

How Red Lines Built White Wealth: A Lesson on Housing Segregation in the 20th Century

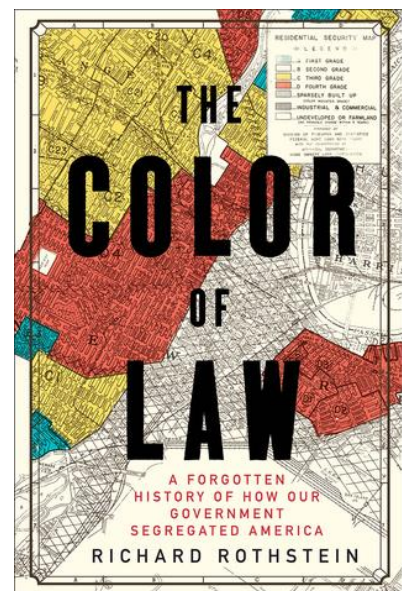
By Ursula Wolfe-Rocca

An 11th-grade student leaned back in his chair at Lincoln High School in Portland, Oregon, and said, “Absurd. That is the only way to describe those numbers. They are absurd.” He and his classmates had just read statistics about the racial wealth gap in their Political Economy class: White households are worth at least 10 times as much as Black households; only 15 percent of whites have zero or negative wealth while a third of Blacks do; Black families making \$100,000 typically live in the kinds of neighborhoods inhabited by white families making \$30,000. These numbers *are* absurd, and they are not accidental.

This lesson introduces students to the 20th-century housing policies that bankrolled white capital accumulation while halting Black social mobility — and contributed to the absurd injustice of the modern wealth gap.

The mixer role play is based on Richard Rothstein’s [*The Color of Law*](#) (Liveright, 2017), which shows in exacting detail how government policies segregated every major city in the United States with dire consequences for African Americans. Students encounter stories about the Home Owners’ Loan Corporation, the Federal Housing Administration, the Veterans Administration, redlining, blockbusting, zoning, racially restrictive deeds and covenants, and move-in violence. Students also meet many people who fought bravely against this dizzying array of racist policies.

This could be an introductory lesson in a unit on housing segregation, gentrification, the racial wealth gap, and/or reparations in a U.S. history, economics, or government course.



Materials Needed

- Mixer roles, cut up, one for every student in the class.
- Blank nametags, enough for every student in the class.
- Copies of “Housing Segregation Mixer Questions” for every student.

Time Required

- Two class periods. One for the mixer. One for discussion/debrief and follow-up.

Suggested Procedure

1. Explain to students that they are going to do an activity to gather clues to help them explain the mystery of the modern racial wealth gap. (There are a number of ways to introduce the wealth gap. One teacher simply puts a few salient statistics on the board; another teacher has students read and write about a [short excerpt](#) from Ta-Nehisi Coates' 2015 *Atlantic* article, "The Case for Reparations.")
2. Distribute one mixer role to each student in the class. There are 34, so in most classes every student will be assigned a unique character. For smaller classes, be sure to hand out roles in the order that they are laid out so all the major themes and terms will be surfaced. All questions on the Housing Segregation Mixer Questions can be answered using only the first 25 roles. (Most but not all of the roles are based on individuals described in *The Color of Law*, and a few are drawn from Coates' *Reparations* article. A few others are "made-up," in the sense that they are fictional names but represent the jobs of real individuals. This last group includes an asterisk next to their name so teachers can alert students that this is not a real person, but merely representative of the agency they served.)
3. Ask students to fill out their nametags, using the name of the individual they are assigned. Tell students that in this activity you would like each of them to attempt to become these people from history. Ask students to read their roles several times, to memorize as much of the information as possible, and circle words that are unfamiliar to them. Identifying the new vocabulary is important, since one of the main goals of this mixer is to surface a lot of jargon that will be new to students. Sometimes it helps to turn over their roles and list three or four facts about their character; this helps students internalize the information they will be sharing in the mixer.
4. (Optional) Ask students to write a narrative or interior monologue in the voice of their role. In one class, we asked students to respond to the prompt *What does housing mean to you?* In another class, students did a gallery walk of images related to housing segregation and were asked to choose one image their character would have a strong reaction to and write their response. The goal of this kind of writing is to give students a chance to imagine more fully the contours of their character, which can deepen their participation in the mixer.
5. Distribute a copy of Housing Segregation Mixer Questions to every student. Read the questions aloud with the class and ask students to mark the questions their character can answer for other members of the class. Tell students that they will have to define terms (contract buying, zoning, etc.) that their character knows about. Give them a few minutes to prepare.
6. Explain their assignment: Students should circulate through the classroom meeting other individuals, all of whom have different experiences of and knowledge about the history of housing policy. They should use the questions on the sheet as a guide to talk with others. They must use a different individual to answer each of the questions. Tell them that it's not a race; the aim is for students to spend time hearing each other's stories, not just filling in boxes or scribbling hurried answers.

7. Ask students to stand and begin to circulate throughout the class to meet one another and to fill out responses on the Housing Segregation Mixer Questions worksheet. Encourage students to stick to one-on-one conversations rather than grouping up. We usually play a role so that if we see a student without a partner, we can hop in. It also can allow the teacher to “take the temperature” of the activity, to see when it is beginning to wind down. Otherwise, we rotate throughout the room, eavesdropping on conversations, and occasionally coaxing kids to keep moving and meeting. In most classes, students are able to complete this whole portion of the lesson (steps 1-7) in one 90-minute class period.
8. Next class, ask students to retrieve their Housing Segregation Mixer Questions and prepare to debrief and discuss the activity from last class. We find it works best to give students some quiet time to write out answers to the questions before discussing. Some possible initial discussion/writing questions:
 - a. Who is someone you met who intrigued you or who taught you something interesting? Explain.
 - b. What did you learn that surprised you?
 - c. What information did you come across that confused you?
 - d. Who did you meet who most disturbed you? Why?

As the class discussion gets underway, encourage students to continue to add notes on the Housing Segregation Mixer Questions, either to fill in questions they didn’t have a chance to answer in the mixer or to deepen and clarify what they’ve already written. This discussion can sometimes be a kind of second mixer (particularly since students will have only met about a third of all the individuals in the initial activity) as we urge students to continue to use their roles as sources of information and insight. For example, in one class, a young man said, “I wrote something down for zoning, but it still doesn’t make sense to me.”

