Redlining, Real Estate and The Color of Law

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De Facto
a matter of choice

De Jure
the result of government policies and legal rulings

Federal, state and local government has sponsored and promoted residential segregation based on race
CALL TO ACTION

A constitutional obligation to remedy government-sponsored residential racial segregation & its ripple effect of school segregation.
Historical Patterns of Race & Residence

1930
Zones of Race, made by city ordinance.

1934
Federal Housing Administration (FHA) established.

1920s–Present
Zones of type of residence & use
Single Family Residential or Multi-family homes/buildings
Industrial zones near multi-family residential areas

1920s–1948
Restrictive covenants: enforceable

1948–1968
Restrictive covenants: not enforceable but still effective deterrents

1968
Civil Rights Act of 1968, Title VIII (referred to as the Federal Fair Housing Act)
Restrictive Covenant in West Seattle, Alki

“The lot, nor any part thereof, shall not be sold to any person either of whole or part blood, of the Mongolian, Malay, or Ethiopian races, nor shall the same nor any part thereof be rented to persons of such races.”
Redlining

1934 Federal Housing Administration (FHA) established. Provides insurance for loans to homeowners

Maps drawn up “Risky” areas for mortgages marked in red

“Redlined” homes = mortgages and credit lines not backed by FHA
WHAT CAN YOU DO?

• “Strike” the restrictive racial covenant from property records of your home or in the HOA by-laws (a symbolic action) Or add a paragraph, p.222.
  “We, [Your Name], owners of the property at [Your Address], acknowledge that this deed includes an unenforceable, unlawful, and morally repugnant clause excluding African Americans from this neighborhood. We repudiate this clause, are ashamed for our country that many once considered it acceptable, and state that we welcome with enthusiasm and without reservation neighbors of all races and ethnicities.”

• Learn more on covenants, & forms here from the Seattle Civil Rights & Labor History Project https://depts.washington.edu/civilr/covenants_law.htm

• Talk of “neighborhoods” in less racially laden ways

• Advocate changes in land-use policies, less NIMBY (Not In My Back Yard)

• Be aware of Microaggressions & language