

Federal Housing and Segregation

June Manning Thomas
Professor Emerita

Ann Arbor Housing Commission
January 13, 2022

Main points

1. The New Deal supported housing for middle class people (that is racially discriminatory)
2. The New Deal also generated a “public housing” program, but problems emerged, and additional affordable housing programs have not provided sufficient housing
3. Racial segregation continues
4. Imperative for today

U. S. New Deal era

Recovery from the Great Depression, PWA



**SUPPORT FOR AFFORDABLE
HOUSING (FOR WHITES, WORKING, MIDDLE CLASSES, WEALTHY)**

New Deal and HOLC

University of Richmond Digital Scholarship Lab

Secure | <https://dsl.richmond.edu/panorama/redlining/#loc=1042.3475/-83.1365&opacity=0.8&city=detroit-mi>

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MAPPING INEQUALITY Redlining in New Deal America

Introduction Bibliographic Note & Bibliography About Contact Us

Search by city or state

Detroit, MI

click on neighborhoods to read their area descriptions

1930 1940

Population	1,568,662	1,623,452
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Grading in Terms of Area

6%	14%	51%	28%
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Grading & Density Outward from City Center

Other Visible Cities

HOLC Offspring

- FHA—National Housing Act of 1934
- VA (1944)
- Examples: Levittown, NY; metro Detroit



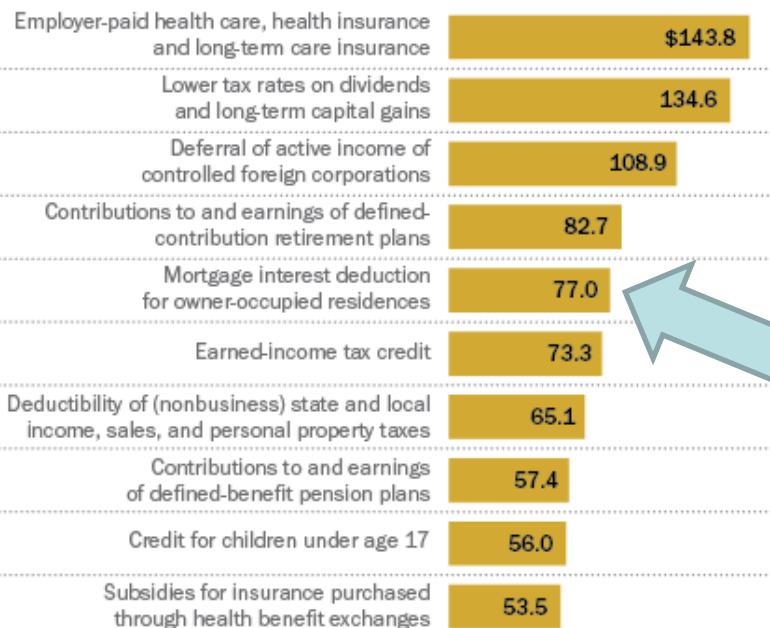
- Redlining practices
- Few minority beneficiaries up to 1959
- U. S. Civil Rights Act 1968

Levittown NY

Tax, Mortgage Policies

The biggest federal tax breaks

Estimates for fiscal 2016, in billions of dollars



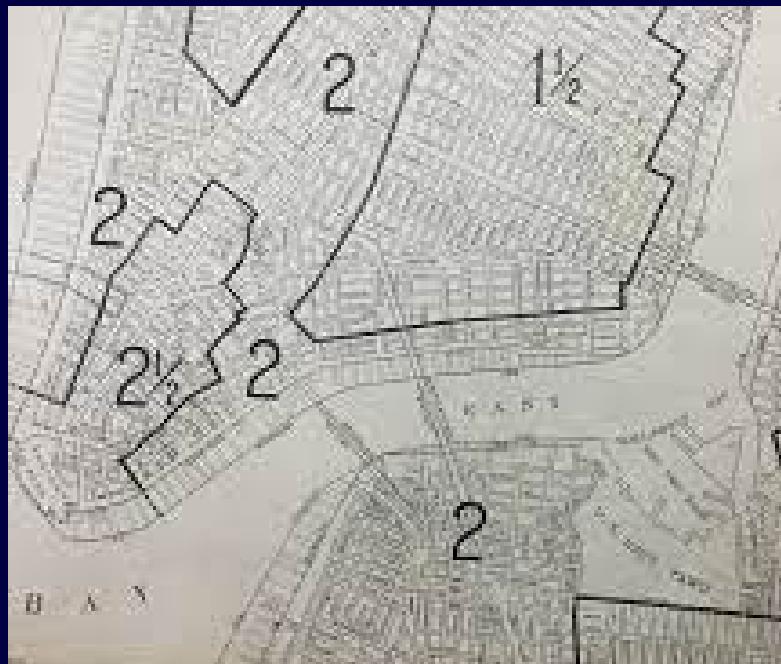
Source: "Estimates of Federal Tax Expenditures for Fiscal Years 2015-2019," Joint Committee on Taxation, staff report JCX-141R-15.