We asked the class, “OK, who knows something about that?”

A young woman raised her hand and said, “Well, I was Harland Bartholomew. He was a city planner. Zoning is basically how cities decide what can be built where. And he figured out that if you create neighborhoods zoned for only single-family homes — like suburbs — and then make sure all the houses in that neighborhood have deeds that say you can’t sell to people of color, then you can have an all-white neighborhood.”

“So what is a deed? we asked. “Who knows about deeds?”

Another student said, “I was Ethel Shelley,” and went on to explain her involvement in the Supreme Court case *Shelley v. Kraemer*, which determined that it was unconstitutional to use government power to enforce racially restrictive deeds and covenants.

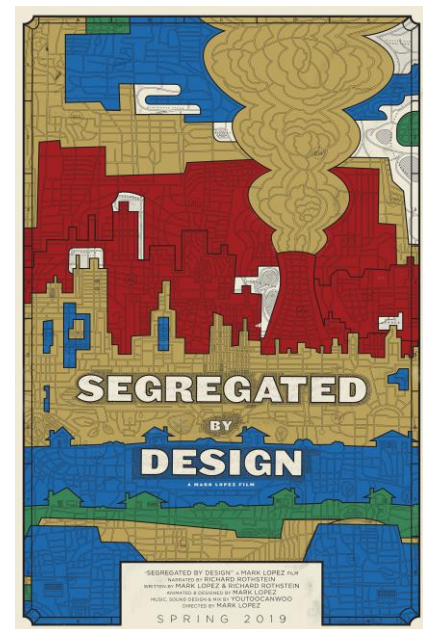
9. There are a number of ways to follow up this discussion. Here are a few possibilities that can be done individually or in combination:
 - a. View this wonderful [10-minute documentary](#) from *The Atlantic* on the Contract Buyers League, which features many of the characters students meet in the mixer. Afterward, students might respond to the prompt *What evidence do you find in the mixer to support Jack Macnamara’s claim that “White folks created the ghetto”?*

- b. Complete a vocabulary building activity in small groups where students identify key terms they would need to teach someone else about this history of housing segregation and work collaboratively to define those terms.
- c. Ask students to read a short excerpt from the preface (pp. vii–xv) to *The Color of Law*, which lays out Rothstein’s central assertion that modern housing (and school) segregation is not *de facto*, the product merely of individual choice and private discrimination, but *de jure*, the outcome of government policy. Then ask students to support that claim in writing by providing evidence from the mixer.

Next Steps

As noted at the beginning of this lesson description, this activity is intended as an opening to a unit. Here are a few suggestions of where you might take your students next:

- **Primary source documents.** Have students analyze [redlining maps](#), [restrictive covenants](#), [the FHA underwriting manual](#), [Supreme Court decisions](#), [photographs of move-in violence](#), etc. Contact your local historical society and libraries to help gather a selection of documents from your own city and state. Our students in Portland always seem to sit up a little straighter and investigate a bit more deeply when they recognize the street names and neighborhoods we’re talking about.
- **Short films.** There are a number of short, classroom-friendly films that can help students synthesize what they’ve been learning.
 - Filmmaker Mark Lopez’s [Segregated by Design](#) is an 18-minute summary of the main arguments laid out in *The Color of Law*. Narrated by Richard Rothstein, it could be paired with a longer excerpt from the book.
 - The third episode of the Netflix series *Explained* tackles [“The Racial Wealth Gap.”](#) This 16-minute film not only addresses the history addressed in the mixer, but also takes the story up to the present, looking at how the 2008 subprime mortgage crisis disproportionately targeted and affected African Americans.
 - This six-minute episode of *Adam Ruins Everything*, [“The Disturbing History of the Suburbs,”](#) uses the metaphor of a Monopoly-like game to quickly (and somewhat humorously) explore the history of housing segregation. It also explains the connection between housing and school segregation, with a guest appearance by *New York Times* writer Nikole Hannah-Jones.
- **Metaphorical drawing.** Because this history is so packed with policies — each of which did its own discriminatory work — it is helpful to give students a chance to imagine and visualize how these operated as a system. We provide students the following prompt: *Drawing on evidence from our lessons over the last few days, use a combination of*



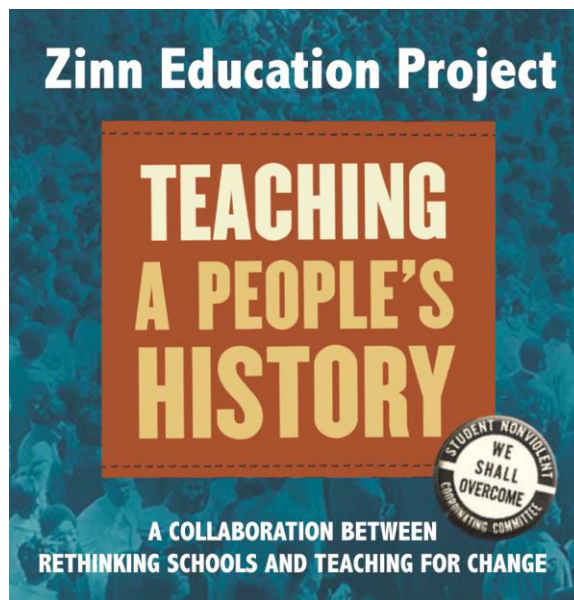
words, images, and symbols to show the multitude of ways African Americans were denied fair housing in the United States.

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Note: This lesson was piloted in the classes of Angela DiPasquale, Alex Stegner, and Breck Foster, all high school social studies teachers in the Portland metro area. The end product reflects our collaboration.

Teachers

We'd love your feedback after using this lesson. Submit your reflections, student comments, modifications, questions, and more. zinnedproject.org/share-your-story/



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Housing Segregation Mixer Questions

1. Find someone who is African American who was denied housing or a loan on the basis of race. Who is it? What was their experience?

A.

B.

2. Find someone who is white who supported or opposed integrated housing or neighborhoods. Who is it? What was their experience?

A.

B.

