POSTAL MAP OF THE  
**CITY OF BIRMINGHAM**  
**ALABAMA**

ENGINEERING DEPARTMENT,  
 A. J. HAWKINS, CITY ENGINEER  
 SCALE 1/4" = 100'  
 MAY 1933



# LOS ANGELES AND VICINITY

RESIDENTIAL SECURITY MAP  
LEGEND

- A FIRST GRADE
- B SECOND GRADE
- C THIRD GRADE
- D FOURTH GRADE
- SPARSELY BUILT UP
- COMMERCIAL INDUSTRIAL DISTRICT
- UNDEVELOPED OR FARMLAND (UNLESS OTHERWISE INDICATED)

SECTION - I

PREPARED BY DIVISION OF RESEARCH AND STATISTICS  
FEDERAL HOME LOAN BANK BOARD  
APPRAISAL DEPARTMENT  
HOME OWNERS' LOAN CORPORATION  
SEPTEMBER 1943

# I. HISTORICAL PERSPECTIVE: EARLY 20<sup>TH</sup> CENTURY

## Blockbusting

- Also known as panic selling
- Practice of persuading home sellers that people of a certain race, national origin, or religion are moving into their neighborhood and convince them to sell their home at low prices because of the anticipated decrease in property values. Then realtors sold the houses at inflated prices to families of color.

# I. HISTORICAL PERSPECTIVE: EARLY 20<sup>TH</sup> CENTURY

## Steering

- Practice of realtors guiding home buyers toward or away from certain neighborhood because of their race.
- Can also occur through failing to show or inform buyers of certain available home because of the basis of race.

# I. HISTORICAL PERSPECTIVE: EARLY 20<sup>TH</sup> CENTURY



## II. FEDERAL HOUSING POLICY/LAW

### National Housing Act of 1934 (Capehart Act)

- Created Federal Housing Administration
- Incorporated “residential security maps” into Underwriting Handbook (redlining)



## II. FEDERAL HOUSING POLICY/LAW

### United States Housing Act of 1937 (Warner-Steagall Act)

- Created 160,000 units of public housing
  - Goal: To revive housing industry.
- Built housing where slums were torn down.
  - Housing was segregated by race.