PEW RESEARCH CENTER



Mortgage interest deduction:
\$77 billion, 2016

Zoning as protective strategy

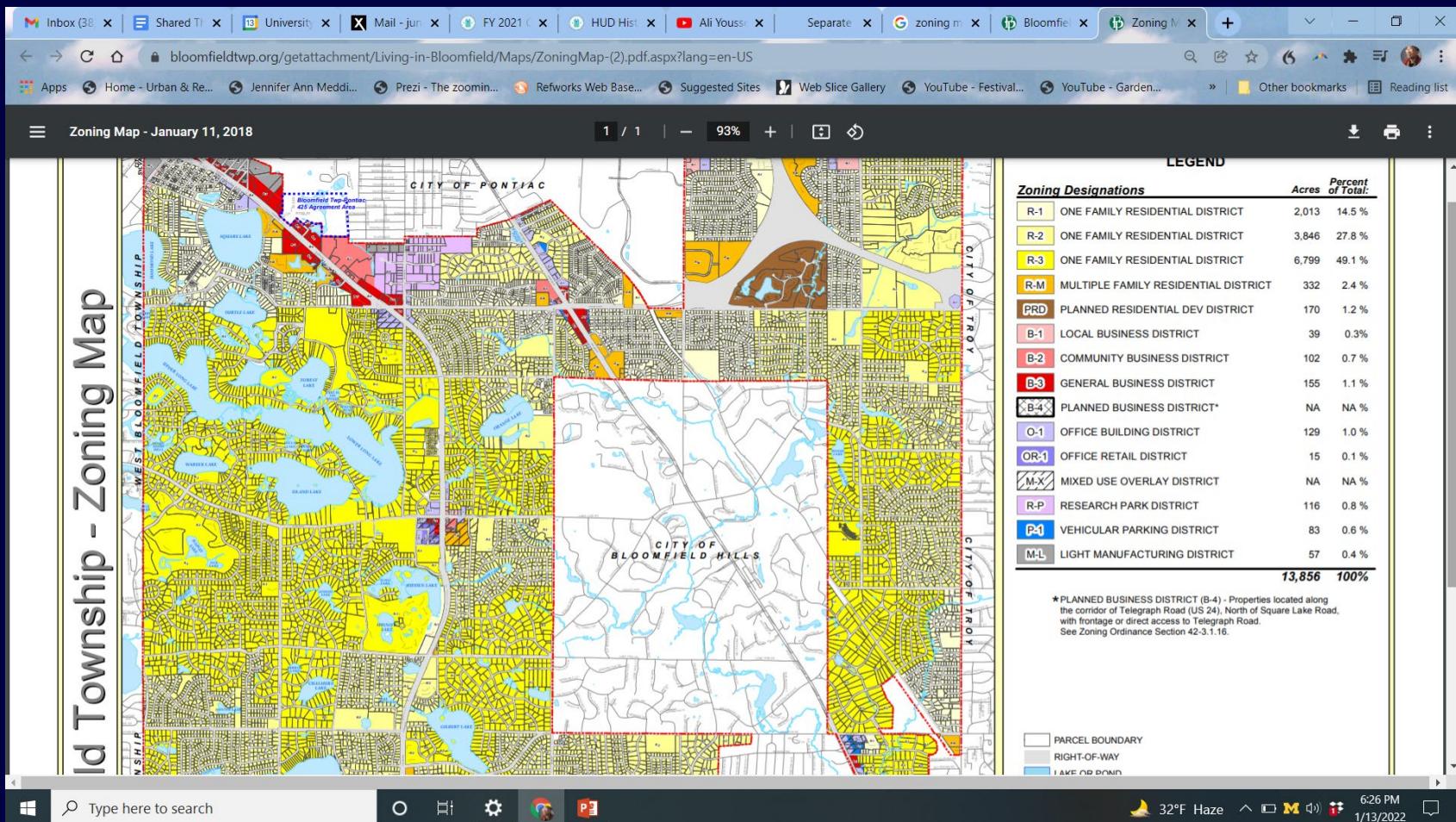


New York City, 1916 code



Aerial A2

Zoning: Single-family preoccupation

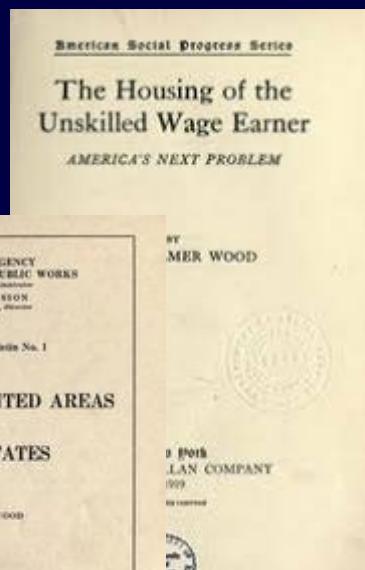