3. Find someone who is involved in building homes or creating public housing. Who is it? What information or insights do they have about housing segregation?

A.

B.

4. Find someone who knows about “blockbusting.” Who is it? What was their experience?

5. Find someone who experienced move-in violence. Who is it? What was their experience?

6. Find someone who knows about different kinds of loans (FHA, VA, contract buying, etc.). Who is it? What was their experience?

7. Find someone who knows something about zoning. Who is it? How did zoning impact housing segregation?

8. Find someone who fought back against racist housing policies. Who is it? What did they do?

Mixer Roles

Joseph Lee Jones

In 1965, my wife, Barbara Jo, and I saw an advertisement for a new housing development in a St. Louis newspaper. It seemed like just what we were looking for — the right price, near our work, with good recreation options. But when we applied for one of the lots, we were told that it was “general policy” not to sell to Black people. I am Black. Barbara Jo is white. We sued. We argued that refusing to sell to us on the basis of race was illegal under a law passed right after the Civil War called the Civil Rights Act of 1866, which said, “All citizens of the United States shall have the same right, in every State and Territory, as is enjoyed by white citizens thereof to inherit, purchase, lease, sell, hold, and convey real and personal property.” The Supreme Court sided with us in 1968. It said that denying Black people the right to buy or rent housing perpetuated second-class citizenship and was a “badge of slavery,” inconsistent with the 13th Amendment’s abolishment of slavery. The case was called *Jones v. Mayer*.

Frank Stevenson

I was born in Louisiana in 1924 and moved to California during World War II for work. I got a job at a Ford plant that the federal government had ordered to produce jeeps and tanks. The federal government built public housing to accommodate the new wartime workers flooding into U.S. cities, but insisted it be segregated. Not only that, they did not build enough housing for Black workers. I was forced to rent a room more than an hour away from my work. I bought a van, recruited eight other Black workers to share the cost, and made the long drive every day for the next 20 years. When the government later insured a big loan to a private real estate developer to build 700 houses in a new suburb near the factory, the government said that none of those homes could be sold to African Americans. I was earning steady, good wages at Ford, but I could not buy a home, nor would the government provide me a loan to build my own home, like it was doing for white workers. Finally, in 1970, I was able to buy my first house. Whites who worked with me in the Ford factory had bought homes 30 years before, which they now owned outright. Since I had to rent all those years, I didn’t have any wealth. Even though we had worked the same jobs, they had built up enormous equity, while I was just getting my first mortgage.

David Bohannon

I am a white real estate developer in California. During World War II there was a lot of war-related manufacturing taking place. Workers flocked to the state to fill jobs. There was a serious housing shortage. Though the government built some of its own housing for workers — called “public” housing — it also recruited people like me to build more private housing. The government offered to insure big bank loans so that I could build Rollingwood, a 700-house development that would become a suburb of Richmond. This was great for me. I borrowed money, built new homes, and sold them for a profit to workers who had secured good wartime wages. The federal government also offered some of these workers generous loans to purchase homes. The government only required two things of me. One, I had to agree that each Rollingwood property would include an extra room with a separate entrance. Each new homeowner could then lease the room to another war worker, and the housing shortage would be somewhat alleviated. Two, I had to agree to not sell any of my new properties to African Americans. That’s why, after the war, when lots of white workers were leaving public wartime housing to buy homes like the ones I built in the suburbs, African Americans were stuck in segregated public housing.

Wallace Stegner

I am a famous white writer, the author of dozens of books. As a young man, Stanford University recruited me to teach creative writing. When I moved to Palo Alto, California, I discovered that there was virtually no affordable housing. It was just after World War II, and during the war, the government had prohibited the building of new civilian housing to conserve resources for the war effort. So I and others created the Peninsula Housing Association of Palo Alto. We were college professors, public school teachers, city employees, carpenters, and nurses. We were mostly white, but a few families were Black. We purchased 260 acres of land, planned to build 400 houses, shared recreation facilities, a shopping center, gas station — basically, everything needed for a self-sustaining community. But even though we all had well-paying jobs and good credit records, we could not get a loan from a bank to actually start construction. The banks said they needed the federal government to insure the loans. The government — the Federal Housing Administration (FHA) — said it would not insure the bank loans for a cooperative that included Black people. Since we refused to kick out the African Americans in our association, we were forced to abandon the project. We sold the land to a private developer whose agreement with FHA specified that no property would be sold to African Americans.

Floyd Lowe

I am the president of the California Real Estate Association. In the 1950s, I came up with a way to make money from the desperation of Black people to find housing and from the racial fears of many whites. Basically, I panicked white homeowners into selling their properties to me for less than their market value. Then I resold them to African Americans at inflated prices. Black people paid these ridiculous prices because they were barred from living in so many places — they had no other options. Here's how I did it. After one Black family moved into East Palo Alto, I immediately opened an office nearby. I warned white homeowners that they were witnessing the very beginning stages of an “invasion,” and that property values were about to plummet. At the same time, I bought big ads in local newspapers, recruiting “Colored Buyers!” When Black families came into the neighborhood to inspect properties, it reinforced the narrative of an “invasion,” and more white owners came to me ready to sell their properties. The more properties I sold to Black families, the more white families wanted to leave. This was called “blockbusting.” Eventually, I turned a neighborhood that had been all white into one that was all Black.

Harold Ickes

I was the secretary of the interior under President Franklin D. Roosevelt. One of my jobs during the Great Depression was to direct the Public Works Administration (PWA) that tried to address the national housing shortage while creating jobs in construction. I am proud that the PWA built thousands of units of public housing during this era. I consider myself a civil rights activist. In fact, I was the president of the Chicago chapter of the National Association for the Advancement of Colored People (NAACP). Nevertheless, I wrote the neighborhood composition rule that actually worsened segregation. This rule said that federal housing projects should reflect the previous racial composition of the neighborhoods in which they were built. This rule increased segregation — not only maintained it — because new public housing in already-integrated neighborhoods had to be designated as either white or Black. Somewhat integrated neighborhoods now became *more* segregated through government action. I supported integration in some areas of life; for example, I ordered the dining room in the Department of the Interior desegregated. But when it came to public housing, I did not stand up for integration.

