

Researching Resistance to Residential Segregation

Dr. Chloe Thurston

Northwestern University

thurston@northwestern.edu

Overview

- Introduction: The Not-So-Secret History of Residential Segregation
- Hands-On Exercise: Where should we look and what can we infer?
- Group Discussion

The History of Residential Segregation

- Recap from last week: What were some of the mechanisms underlying residential segregation?

Restrictive Covenants

RESIDENCE LOTS.

16. RACIAL RESTRICTIONS. No property in said Addition shall at any time be sold, conveyed, rented or leased in whole or in part to any person or persons not of the White or Caucasian race. No person other than one of the White or Caucasian race shall be permitted to occupy any property in said Addition or portion thereof or building thereon except a domestic servant actually employed by a person of the White or Caucasian race where the latter is an occupant of such property.

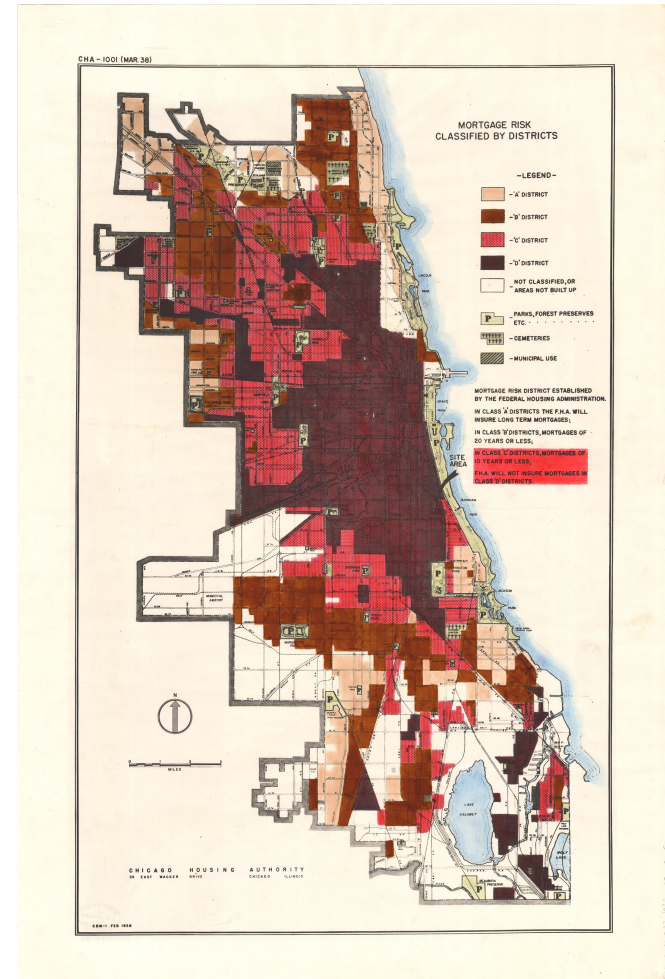
17. ANIMALS. No fowl or animal other than song birds, dogs or cats as household pets, shall at any time be kept upon land embraced in this Addition.

18. AMENDMENTS. The owner or owners of the legal title to not less than 300 residence lots in said Addition may at any time by an instrument in writing duly signed and acknowledged by said owner or owners, terminate or amend said Mutual Easements of Blue Ridge Addition, and such termination or amend-

Catherine Silva, Seattle Civil Rights & Labor History Project

Federal Housing Administration Underwriting Guidelines

Feature	REJECT	1	2	3	4	5	RATING
Relative Economic Stability							
Protection from Adverse Influences	4	8	12	16	20		
Adequacy of Transportation	2	4	6	8	10		
Need for Housing	1	2	3	4	5		
Appeal	1	2	3	4	5		
Sufficiency of Utilities and Conveniences	1	2	3	4	5		
Adequacy of Civic, Social, and Commercial Centers	1	2	3	4	5		
Level of Taxes and Special Assessments	1	2	3	4	5		
Topography and Special Hazards	1	2	3	4	5		
TOTAL RATING OF LOCATION							%



Mortgage Risk Districts Established by FHA. Chicago Housing Authority, 1938. University of Chicago Map Collection.