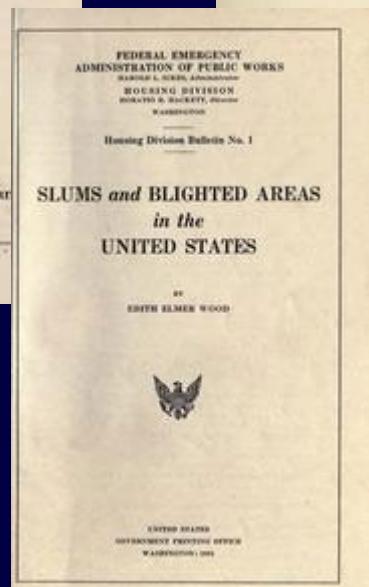
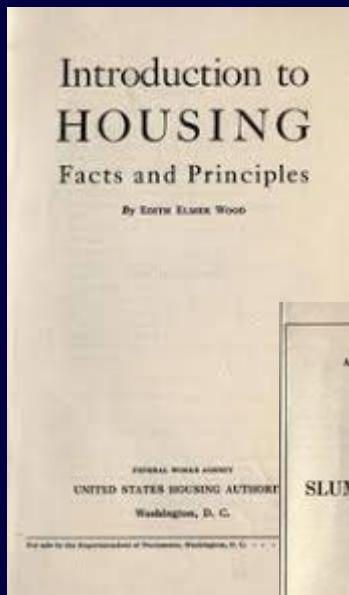


Bloomfield Township

**SUPPORT FOR AFFORDABLE
HOUSING** (FOR LOW-INCOME PEOPLE, WORKING-CLASS WHITES,
MINORITIES)

Key U. S. Thinkers about housing:

Edith Elmer Wood,
1871-1945

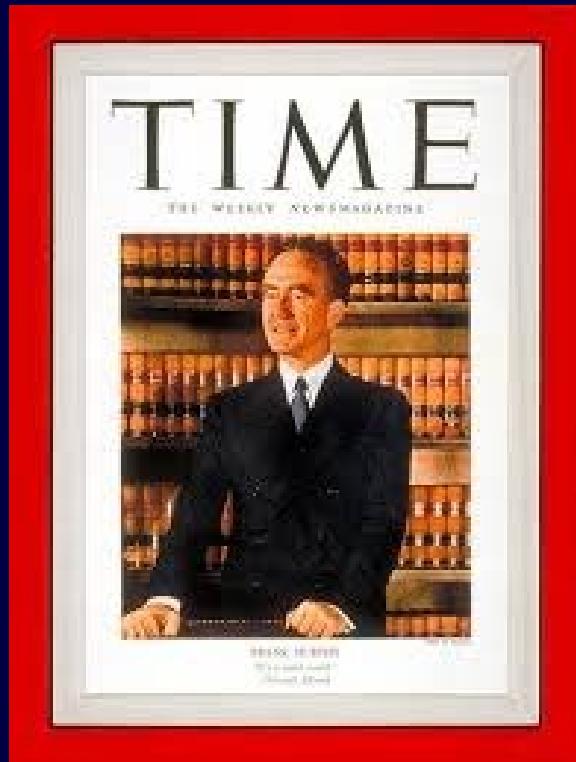


Catherine Bauer Wurster,
1905-1964



Detroit and the New Deal

Mayor Frank Murphy



Josephine Gomon



Harry Bennett and Josephine Gomon,
Bentley Historical Library

Eleanor Roosevelt and Josephine Gomon

- Personal friend of First Lady Eleanor Roosevelt
- Fight for Black housing



Bentley Digital Library

Chart indicating the block numbers with their street intersections in Sites 7 and 8 of the Polish District and Sites 5 and 6 of the

22	21	20	19	18	17	16	418	489	525
25	26	27	28	29	30	31	419 St. Albertus	488	526
		S i	t e	-7			420		
38	37	36	35	34	33	32	421	487	527
							528		529
41	42	43	44	45	46	47	422	486	528
54	53	52	51	50	49	48	423	485	529
57	58	59	60		61	62	63	424	485
70	69	68	67		66	65	64		530
73	74	75	76				78	79	
86	85	84	83				81	80	
88	89	90	91				93	94	
					92				
Beaubien St.	St. Antoine St.	Hastings St.	Rivard St.	Elliot St.	Russell St.	Orleans St.	Riopelle St.	Lequindre St.	

Figure 2 1935, from June Thomas, “Josephine Gomon Plans Detroit’s Rehabilitation,” *Journal of Planning History*, 2017

Communitarian vision



Early Brewster Homes
Detroit, MI, opened 1938

EB02e681

Digital collection, Detroit Public Library

next slide also: <https://digitalcollections.detroitpubliclibrary.org/islandora/object/islandora%3A142133>