Walter Jackson

In 1941, I was living in Detroit, working in one of the factories that had ramped up production with the beginning of World War II. Like in many cities across the country, Detroit had a shortage of housing for workers. Since the federal government required that the housing it helped pay for be racially segregated, the Detroit Housing Commission approved construction of a 200-unit public housing unit for Black workers called the Sojourner Truth Housing Project. White residents living nearby protested until the commission changed the occupancy to white only, leaving Black workers like me with nowhere to live. Federal authorities promised to build housing for us elsewhere, but after months of failing to do that, I and other Black workers won the right to move into the Sojourner Truth units. To try to prevent us from moving in, hundreds of white residents rioted, burned a cross in a nearby field, and threatened us. After a couple of days, I decided it was time to act. After all, I had paid my rent and signed my lease. With my wife and five children, I moved in. I told a journalist, “We are here now and let the bad luck happen. I have only got one time to die and I’d just as soon die here.” The riots continued and the police arrested more than 100 people. Unfortunately, most of those arrested were Black, even though we were not the ones burning crosses and intimidating residents.

Edward Jefferies

In 1945, I ran to be re-elected mayor of Detroit. I knew that one way I could win re-election was to stir up the racism of white voters. African Americans migrated to Detroit from the South during the war to fill wartime factory jobs, and continued to come even after those jobs dried up to join their families and escape Southern racial terror. But there was not enough housing for them. The government built additional housing, but there was a lot of disagreement about in which neighborhoods it would be located and whether it would be segregated. White residents went so far as to riot to stop integrated public housing. I realized I could get votes by painting my opponent as someone who encouraged the integration of previously white neighborhoods. So my campaign came up with a two-part offensive. First, we printed a fake leaflet supposedly directed toward African American voters purported to come from my opponent’s campaign. It said, “NEGROES CAN LIVE ANYWHERE WITH FRANKENSTEIN MAYOR. NEGROES — DO YOUR DUTY NOV. 6.” Our real intention was for white voters to see it and think that my opponent was a supporter of integrated housing. Second, my campaign came out strongly in favor of segregation. We printed campaign literature that made clear, “Mayor Jefferies Is Against Mixed Housing.” I won the election!

William Warley

I am an African American lawyer who was blocked from buying a home in Louisville, Kentucky, in 1915. Even though the seller — a white man named Charles Buchanan — tried to sell to me, I could not legally complete the transaction because of a so-called “wrong-race” ordinance, a local zoning law that said Black people could not buy homes in white-majority neighborhoods. These laws were becoming more common in the South and in border states like mine. Buchanan sued me for failing to go through with my agreement to purchase the home, and the case went all the way to the U.S. Supreme Court. Buchanan won! The court ruled that racial zoning ordinances, like the one that had blocked me from buying a home, were unconstitutional because they interfered with the right of a property owner to sell to whomever he pleased, and that the Civil Rights Act of 1866 and the 14th Amendment “[assured] to the colored race the enjoyment of all the civil rights . . . enjoyed by white persons.” Even though this case was decided in favor of Buchanan’s right to sell to me, advocates of segregation found new ways to exclude Black residents like me from previously white neighborhoods.

Harland Bartholomew

I am a white planning engineer and I was working for the city of St. Louis. A planning engineer is someone who plans how cities are laid out — how they grow over time, what kinds of structures will be put where, etc. Many cities used to have racial zoning ordinances that created and maintained segregation. These laws said that Black people could not buy property in neighborhoods that were majority white. But in 1917, in a case called *Buchanan v. Warley*, the Supreme Court said those laws were unconstitutional. So I came up with some new ways of making sure Black people could not move into previously white neighborhoods. First, I sorted every structure in the city into different zoning categories: single-family residential, multifamily residential, commercial, or industrial. Then I created rules that prevented any future multifamily (apartments), commercial, or industrial structures from being placed in single-family residential-zoned neighborhoods. This would keep apartments (where African Americans might rent) out of white neighborhoods. It would also ensure that polluting industry would be placed in Black, not white neighborhoods. Second, in order to ensure that African Americans did not buy into single-family residential-zoned neighborhoods, I suggested that homes include racially restrictive deeds. A deed is a legal document held by the owner of a property that is transferred to a new owner when the property is sold. Racially restrictive deeds prohibited sale of the property to Black (and sometimes Chinese, Mexican, and Jewish) buyers. My use of zoning and exclusionary deeds to keep African Americans out of white neighborhoods became a model adopted by city planners across the nation.

Frederick Ecker

I am the president of Metropolitan Life Insurance Company. I am white. I was one of the experts that President Herbert Hoover called upon to lead the President's Conference on Home Building and Home Ownership in 1931. I wrote a report that the federal government published and promoted about how to use zoning laws and deed restrictions to prevent property sales to African Americans. First, I suggested making zoning rules that would require structures zoned "multifamily residential" (apartments) to be in parts of town far away from neighborhoods that were zoned as "single-family residential" (houses). Second, I suggested using racially restrictive deeds to keep Black homeowners from buying into neighborhoods that were zoned as "single-family residential." A deed is a legal document held by the owner of a property that is transferred to a new owner when the property is sold. I advocated deeds that prohibited sales of the property to Black (and sometimes Chinese, Mexican, and Jewish) buyers. The deeds helped prevent Black people from buying homes; the zoning made sure the apartments that they would be forced to rent would be far away from white homeowners. Of course, enforcement is key. When New York City subsidized my company, MetLife, to build the community of Parkchester in New York for whites only, and one resident made the mistake of renting to a Black family, I swiftly evicted the family.

President Franklin D. Roosevelt

In 1934, I established the Federal Housing Administration (FHA) that paved the way to homeownership for millions of Americans. This is how we did it. First, the FHA insured bank mortgages. We told banks that if they lent money to working Americans so they could buy a home, we would step in and cover any losses they might incur if a borrower couldn't repay their loan. With the insurance our government provided, banks issued a lot of home loans they otherwise would not have. Second, we made sure the loans were fully *amortized*. This means the total price of the home was broken up into smaller monthly chunks that would be paid out over 20 (or sometimes 30) years. With each monthly payment, the borrower owned a little bit more of their home, building up equity — money you get from selling your home that you do not have to pay back to the bank. FHA-backed loans made homeownership affordable for millions of middle-class renters who could pay a similar monthly payment, but end up in a couple of decades with an enormously valuable asset. The FHA helped create more wealth for middle-class Americans than almost any other government policy in U.S. history.