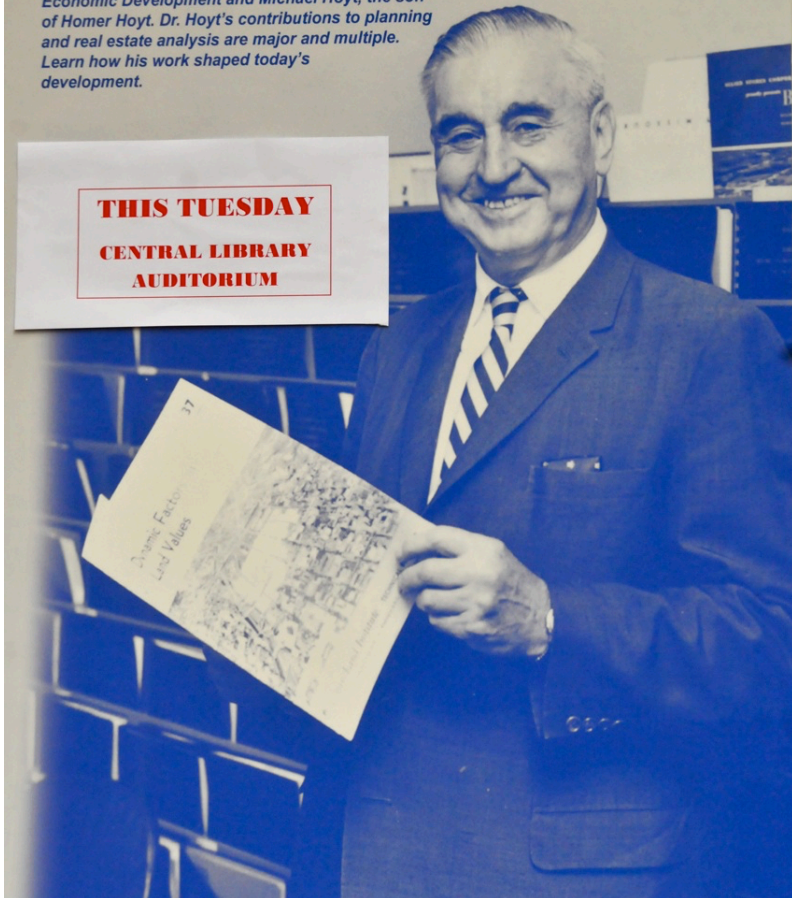
FHA *Underwriting Manual*, April 1936, Part II, Sec. 2

The Work and Life of Homer Hoyt

Date: October 27, 2009
Time: 7:00 pm to 9:00 pm

A discussion of the works and the life of Homer Hoyt with Dr. Terry Holzheimer, Director of Arlington Economic Development and Michael Hoyt, the son of Homer Hoyt. Dr. Hoyt's contributions to planning and real estate analysis are major and multiple. Learn how his work shaped today's development.