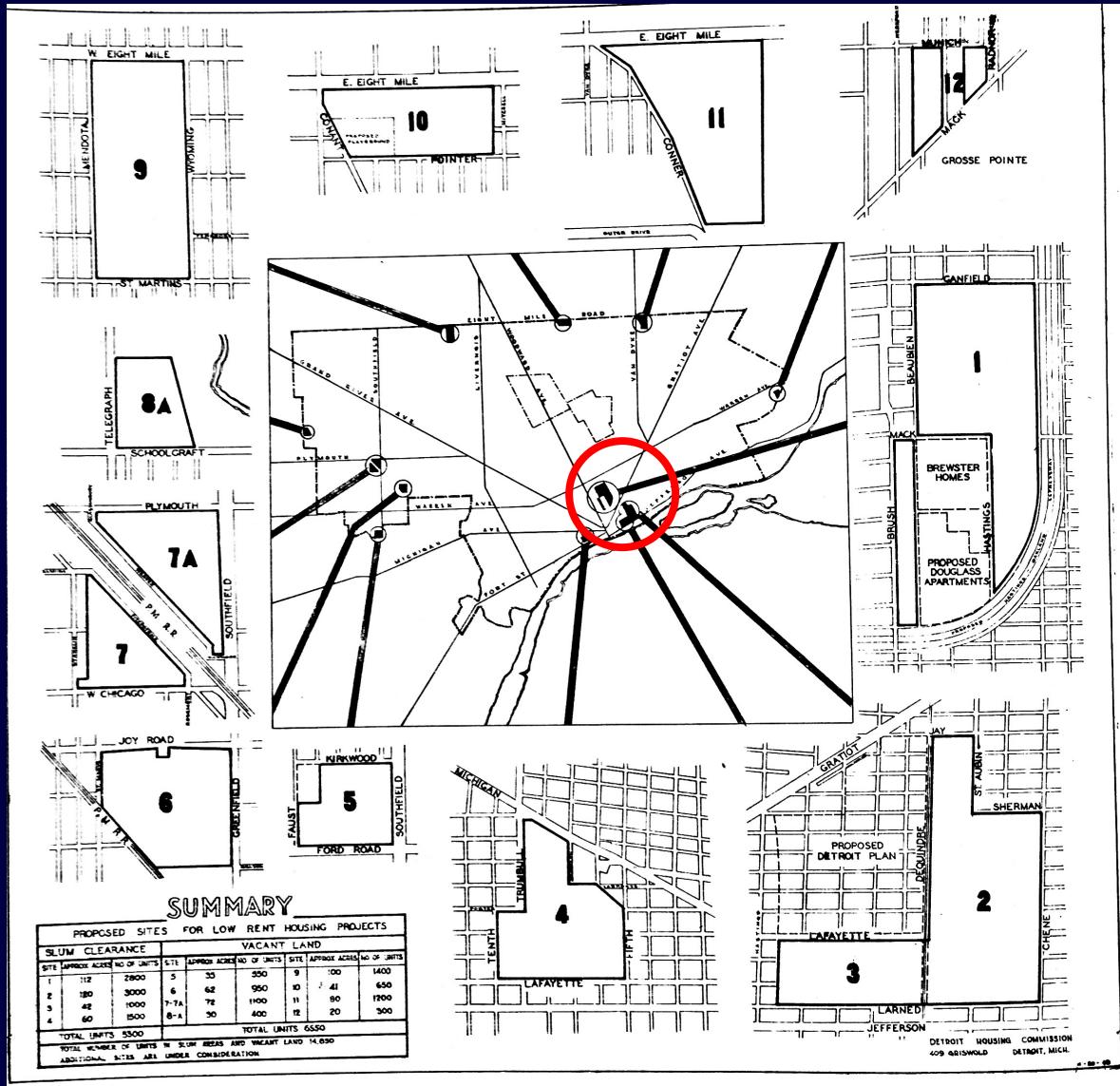
Brewster Homes, 1946



Bentley Historical Library, reproduced in June Thomas, *Redevelopment and Race*, chapter 1



Planned Public Housing Sites 1948



Mayor Albert Cobo's intervention



Library of Congress



Results in Detroit

c. 1955



Source: historicdetroit.org, courtesy of Detroit Free Press.

<http://historicdetroit.org/galleries/brewster-douglass-projects-old-photos/>

2013



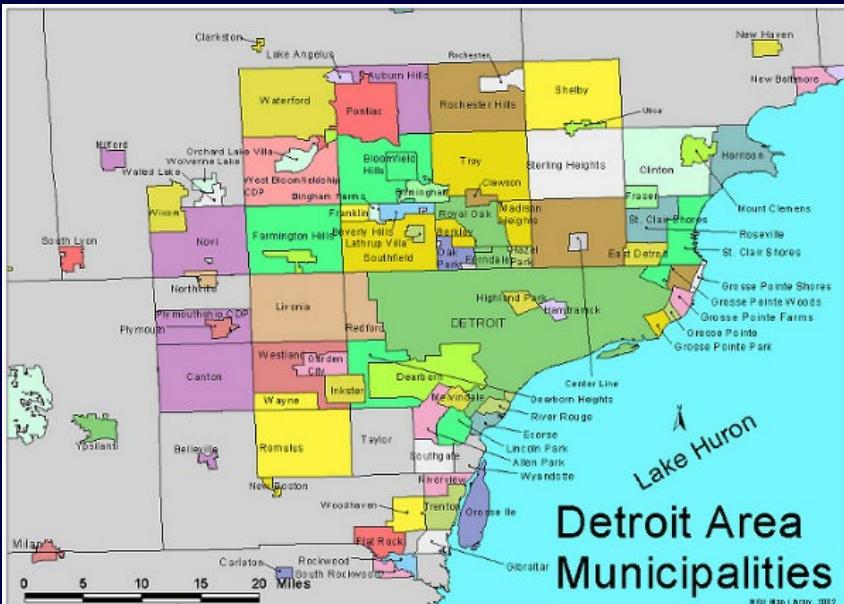
Brewster-Douglass Homes before demolition
Source: June Thomas, photographer

A Few Housing Programs

- Housing and Community Development Act 1974
 - CDBG—Community Development Block Grants
 - Section 8 tenant-based certificates
- HOPE VI (1993)
- 1994 National Affordable Housing Act
 - HOME block grants
- LIHTC—Low Income Housing Tax Credits (1986)
- Gautreaux/ Moving to Opportunity (1992)