Gabriel Eaton*

I work for the Federal Housing Administration (FHA). The FHA was set up in the 1930s to help middle-class folks become homeowners. Our agency insured bank mortgages so that banks would be more willing to lend money to people who wanted to buy their first home. Basically, we promised banks that if borrowers couldn't pay them back, we would. To make sure we were not being too risky in the mortgages we insured, we insisted on doing our own appraisals. An appraisal is an evaluation of what a home is worth. We wanted to make sure that if we lent out money, and a borrower could not repay, we would be able to sell the property to get back our money. I was the person who would look at a property and decide whether the FHA should insure a mortgage on it. I had to follow the guidelines for appraising properties laid out in the FHA's underwriting manual. This manual instructed me to give low appraisals to homes in racially mixed neighborhoods, Black neighborhoods, or even white neighborhoods that were too near Black ones, since they might integrate in the future. Since any Black person would have to buy in one of these three types of neighborhoods, Black mortgage seekers always ended up with low appraisals. A low appraisal meant no FHA loan. Because of the appraisals I carried out, almost no Black people got FHA-backed loans to buy homes in white or mixed neighborhoods, and very few got loans to buy in Black neighborhoods.

Arnold Cabot*

I work for the Home Owners' Loan Corporation (HOLC), one of the many government agencies formed by President Franklin D. Roosevelt to address the economic crisis of the Great Depression. My agency tried to stop the collapse of the housing market by stepping in when people couldn't keep up with monthly payments on their homes. HOLC would take over the loans and reschedule the payments so that they were affordable. We didn't, however, take over *all* mortgages. We wanted to make sure that if the borrower ended up not being able to make their payments, we would be able to resell the house and not lose money. To make it easier to efficiently gauge risk for large numbers of homes, we made color-coded neighborhood maps of almost every metropolitan area across the country. The neighborhoods that were considered low risk (property likely to retain value), we colored green and neighborhoods considered high risk (property likely to lose value), we colored red. Any neighborhood with African Americans living in it earned a red color, even if its residents were solidly middle class. These came to be called "redlined" neighborhoods because of the color we gave them on our maps. Based on these maps, it would have been very difficult for any African American to get an HOLC loan to refinance a mortgage and so foreclosure became more common for Blacks than whites during the Depression. Later, the Federal Housing Administration and Veterans Administration adopted the maps we drew, so Black families who hoped to become first-time homebuyers were also mostly unable to benefit from the government's homeownership program.

Robert Mereday

During World War II, I worked at an aircraft plant in Long Island, New York. When the war ended, I'd saved enough money to start my own trucking business. I had the smart idea to buy inexpensive army surplus trucks and repurpose them for heavy hauling. I was hired more than once to work for the famous home builder William Levitt, hauling cement blocks and drywall to his construction sites. Levitt built the massive Levittown, one of the first modern suburban communities. I would have liked to live in one of those Levitt homes outside the city. I was making just as much money as the white workers and returning veterans buying homes in Levittown, but I knew it was pointless to even apply. As I explained to my son, "It was generally known that Black people couldn't buy into the development. When you grow up and live in a place, you know what the rules are." My nephew, Vince, a Navy veteran, did apply to live in Levittown, but he was turned down solely on account of his race. It's cruelly ironic. My workers and I helped build the suburbs, but we weren't allowed to live there.

William Levitt

I am a white real estate developer, often called the father of suburbia. *Time* magazine deemed me one of the 100 most influential people of the 20th century. After World War II, with lots of returning veterans, and a baby boom underway, there was a housing shortage in the United States. I invented a building process for mass housing that was mechanized and efficient. The Federal Housing Administration (FHA) insured my projects so that I could get low-cost construction loans from banks. I was able to create truly affordable housing for returning veterans and their families. With the help of the Veterans Administration (VA) and the FHA, which were insuring loans and covering down payments of eligible borrowers, a family could move into a Levitt home with as little as \$400 in up-front costs. The families who were able to buy into Levittowns, as my developments were called, made a good investment. In 2018, properties in Levittown (even those with no major remodeling since they were built) are selling for more than \$350,000. That means a family who bought in 1948, over three generations, would have gained more than \$200,000 in wealth. As a condition of getting FHA and VA support, I had to agree not to allow African Americans to buy homes in my developments. Of course, even if the government hadn't prohibited me from selling to Black families, I would have adopted this policy on my own. I don't believe in racial mixing.

J. C. Nichols

I am a real estate developer in Kansas City, Missouri. I developed a way to keep my developments all white at a time when the Supreme Court was beginning to question whether it was constitutional to use government power to bar Black people from buying property in certain areas. When I built the Country Club District in Kansas City, which included 6,000 homes, 160 apartments, and 35,000 residents, I required each purchaser to join a community association. Among the many rules of being a member of the association was that you agreed not to sell to Black families. A rule like this is called a “restrictive covenant.” The only way the rule could be changed was with the agreement of a majority of the 35,000 residents. In 1926, the Supreme Court decided that such agreements were constitutional and that if anyone in my development sold a home to an African American, I could go to court to get the buyer evicted. As real estate developer I knew that banks and government agencies did not offer loans for integrated housing, but my restrictive covenants were an added guarantee in that they prevented even Black families with enough cash to buy a house without a mortgage from moving into my development. This use of neighborhood associations to bar sales or rentals to African Americans through racially restrictive covenants became a tactic used across the nation, ensuring all-white developments.