THIS TUESDAY
CENTRAL LIBRARY
AUDITORIUM



MAP OF CHICAGO
-SHOWING-
AREA OCCUPIED BY
PREDOMINANT RACIAL OR NATIONALITY GROUPS
1933

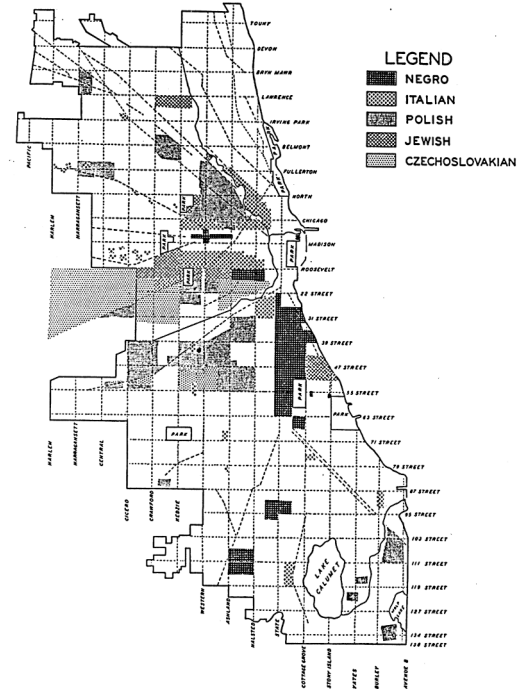


FIG. 58

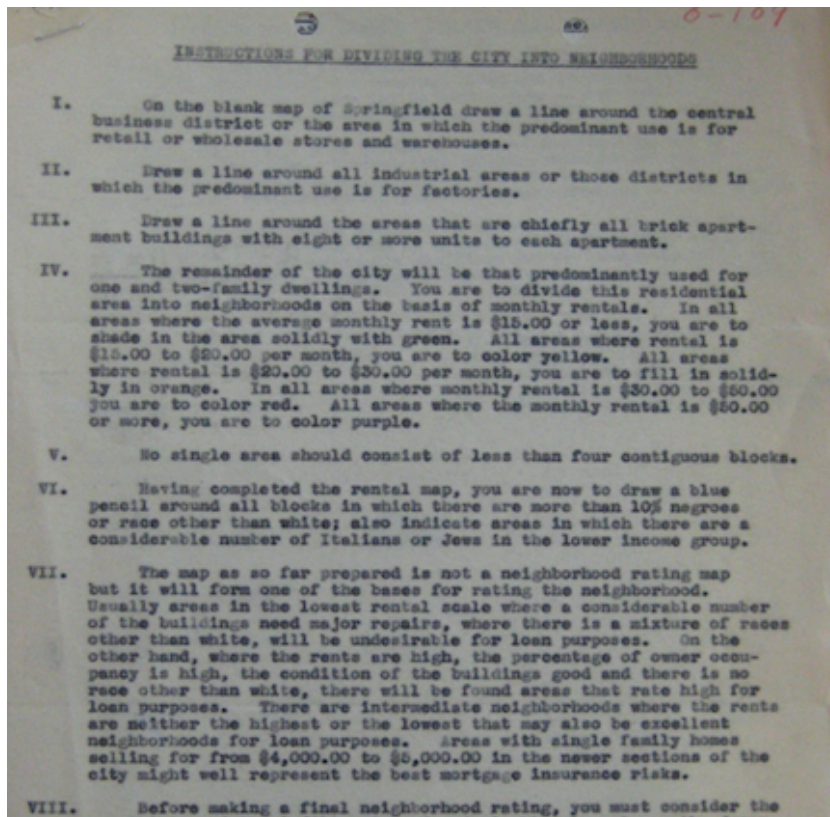
MAP COLLECTION
NORTHWESTERN UNIVERSITY

most favorable come first in the list and those exerting the most detrimental effect appear last.⁴¹

- | | |
|---|------------------------------------|
| 1. English, Germans, Scotch, Irish, Scandinavians | 6. Greeks |
| 2. North Italians | 7. Russian Jews of the lower class |
| 3. Bohemians or Czechoslovakians | 8. South Italians |
| 4. Poles | 9. Negroes |
| 5. Lithuanians | 10. Mexicans |

While precise information on rents between different racial and national groups is lacking, Table XXXVII shows that native whites rank highest and negroes lowest in the average amount of rents paid.