RACIAL SEGREGATION

MI Law and Thresholds

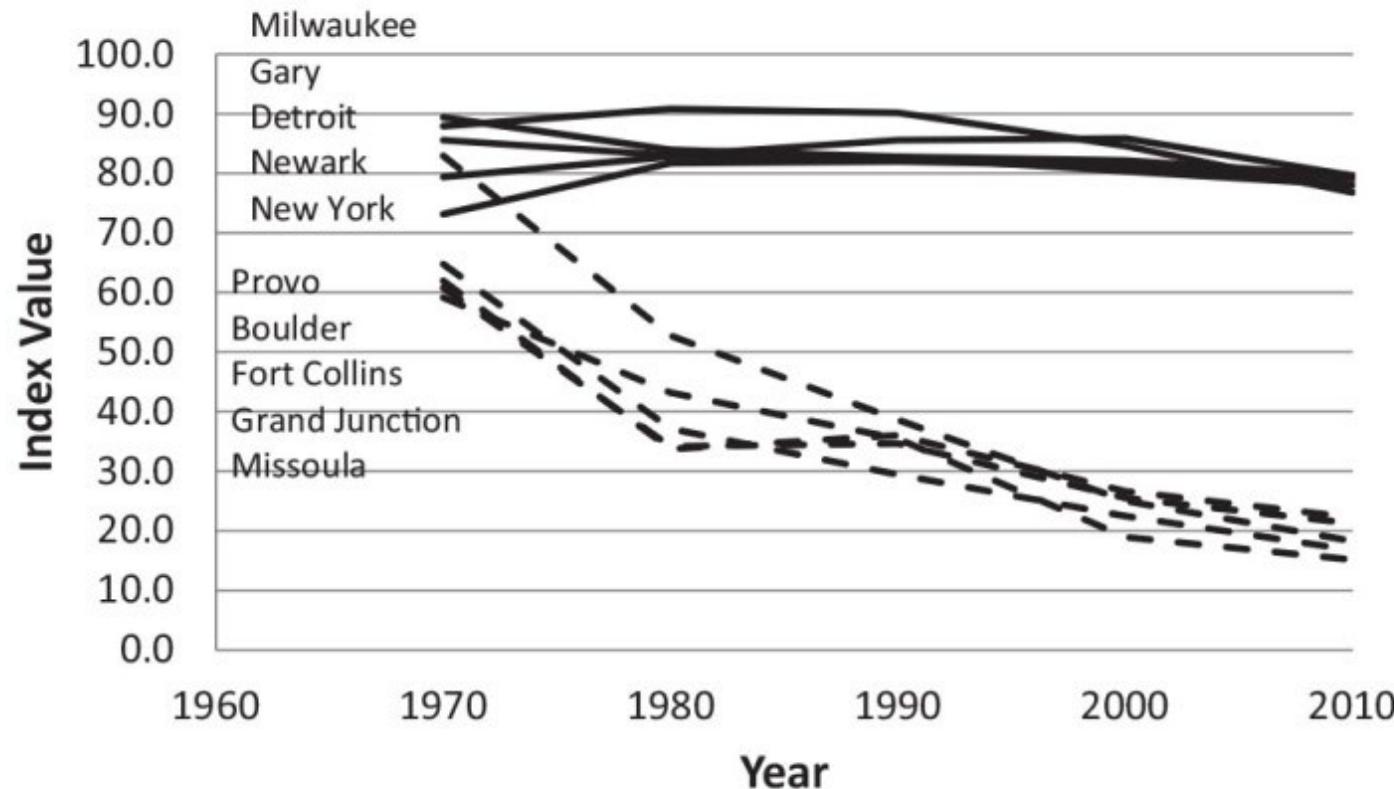


<https://faculty.newpaltz.edu/johnsharp/files/DetroitMap1.jpg>

- Until 1970, new cities allowed with 750 people, home-rule villages with 150
- 1970, city threshold raised but only to 2000
- 1978 Charter Township Act; for suburban townships with as few as 2000 residents . . .
- boundary protection, municipal status, broad powers

Metro areas differ

High and low metro areas B-W dissimilarity



Source: Jacob Rugh and Douglas Massey, "Segregation in Post-Civil Rights America," DuBois Review, 11:2 p. 221.