Ethel Shelley

In 1945, we moved into a St. Louis neighborhood that was all white. My husband, J. D., and I are African American. Our white neighbors sued to have us evicted. The suit was filed by members of the Marcus Avenue Improvement Association, a white homeowners group that was sponsored by the local Presbyterian church. They said there was a restrictive covenant barring any member from selling their home to African Americans. At first, we lost. The Missouri Supreme Court said since the discrimination was the product of private — not government — action, the court had no power to defend us against eviction. But when the case went to the U.S. Supreme Court, we won. The court said it’s true that racially restrictive covenants themselves are private, and therefore legal. But seeking judicial enforcement of such a covenant would involve the government. Basically, the court said that it could not help those white families evict us because then it would be using state power to discriminate. The case was called *Shelley v. Kraemer*. This ruling meant that racially restrictive deeds and covenants could not be enforced in the U.S. courts. It didn’t stop folks from barring African Americans from neighborhoods, but it did mean they had less help from the government to do it. One ironic note about our case. Usually, there are nine justices who decide a Supreme Court case. In our case there were only six. Why? Three justices had to remove themselves from the proceedings because they might have trouble staying objective — they lived in homes covered by racially restrictive covenants!

“Norris Vitcheck”

Well, that’s not my real name, but that is the pseudonym I used when I talked to the press about my role as a real estate “flipper” in blockbusting. Blockbusting is a scheme where unethical realtors make big money by flipping houses. First, they buy up property in neighborhoods that are just starting to integrate or in a white neighborhood next to a Black one. Second, they recruit Black families to purchase or rent houses in the area. With so few housing options for Black families due to racist restrictions on where they could live, these folks are often willing to pay much more than white families. Third, and this is where I come in, the realtor persuades the white families that the neighborhood — and the property value of their home — is about to go downhill and fast. We used all kinds of tricks to panic white folks. I hired African American women to push carriages with babies through white neighborhoods and African American men to drive cars down white streets with radios blasting. A couple of times, I even organized fake house burglaries to make it seem like crime was on the increase. Once white people were convinced their neighborhood was being “overrun,” the realtors would pounce, offering to buy the white people’s homes quickly for less than they were worth. Convinced by our lies that property values were on the verge of plummeting, they would sell. The final step in this process was to “flip” the house for a massive profit by selling it to an African American family at a hugely inflated price.

Clyde Ross

I was born in Mississippi in 1923, served in World War II, and in 1947 moved to Chicago, where I became a taster for Campbell’s soup. After getting married and having kids, I wanted to buy a house. I moved into a neighborhood called North Lawndale, on Chicago’s West Side. There was a Jewish organization in the neighborhood that was recruiting Black families as a “pilot community for interracial living.” I loved the idea of living in North Lawndale, but I couldn’t get a mortgage from the bank. Most white people who had middle-class jobs and were veterans were being offered generous government-backed loans to live in all-white neighborhoods. But African Americans like me were barred from getting these loans because any place we could live was redlined. The government had determined our neighborhoods to be “too risky” to make loans. Without a regular mortgage from a bank, I had to buy “on contract” from an unethical speculator who charged me way more than he would have had I been white. I bought the house for \$27,500. The speculator had purchased it for only \$12,000 six months before selling it to me. Because this was a “contract sale,” I would not get the deed to the home until the contract was paid in full — and unlike a normal mortgage, I would acquire no equity in the meantime. If I missed a single payment, I could lose my down payment, all my monthly payments, and the house. I was able to stay in my home — I still live there today in my 90s — but only because I fought back. I was a founding member of the Contract Buyers League, which successfully pressured some owners to renegotiate more fair contracts. Still, I ended up paying many times what whites paid for their homes, in both interest and price, which left me with a lot less overall wealth.

Ethel Weatherspoon

I am one of the founding members of the Contract Buyers League (CBL). I bought a house “on contract” in North Lawndale in Chicago in the 1950s. Like most Black people, I could not get a traditional or government-backed home loan, so I was forced into the scam of contract buying from unethical speculators. We paid two to three times what white buyers paid, and could lose our house at almost any time, including all the money we had already poured into it. A few of us started the CBL to see if we could make a change. The first thing we did was to interview, door by door, everybody in the neighborhood. We established that like us, almost everyone had bought on contract. We also recorded the prices of their homes and their monthly payments. From that data, we figured out that Black families in North Lawndale were paying on average an extra \$20,000 per family per home compared to whites in similar properties. We called this a “race tax.” This may not seem a lot in today’s home prices, but \$20,000 was a race tax of about \$146,000 in today’s dollars! Eventually, we got 552 families to join us in the league and we organized a payment strike. We refused to pay our monthly installments until the owners renegotiated fairer contracts. One hundred six of us were able to get better contracts (I was one of them), but the white owners evicted many of us. Ultimately, the government caused this problem by creating two housing markets, one legitimate and one a scam. If the U.S. government had allowed Black people to get government-backed FHA loans like white people, we would never have been at the mercy of the contract predators.

Wilbur Gary

I live in California. I served in the U.S. Navy during World War II. In 1952, a fellow Navy veteran, Lieutenant Commander Sidney Hogan, sold his home in the Rollingwood suburb to my wife and me. When Rollingwood was built, the Federal Housing Administration (FHA) required the homes be covered with restrictive covenants saying they could not be sold to African Americans like me. A few years before, the Supreme Court ruled that those covenants were not enforceable, but that didn’t stop the Rollingwood homeowners association from trying to evict us. The National Association for the Advancement of Colored People (NAACP) threatened to sue if they evicted us. That must have scared them because the next thing we knew we were being offered money to leave. We refused. When they couldn’t bribe us, they turned to another tactic: move-in violence. A mob of 300 whites congregated outside our home, shouting insults and threats; one person hurled a brick through our front window; someone else burned a cross on our lawn. This terrorism went on for several days, but the police didn’t arrest anyone, and the sheriff claimed that he didn’t have enough manpower to prevent the violence. The NAACP organized its own guards to protect us, but the government did almost nothing to protect my constitutional rights to live safely in my own home.

Daisy Myers

In 1957, my husband and I found someone willing to sell us their home in a Pennsylvania suburb known as Levittown. As African Americans, we had few options for buying. We knew the homeowner was taking advantage of us by selling the home at an inflated price, but we really wanted the house. In spite of the fact that my husband was a World War II veteran, had a steady job as a lab technician, and was taking classes toward a degree in electrical engineering, no bank would provide us a loan. Finally, a rich man in New York City agreed to give us a private loan and we moved in. A few days later, the postman saw us and yelled, “N*****s have moved into Levittown!” Six hundred white people assembled in front of our house, yelling and throwing rocks. Later, their leaders rented the house next to ours to set up a headquarters for their intimidation campaign. They flew the Confederate flag and blared loud music all night long. Bill, my husband, requested protection from local police, but they told him the department didn’t have the resources to respond to move-in violence. White racists painted Ku Klux Klan symbols on the wall of the house next door that faced our house, and they vandalized the homes of white families that supported us. Law enforcement did nothing. After months of this harassment, a few rioters were indicted, but nothing much changed. A few years later, my family decided we’d had enough. We moved back to the African American neighborhood where we’d previously lived.