Homer Hoyt, "One Hundred Years of Chicago Land Values" 1933

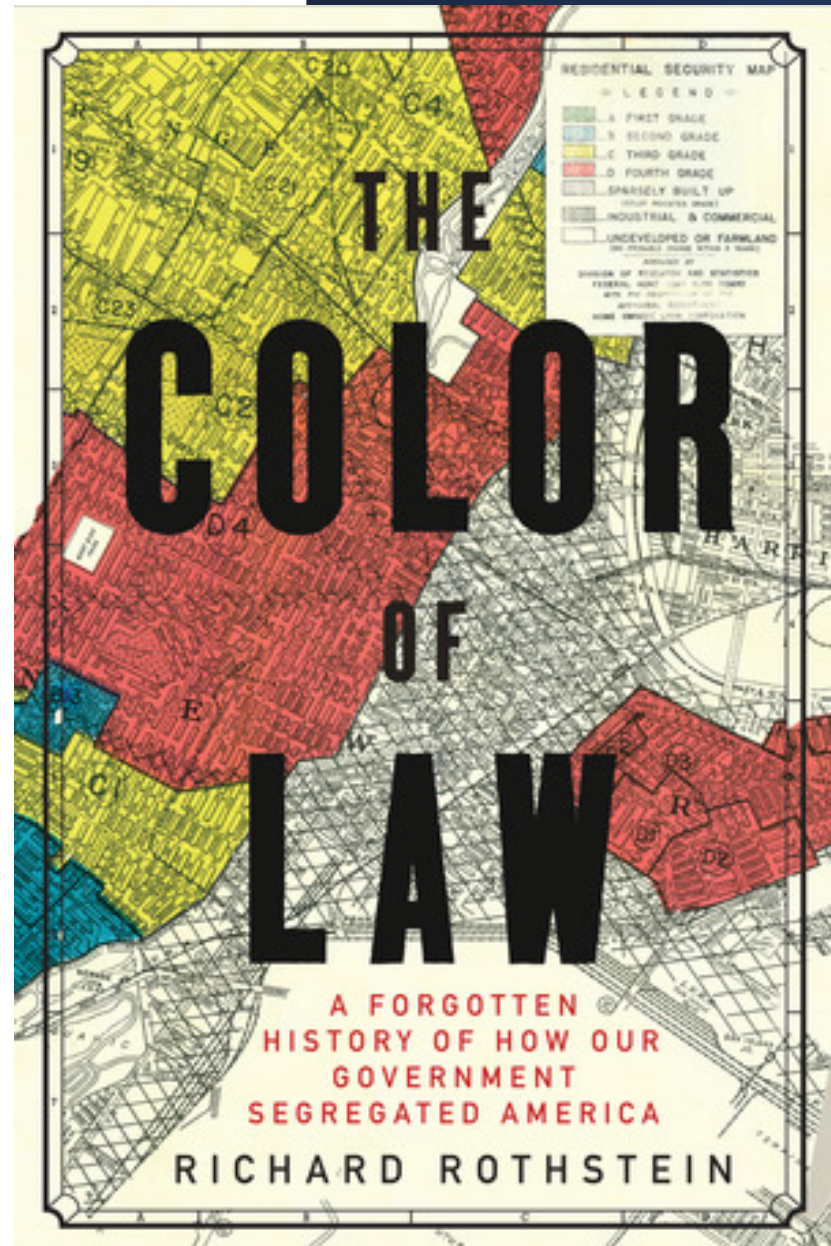
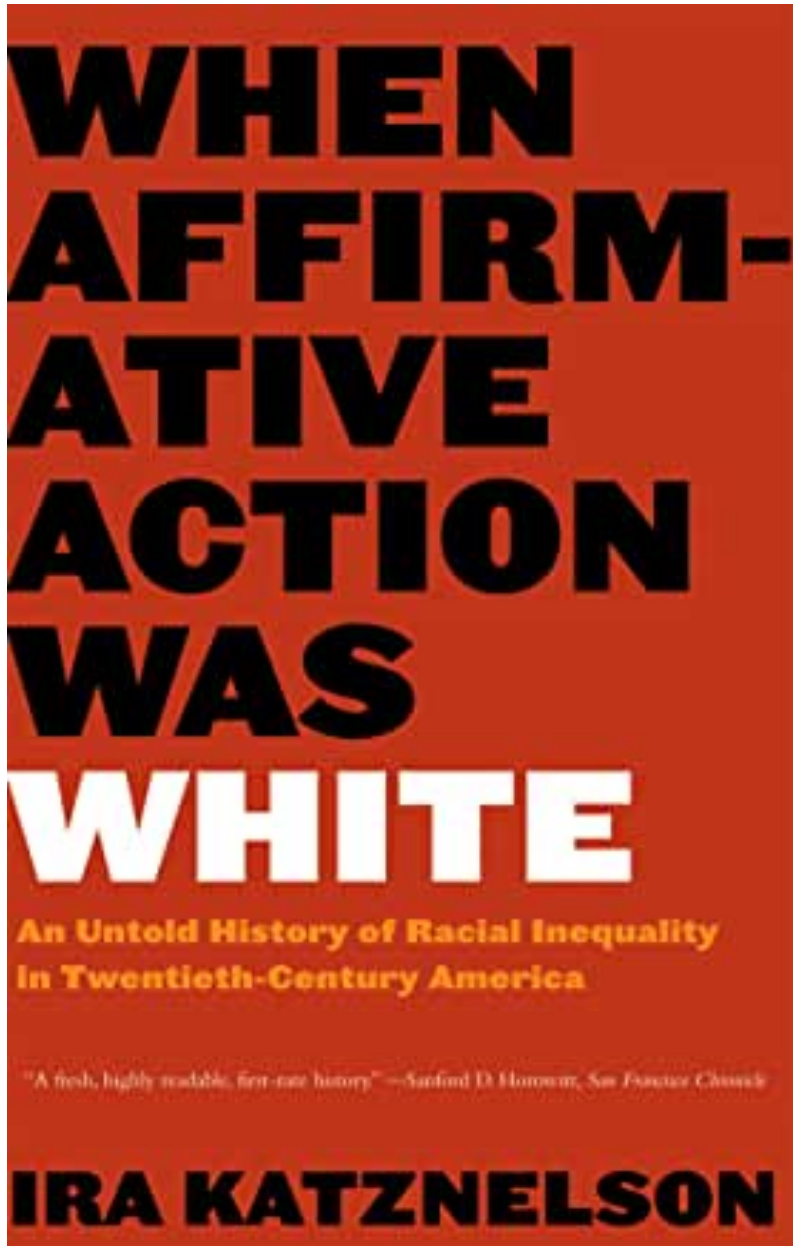


