

Housing Segregation and Its Impact on Cohousing

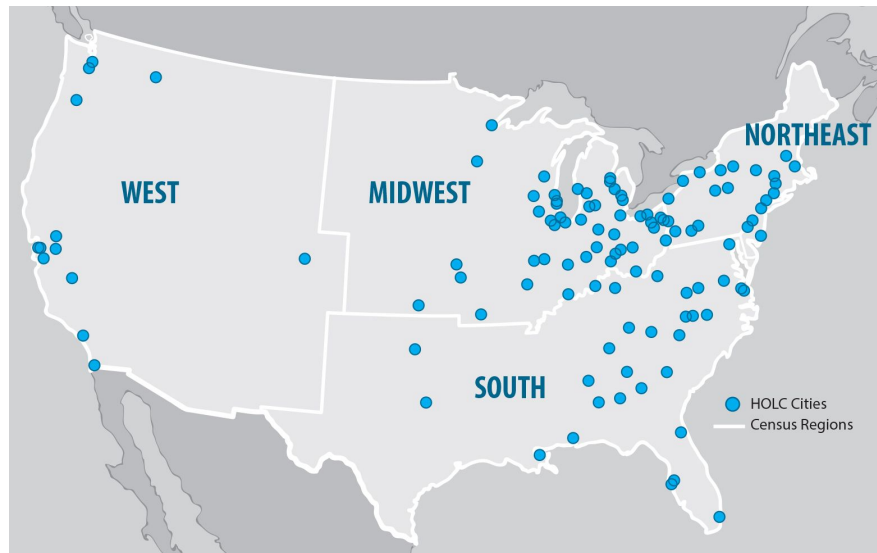
Crystal Farmer

About This Talk

- Crystal Farmer
 - Organizer of Charlotte Cohousing
 - *Communities Magazine* Editorial Review Board Member
 - Speaking at 2019 National Cohousing Conference
 - www.bigsisterteams.com
- This talk may cause feelings of discomfort. If so, please refer to the resources on the last slide



The Origin of Redlining



Cities surveyed by HOLC

RATING OF LOCATION

Part II
284

284 (3). Recorded deed restrictions should strengthen and supplement zoning ordinances and to be really effective should include the provisions listed below. The restrictions should be recorded with the deed and should run for a period of at least twenty years. Recommended restrictions include the following:

- (a) Allocation of definite areas for specific uses such as single or double-family houses, apartments, and business structures.
- (b) The placement of buildings so they will have adequate light and air with assurance of a space of at least ten feet between buildings.
- (c) Prohibition of the resubdivision of lots.
- (d) Prohibition of the erection of more than one dwelling per lot.
- (e) Control of the design of all buildings through requiring their approval by a qualified committee and by appropriate cost limitations.
- (f) Prohibition of nuisances or undesirable buildings such as stables, pig pens, temporary dwellings, and high fences.
- (g) Prohibition of the occupancy of properties except by the race for which they are intended.
- (h) Appropriate provisions for enforcement.