Harvey Clark

I am an Air Force veteran and work as a bus driver in Chicago. When my family and I rented an apartment in the all-white suburb of Cicero, Illinois, all hell broke loose. First, the police blocked our entry to our own apartment, yelling “Get out of Cicero! Don’t come back or you’ll get a bullet through you.” After I went to court, I was able to enter the apartment, but the police did nothing to stop a mob from attacking us. About 4,000 whites rioted. They threw stones at our windows, raided the apartment, threw our belongings out the window onto the lawn below, and lit them on fire. The governor of Illinois called up the National Guard, and 118 rioters were arrested, but not a single one was charged with any crime. On the other hand, my real estate agent, my attorney, the landlady who rented me the apartment, and I were all charged with inciting a riot and conspiring to lower property values! People always say that the presence of Black people in a neighborhood lowers property values. But I have never seen any evidence to justify this claim. Living next to a Black person minding their own business won’t lower the value of your home. You know what does? Violence and arson.

Anne Braden

I am a white journalist and civil rights activist. In 1954, my friend Andrew Wade, an African American electrical contractor and Korean War veteran, wanted to buy a house. When he couldn't find anything in a middle-class Black neighborhood, he looked in Shively, an all-white suburb of Louisville, Kentucky, where my husband and I lived. In order to avoid racist property restrictions, my husband and I decided to buy the house, then resell it to the Wades. When they moved in, they were met with ferocious violence. A cross was burned in the empty lot next door; on their first night in the house, someone hurled a brick through the front window with the message "N***** Get Out," followed by 10 rifle shots through the kitchen door. The terrorism continued for a full month, at the end of which the Wade house was dynamited. Though the white bomber and cross-burner confessed, they were not charged with a crime. Instead, the authorities charged my husband and me with conspiring to stir up racial conflict by selling the house to our friends. My husband was sentenced to 15 years in prison. Though he won release on appeal, this experience convinced me that the government was far more willing to protect segregationist housing policies than the safety and constitutional rights of Black people or their white allies.

Lou Fushanis

I sell houses in Chicago. I developed a scheme to make a lot of money off the racism of government housing policies. Since Black people were barred from buying homes in most places and couldn't get loans from banks to purchase a home, I was able to profit from their lack of housing options. I bought up properties in an area where Black people were not barred from living, then I sold those properties to Black families using a kind of predatory loan called "contract buying." I sold the properties at prices anywhere from 20 percent to 300 percent more than what a similar house might sell for in a white neighborhood. Of course, few could pay without a loan. So I would allow them to buy "on contract," where they would make monthly payments to me, but they would not own the house until they had paid the entire sale amount. Unlike when renting, the family was entirely responsible for paying utilities and maintenance. Since the monthly payments were really high, even one unexpected event — a loss of job, an illness, a stolen car — could result in a missed or incomplete payment. That's when I pounced. The contract stated that if a buyer missed even one payment, I could evict them, taking their down payment and monthly installments as profit. A few days later, I would bring in another Black family and start the whole thing over again. I owned more than 600 properties in Chicago. Selling them "on contract" to African American families made me a rich man.

Langston Hughes

I am a famous African American poet and writer. People often associate me with the Harlem Renaissance. But I am not from New York. It was actually in Cleveland that I started writing poetry. That is where I first became aware of how unfair the housing system was for Black people. I wrote about my family's experience in my autobiography. Landlords would get three times as much rent as they could get from whites because so few homes were available to Black families. They would subdivide apartments meant for a single family into five or six tiny, cramped units. And even though we were getting less space, we had to pay way more in rent. Even the government admitted that we were overcrowded at four times the rate of whites and doubled up at three times the rates of whites due to the excessive rents we were forced to pay. White people love to blame Black people for living in the "slum." But we did not create this place. We don't own these apartment buildings. We are the ones paying too much of our paychecks to rent them. We do not own these city blocks. We are the ones who are forced to live on them. Even when we work hard, save up, we cannot move out of here. Where can we go? The suburbs are closed to Black people. And even if they weren't, the government and banks refuse to provide home loans to African Americans.

Gerald Cohn

I am a white school teacher. I was one of the many lucky white Americans able to buy my first house with the help of the federal government. In 1958, a bank gave me a loan to buy in the Elmwood District of Berkeley, California, because the Federal Housing Administration (FHA) agreed to insure the loan. Unfortunately, I didn't realize what I was agreeing to. When I finished all of the paperwork for my home, I wasn't quite ready to move in, so I decided to rent my house for a few months to a fellow teacher from work, Alfred Simmons. He was Black. Next thing I knew, the FBI was knocking on my door — and the door of my neighbors — asking how a Black man had managed to get into the all-white community of Elmwood. The FHA won't insure the homes of Black people and somehow got wind of the fact that my friend, a Black man, was living in an FHA home. Though the FBI referred the case to the U.S. attorney's office, it turns out I had done absolutely nothing illegal, since they couldn't prove that I had applied for the FHA loan with the *intention* of renting to a Black person. Still, I paid the price. The FHA sent me a stern letter telling me I would never get another loan guarantee from them. It read, "This is to advise you that any application for mortgage insurance under the programs of this Administration . . . will be rejected on the basis of an Unsatisfactory Risk Determination made by this office on April 30, 1959."