“Instructions for dividing the city into neighborhoods”

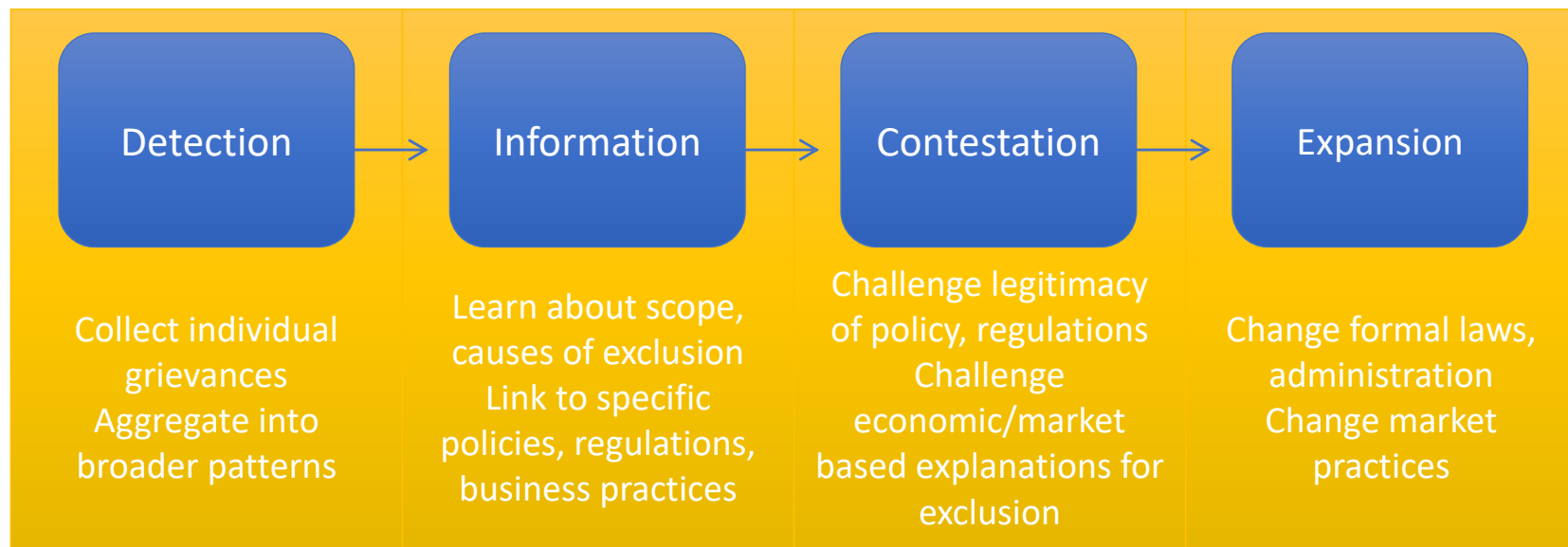
“Having completed the rental map, you are to draw a blue pencil around all blocks in which there are more than 10% negroes or race other than white...”