1936 FHA Underwriting Manual

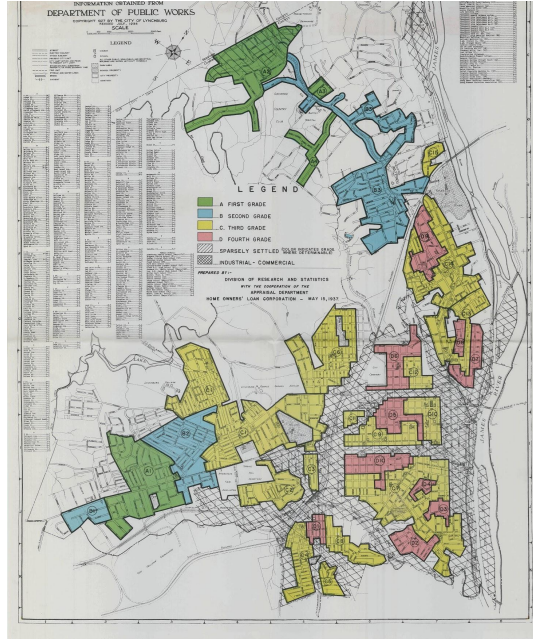
Lynchburg, VA

Green = best

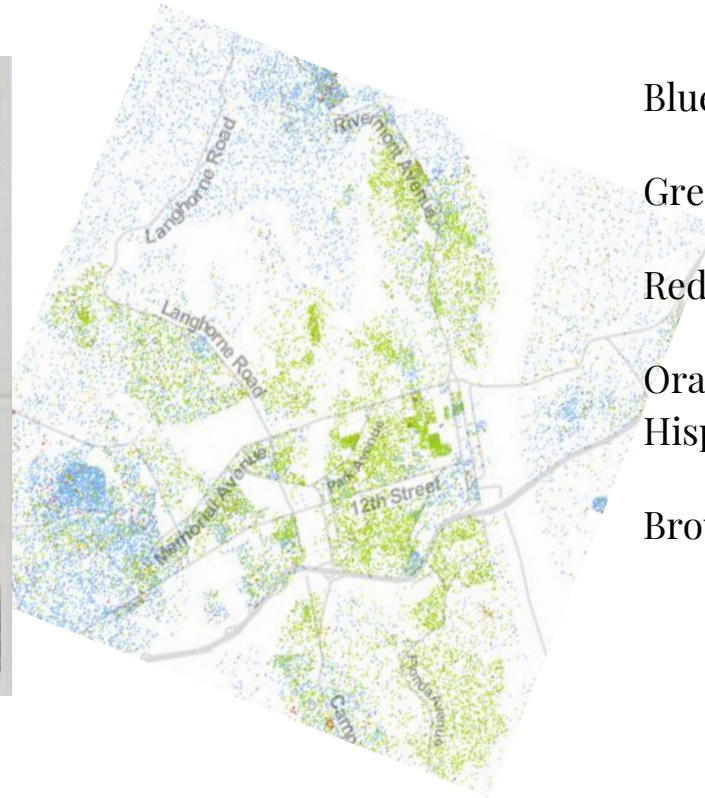
Blue = still desirable

Yellow = definitely declining

Red = hazardous



Mapping Inequality



Blue = white

Green = black

Red = Asian

Orange = Hispanic

Brown = Other

Racial Dot Map

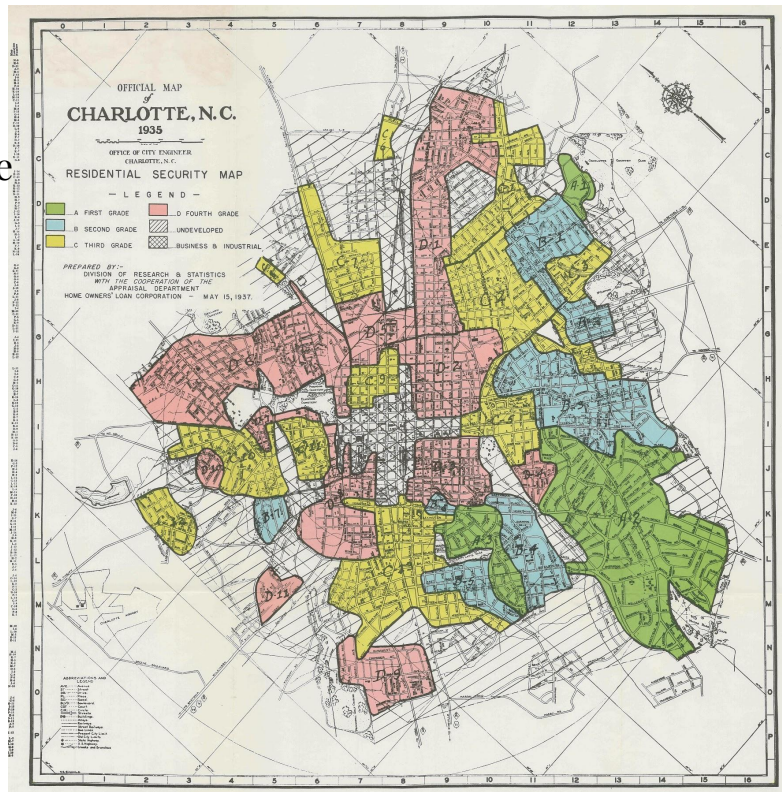
Charlotte, NC

Green = best

Blue = still desirable

Yellow = definitely declining

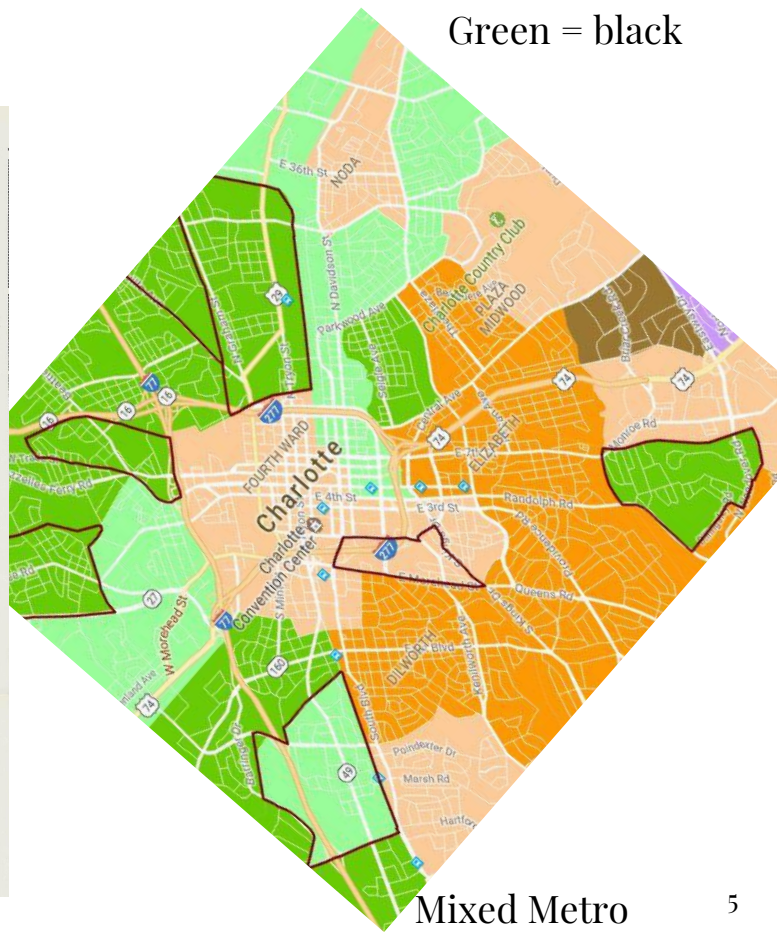
Red = hazardous



Mapping Inequality

Orange = white

Green = black



Mixed Metro

Restrictive Covenants

said Tracts to a corporation or association formed by residents or owners of property in Innis Arden No. 2, or to a corporation or association formed by residents or owners of Innis Arden, for community purposes, in the activities of which corporation or association residents of Innis Arden No. 2 shall have the right to participate, subject to reasonable restrictions and requirements imposed by such corporation or association.

14. **RACIAL RESTRICTIONS.** No property in said addition shall 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.

15. **ANIMALS.** No hogs, cattle, horses, sheep, goats, or other similar livestock shall be permitted or maintained on said property at any time. Chicken hens, pigeons, rabbits and other similar small livestock, not exceeding a total of twenty-five in number, shall be permitted but must be kept on the premises of the owner. Not more than one dog and cat may be kept for each building site. No pen, yard, run, hutch, coop or other structure or area for the housing and keeping of the above described poultry or animals shall be built or maintained closer

Covenant from Innis Arden, Seattle



**Only Members of the
Caucasian Race**

One of the important features of the Building Regulations at Highland Park reads as follows:

"The buyer agrees that no estate in or possession of the said premises shall be sold, transferred or conveyed to any person not of the Caucasian race."

This means that when you buy a home-site in this properly regulated home place, you will forever be assured of desirable neighbors. Only members of the white race can buy or hold property in this beautiful restricted residential park.

Another provision specifies that only dwelling houses are permitted, and these must cost at least a definite amount.