## II. FEDERAL HOUSING POLICY/LAW

### Servicemen's Readjustment Act, 1944 (GI Bill):

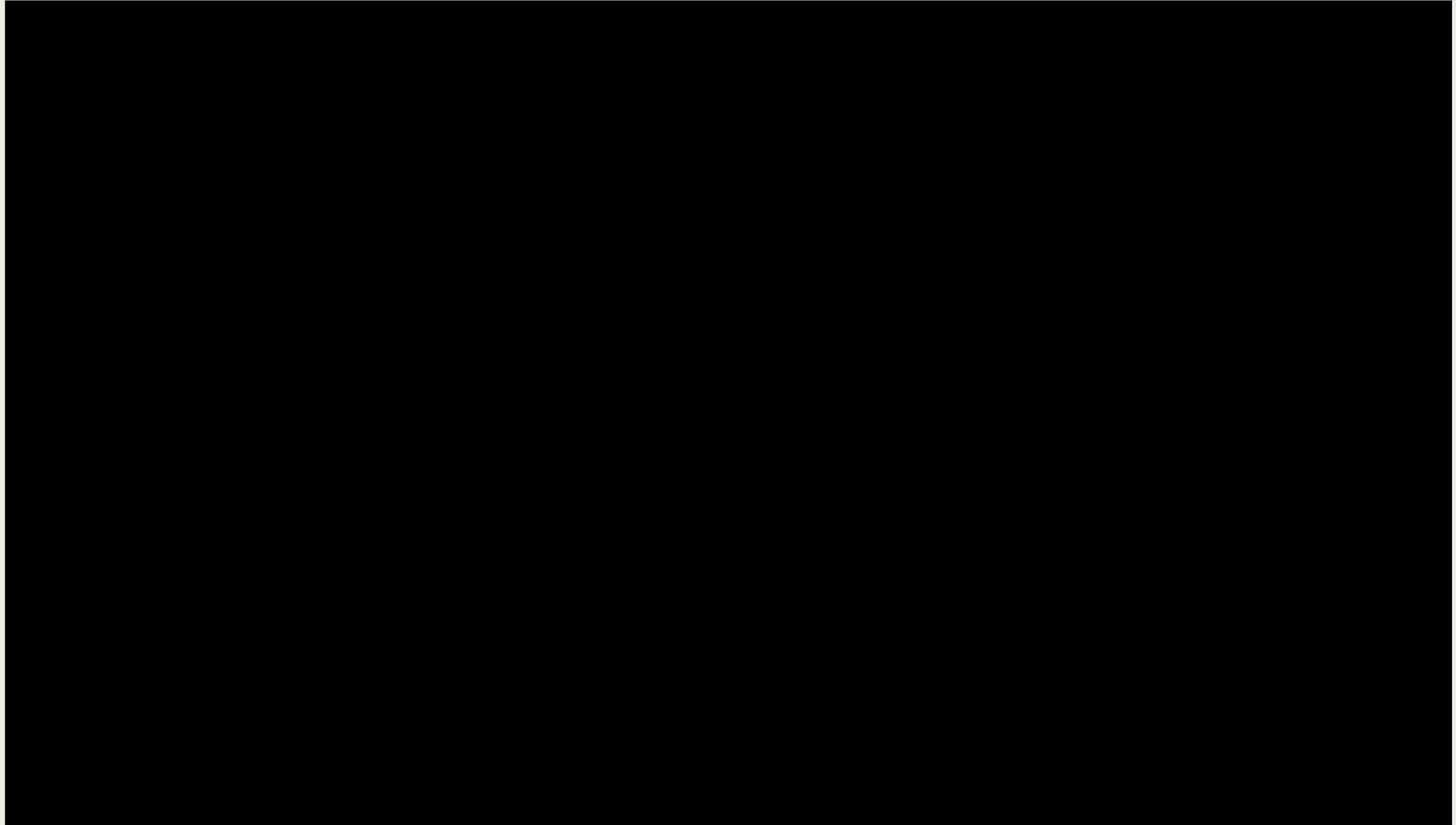


## II. FEDERAL HOUSING POLICY/LAW

### **Servicemen's Readjustment Act, 1944 (GI Bill):**

- **One section of the law provided guaranteed loans for U.S. soldiers to purchase first homes in suburbs.**
- **FHA and VA continued to use racially restrictive criteria when granting mortgages.**

## II. FEDERAL HOUSING POLICY/LAW



## II. FEDERAL HOUSING POLICY/LAW

### **“Open Communities” Program**

- Proposed by HUD Secretary George Romney during Nixon administration
  - Proposed policies to focus on “metropolitan-wide solutions” for racial and economic integration.
    - Blocked by Nixon.

## **II. FEDERAL HOUSING POLICY/LAW**

### **Housing and Community Development Act of 1974:**

**Started Section 8 voucher program**

## **II. FEDERAL HOUSING POLICY/LAW**

### **Equal Credit Opportunity Act of 1974:**

**Prohibited discrimination in lending practices based on protected classes.**

## **II. FEDERAL HOUSING POLICY/LAW**

### **Home Mortgage Disclosure Act of 1975:**

**Requires financial institutions to annually  
disclose data regarding amount and  
location of housing involving federally  
related mortgages**

## II. FEDERAL HOUSING POLICY/LAW

### Community Reinvestment Act of 1977:

- Encourages financial institutions to meet the credit needs of the communities in which they operate.
- Goal was to ensure provision of credit to all parts of a community, regardless of wealth or poverty of a neighborhood.

## **III. CIVIL RIGHTS LAW**

### **Civil Rights Act of 1866 (now 42 USC §1981)**

**All persons within the jurisdiction of the United States shall have the same right in every State and Territory to make and enforce contracts, to sue, be parties, give evidence, and to the full and equal benefit of all laws and proceedings for the security of persons and property as is enjoyed by white citizens, and shall be subject to like punishment, pains, penalties, taxes, licenses, and exactions of every kind, and to no other.**