Robert Weaver

If people know me at all, most know me as the first African American to serve in a president's cabinet. I was the secretary of housing and urban development in the mid-1960s, appointed by President Lyndon B. Johnson. Long before that, though, I wrote a book titled *The Negro Ghetto*, documenting how government policies — not just individual choices — segregated the nation. One thing I spent a lot of effort and space to prove in my book is that property values do *not* fall when Black people move into a previously all-white neighborhood. This was an argument often made by banks and government agencies for not giving loans to Black people — they said such loans were too risky. But I showed that property values fall when banks offer low-cost mortgages to white people who *leave* an integrated neighborhood, refusing those same kind of loans to Black people. Because Black homeowners are denied loans from banks or the government, they have less expendable income for the inevitable home repairs — a leaky roof, a broken window, a busted pipe — or for the kind of remodeling that increases property values. So it's no wonder that many Black neighborhoods often have deteriorating housing stock. In the United States, money follows white people. And when white folks packed up and moved from integrated urban neighborhoods to the segregated suburbs, the money went with them.

Katherine Peden

A white Democratic politician from Kentucky, I was the only woman on the National Advisory Commission on Civil Disorders (known as the Kerner Commission). In the summer of 1967 there were rebellions in Black and Latino neighborhoods in cities across the nation — Detroit, Los Angeles, Newark, Chicago, and others. President Lyndon B. Johnson asked us to investigate the causes of these rebellions, which were usually called “riots” in the media. After a seven-month investigation, our commission concluded that the rebellions were caused by a lack of economic opportunity for Black Americans. In particular, we blamed federal and state governments for failed housing, education, and social service policies that created new forms of segregation — and made already existing forms of segregation worse. We wrote: “White society is deeply implicated in the ghetto. White institutions created it, white institutions maintain it, and white society condones it.” Some people have questioned why the U.S. government poured so much energy into investigating Black uprisings, but never carried out any investigation of white-led riots, like the campaigns of terror (sometimes called move-in violence) against African Americans seeking to move into all white neighborhoods and suburbs.

Catherine Bauer Wurster

I am a white housing expert and advisor to the U.S. Housing Authority (USHA), a government agency that helps manage and finance housing. USHA gives grants to local governments so they can build public housing. In the late 1930s, I helped write the manual for local governments to follow when building housing. If local governments wanted money from the federal government, they had to follow our manual. In it I wrote, “in areas now occupied by Negroes . . . the aim of the [local housing] authority should be the preservation rather than the disruption of community social structures. . . .” In other words, we encouraged local governments *not* to pursue any integrated housing; in fact, we wouldn’t grant them money if they did. This policy sometimes resulted in the tearing down of important Black landmarks. For example, in Austin, Texas, the city tore down Emancipation Park, the site of an annual festival to commemorate the abolition of slavery, to make way for Rosewood Courts public housing. There was other vacant land available, but it was in a white area of town, and according to the USHA manual, new housing for Black people would be a “disruption of community social structures.” Once we helped the city locate public housing for Black people in this Black neighborhood, the city of Austin forced African Americans everywhere in the city to move to this neighborhood, isolating them from the rest of the city. For example, the schools were segregated in Austin at the time, so the city closed schools for Black children elsewhere in the city and built new ones near the housing project, so any Black families who wanted their children to get an education would have to move to housing near the Black public housing project.

J. Dexter Peach

I am the chairman of the U.S. General Accounting Office (GAO), a nonpartisan government agency that issues investigative reports to assist Congress in writing good policies and laws. In 1983, the GAO issued a report on the placement of hazardous waste sites close to residential areas. Hazardous waste is by definition dangerous to human health. We were seeking to understand who was being harmed by this poisonous garbage. The GAO found that Black people make up the majority of the population in most of the communities where hazardous waste landfills are located. Dangerous waste dumps and sewage treatment facilities were much more likely to be in African American residential areas than white ones. This has to do with zoning laws. In many cities, “multiunit” or “multifamily” structures cannot be put into neighborhoods zoned as “single-family residential.” That means apartments are much more likely to be built in areas zoned for industrial and commercial purposes than in neighborhoods full of houses. These areas of town also tend to be the most economically depressed, with few grocery stores, community centers, or parks. My report recommended that the federal government take action to make these sites less toxic, but we didn’t say much about why so many African Americans were living in these areas in the first place.

Vincent Mereday

I am a Navy veteran, fought in World War II, and have been working for my uncle's trucking and hauling company since the war ended. The Veterans Administration (VA) said veterans were eligible for low-cost mortgages. But it turns out that if, like me, you are Black, these loans are impossible to get. After working with my uncle delivering sheetrock to a new suburb, Levittown, I thought it would be nice to live there. I had good, steady wages, but my application was refused. I was able to buy a house in an all-Black neighborhood called Lakeview, but the VA would not insure a mortgage like they did for white veterans. Apparently, anywhere I was allowed to live was considered "too risky" to insure. They even had maps showing the urban neighborhoods in which Black people lived colored in red. Redlined areas meant "rarely insure." Without insurance, I was able to get a loan only by paying a higher interest rate than white veterans were paying in places like Levittown. It's not fair. I fought the same war, but white veterans got cheap loans for brand-new houses, while I had to pay more for less. Generations later, my children will inherit a house with far less equity than my peers who bought into Levittown.

Steven Barnard*

I helped write a report for the New Jersey State Attorney General's Office in the 1960s about the impact of building a new interstate highway on the city of Camden. Across the nation in the 1950s and 1960s, the federal government built millions of miles of the interstate highway system through African American communities, often destroying them in the name of "urban renewal" and "slum clearance." Because Black people were barred from living in suburban areas by deed restrictions, and the Federal Housing Administration's and Veterans Administration's whites-only policies, Black families were funneled into a few, often overcrowded areas of town — what is often called the "inner city." Many factors contributed to the deterioration of Black, inner-city neighborhoods: white owners charged Black residents exorbitantly high rent or home prices, leaving little disposable income for home maintenance; due to racist zoning laws, city governments often placed Black neighborhoods near industrial sites, sometimes toxic ones; and with little political power, city councils or local governments did not pay attention to Black residents. At the same time that these inner-city neighborhoods were being created, many middle-class white people were moving to the suburbs. One reason the federal government and the New Jersey government built the interstate highway system was to efficiently transport people from the suburbs to work. In Camden, the new freeway displaced thousands of African American families from their homes with no place to go. As I wrote in my report, "It is obvious from a glance at the . . . transit plans that an attempt is being made to eliminate the Negro and Puerto Rican ghetto areas by . . . building highways that benefit white suburbanites, facilitating their movement from the suburbs to work and back."