Homer Hoyt, n.d. NARA II RG 31, UD-UP 6, Folder: Neighborhood Risk Tech. – Misc.

A hidden history?



Four Roles of Advocacy Groups



- Letters to NAACP

- “if there is anything you can do for a colored couple of a good community who are desirous of building a house but cannot seem to have it financed because of their color.”
- “The other two men are white and we are Negroes and we know that the reason we can't get this loan is because of their prejudice and I am wondering if other Negroes are having this same trouble, and if so, what are they doing about it.”

venice Fla
June 9, 1937.
The National association for
the advancement of colored
people I live in Venice Fla
It is a good place to live
There is about 150 or
hundred and fifty or more Negroes
here living in old dingy shacks
we cant rent house to live
in an colored people cant
by land here I'm writing
the association asking
can there be anything done
Please advise me what to do

Underwriting Manual
Federal Housing Administration

F. H. A.
Jamaica

233 "The Valuator should investigate areas surrounding the location to determine whether or not incompatible racial and social groups are present, to the end that an intelligent prediction may be made regarding the possibility or probability of the location being invaded by such groups. If a neighborhood is to retain stability it is necessary that properties shall continue to be occupied by the same social and racial classes. A change in social or racial occupancy generally leads to instability and a reduction in values. The protection offered against adverse changes should be found adequate before a high rating is given to this feature. Once the character of a neighborhood has been established, it is usually impossible to induce a higher social class than there already is in the neighborhood to purchase and occupy properties in its various locations."

“At the outset we felt that perhaps these complaints were isolated incidences of local prejudice...The conclusion is inescapable that the Federal Housing Administration has a general procedure with respect to guaranteeing mortgages on property purchased or built by Negroes.”

Roy Wilkins to Stewart McDonald (Federal Housing Administrator), 10/12/38

NAACP Group II-L-17, Folder: Housing – Federal 1938-9

Responses to this discovery:

“Colored people have been branded as slum-dwellers without ambition to live in good houses and yet when they seek better housing, they are told by the government that they must remain in certain areas.”

(Chicago Defender 12/31/38)

FHA not “using the funds and power of all the citizenry on the side of sound housing and social policies.”

Walter White to FDR, 10/28/44, Archives II RG 31 CCSF, Box 5 Racial Restrictive Covenants

Some outcomes:

- Early 1940s: Removal of reference to race in Underwriting Manual
- 1948: Shelley vs. Kraemer rules restrictive covenants unenforceable
- 1954: Voluntary Home Mortgage Credit Program

Albert Cole (Top Federal Housing Official)