BROOKINGS

CLIMATE AI CITIES & REGIONS GLOBAL DEV INTL AFFAIRS U.S. ECONOMY U.S. POLITICS & GOVT MORE



REPORT

Neighborhood segregation persists for Black, Latino or Hispanic, and Asian Americans

William H. Frey · Tuesday, April 6, 2021



For media inquiries, contact:

The systemic racism spotlighted over the past year in the wake of the death



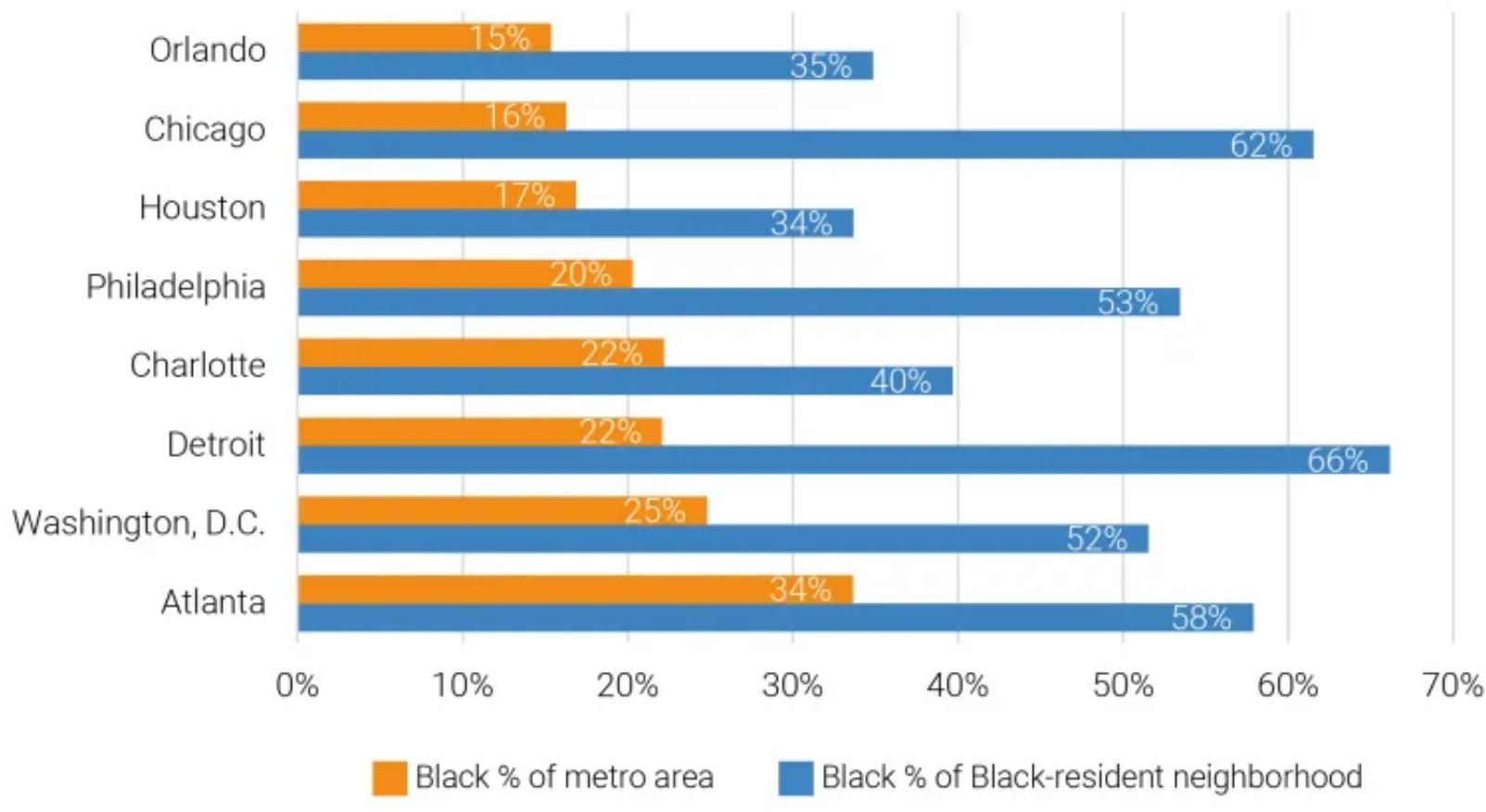
William H. Frey

Senior Fellow - Brookings Metro



Privacy · Terms

Figure 3. Black percentages of metropolitan areas and neighborhoods of average Black residents
2015-2019



Source: William H. Frey analysis of 2015-2019 multiyear American Community Survey.