Good neighbors, beautiful surroundings, uniform improvements and a large enough acreage for residential use, to make Building Regulations effective, are only some of the many advantages of Highland Park.

This handsome park, with 210 acres, is the largest restricted home district in Utah. Because of its thoughtful regulations, all property will become more beautiful and more valuable each year.

Go in our sale and investigate for yourself the many advantages of living in a regulated home district.

Phone—Washak 361.

Kimball & Richards
"Land Merchants"
54 Main Street,
Salt Lake City.

Levittown Flyer

Segregation Persists



Dorothy Counts



“BBQ Becky”

2012 HUD Study

African Americans and Latinos were:

- Shown fewer homes and told about fewer listings
- Asked more questions about their qualifications
- Steered to other communities, to lower priced homes or to open houses
- Required to provide 24 to 48 hours notice before viewing houses
- Quoted higher loan rates and offered fewer discounts on closing costs

Advantages of Whiteness:

- White testers presumed more qualified
- White testers given greater access to properties
- White testers given more information
- White testers given lower loan rates, better discounts
- White testers more likely to succeed in home buying

Implications for Cohousing

- Unless you act consciously, your community will be in a majority white area
 - Good schools
 - Shopping
 - Less crime
- Black = more poverty and crime is a direct result of housing segregation

Keys to a diverse community

- Reach outside your comfort zone
- Talk to people of color who are working on these issues
- Work through bias as a community

Resources

The Color of Law by Richard Rothstein

www.epi.org/people/richard-rothstein/

Showing Up for Racial Justice

www.showingupforracialjustice.org/

Me and White Supremacy Workbook

www.meandwhitesupremacybook.com/

National Community Reinvestment Coalition

<https://ncrc.org/holc/>

Mapping Inequality

dsl.richmond.edu/panorama/redlining

Racial Dot Map

<http://demographics.virginia.edu/DotMap/>

Segregation in Seattle

depts.washington.edu/civilr/segregated.htm

Mixed Metro (Maps)

mixedmetro.us

HUD Study

https://www.huduser.gov/portal/Publications/pdf/HUD-514_HDS2012.pdf

2019 National Cohousing Conference

- June 1-2
- Portland, OR
- 2019.cohousing.org
- Multiple sessions about anti-racism and diversity