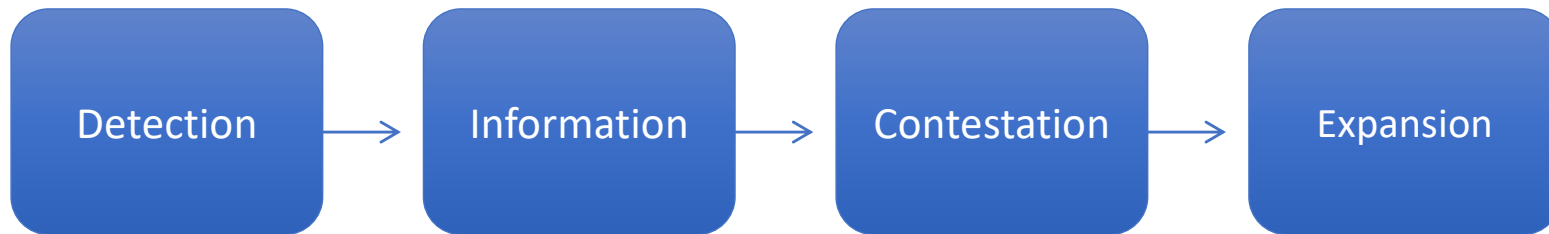
“You in the private industry of finance have a social, ethical, and, yes a political responsibility” to serve minority needs.

“If private enterprise will not provide for them, then the Government proposes to assist him to get the home financing he needs on terms equal to those afforded others.”

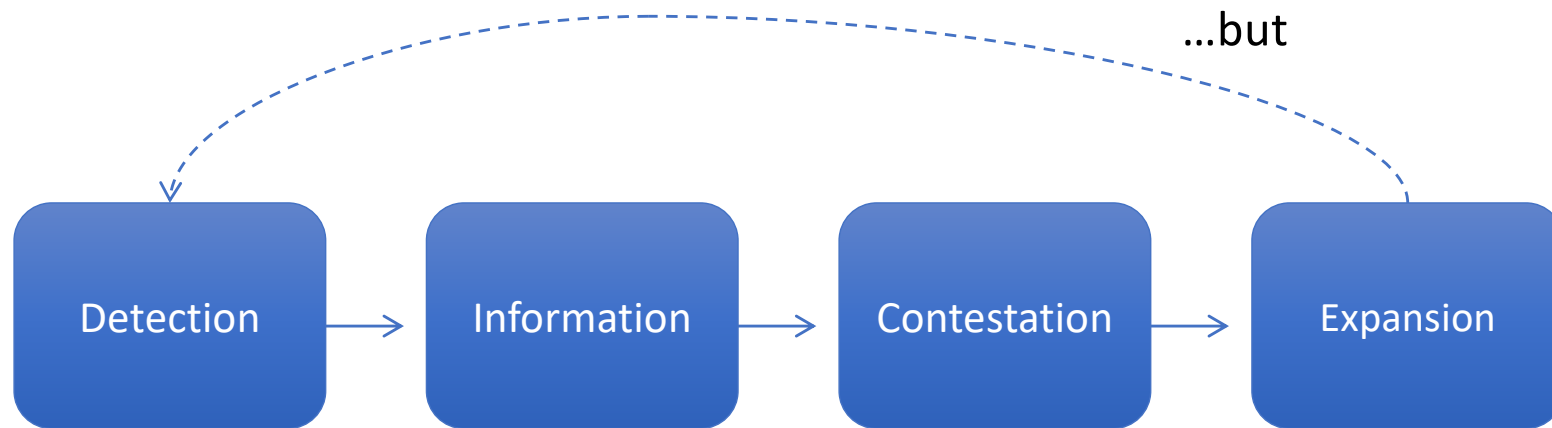
Albert Cole Speech to NAMSB, 5/12/55, Library of Congress National Urban League I C12:
Housing and Home Finance Agency

Four Roles of Advocacy Groups

...but



Four Roles of Advocacy Groups





National Council of Negro Women, Mississippi, 1965
National Archives for Black Women's History, Series 14, Slide 1043

Breakout Rooms

1) What challenges (practical, inferential) do these sources and presentation suggest about studying resistance to segregation?

2) What are the strengths and weaknesses across different types of documents (e.g., historical newspapers, letters to interest groups, internal communications, government documents)?

3) Considering the above questions, how might students be guided to study resistance to segregation in Connecticut? What resources or methods should they consider if they want to study these issues closer to home?