

CONVERSATIONS DIVERSITY

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Did You Know?



SYSTEMIC RACISM – A HISTORY & TIMELINE OF SOME PUBLIC POLICIES

In looking into the not-so-distant history of the US, we find that public policies have contributed greatly to the lack of equal opportunity for African-Americans. The practice of subverting policies that would prevent socioeconomic inequality existed long after the Civil Rights Movement. Sometimes, public policies and practice among local governments that directly or indirectly prohibited socio-economic opportunities were implemented through the late 20th century.

- ◆ Part of the segregation movement, some cities instituted zoning laws that prohibited black families from moving into white-dominant blocks. In 1917, as part of *Buchanan v. Warley*, the Supreme Court found such zoning to be unconstitutional because it interfered with property rights of owners. However, racial zoning and economic zoning in housing districts existed for many years in many cities in America long after the decision of *Buchanan vs. Warley* in 1917.
- ◆ Between 1915-1930, city planning and zoning has had an immense effect on the development, quality and safety of African-American neighborhoods. City planners permitted heavy pollutant industries, taverns, liquor stores, nightclubs and prostitution houses to be built in African-American neighborhoods, but not in white neighborhoods.
- ◆ Starting in the 1930s, the Federal Home Loan Bank Board and the Home Owners' Loan Corporation conspired to create maps with marked areas considered bad risks for mortgages in a practice known as "red-lining." The areas marked in red as "hazardous" typically outlined Black neighborhoods. The government-sponsored organizations used these maps to deny lending and investment services to Black Americans.
- ◆ This FHA zoning practices made African-American neighborhoods ineligible for the new insured, amortized mortgages that were intended to promote homeownership nationwide, because most of these neighborhoods were too close to commercial or industrial development and were considered risky loans.
- ◆ "The FHA had a manual which explicitly said that it was risky to make mortgage loans in predominantly Black areas, And so as a result, the federal subsidy for homeownership went almost entirely to white people. If a [Black] family could afford to buy into a white neighborhood without government help, the FHA would refuse to insure future mortgages even to whites in that neighborhood, because it was now threatened with integration." (Rothstien, 2017)
- ◆ Finally, in 1962, President Kennedy issued an executive order prohibiting the use of federal funds to support racial discrimination in housing. However the Fair Housing Act was not passed until 1968. At this point, the FHA ceased its financing of subdivision developments whose builders openly refused to sell to black buyers.
- ◆ However, the existence of racial bias continued to affect building practices and the integration of neighborhoods long after the Fair Housing Act was passed. Examples of some zoning cases:
 - ◆ West Palm Beach 1929 thru 1960
 - ◆ Orlando until 1968
 - ◆ Oklahoma 1970
 - ◆ Arlington Heights (Chicago) 1977
 - ◆ Houston 1979
 - ◆ Kansas City and Norfolk until 1987
 - ◆ Warren County, NC 1991

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Data compiled from: Rothstein, Richard. *The Color of Law*. New York, NY: Liveright Publishing Corporation, 2017.



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