# III. CIVIL RIGHTS LAW

## Report of the National Advisory Commission on Civil Disorders (the “Kerner” Commission Report)

March 1, 1968



# III. CIVIL RIGHTS LAW



## **III. CIVIL RIGHTS LAW**

**Civil Rights Act of 1968**

**Title VIII, Fair Housing Act**

# III. CIVIL RIGHTS LAW

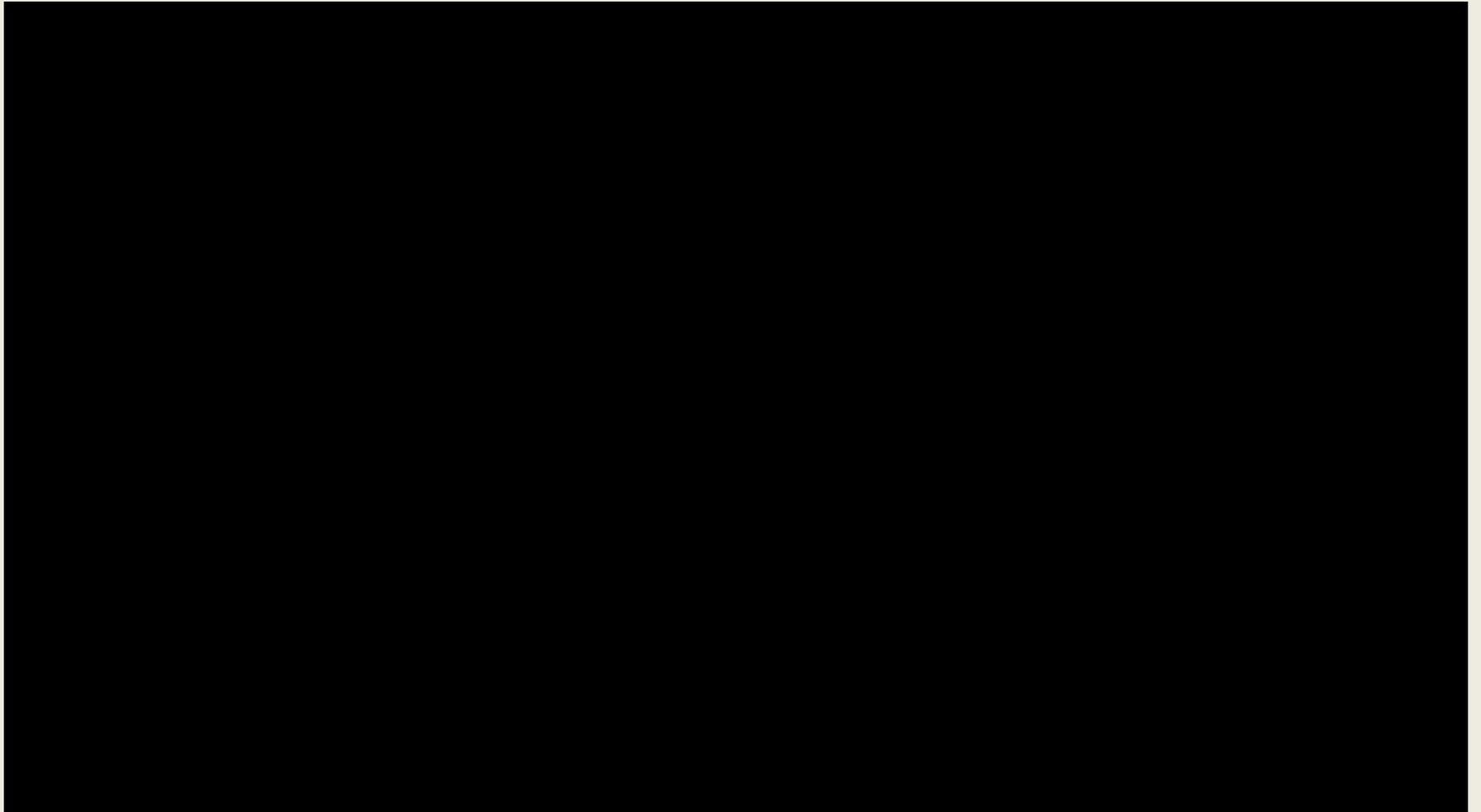


## **III. CIVIL RIGHTS LAW**

**Iowa Civil Rights Act of 1965**

**Iowa Code Chapter 216**

# HISTORY OF SEGREGATION IN HOUSING



# CONCLUSION