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BROOKINGS

Separate and unequal: Persistent residential segregation is sustaining racial and economic injustice in the U.S



Introduction

Separate and unequal

Modernizing family

Risky (housing) business

The office, reimagined

Retail revolution

The Great Real Estate Reset

Separate and unequal: Persistent residential segregation is sustaining racial and economic injustice in the U.S

Tracy Hadden Loh, Christopher Coes, and Becca Buthe

DECEMBER 16, 2020

Very few Americans live in neighborhoods that are affordable, green, close to jobs, and racially and economically integrated—to the point where it is a relatively common view that such

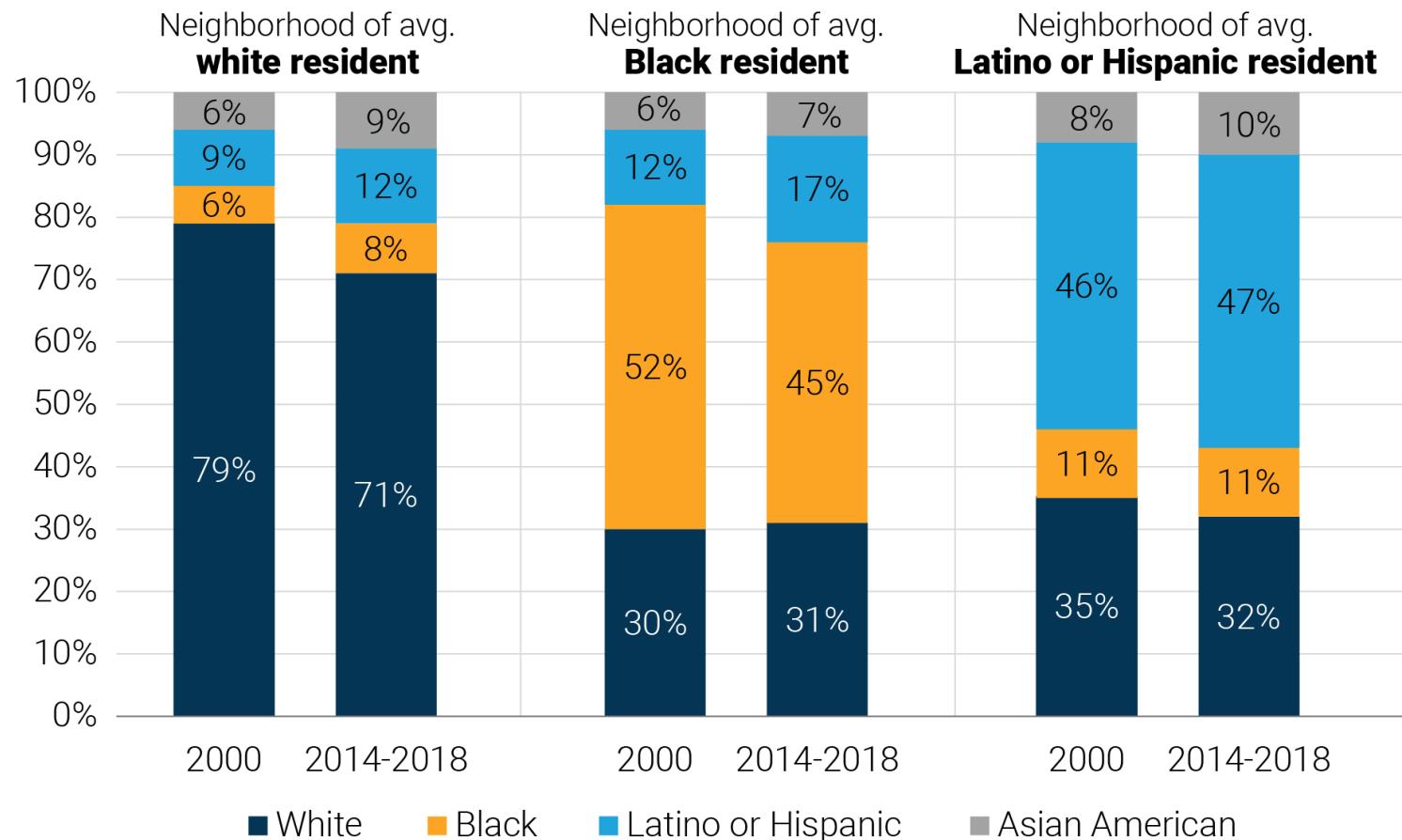


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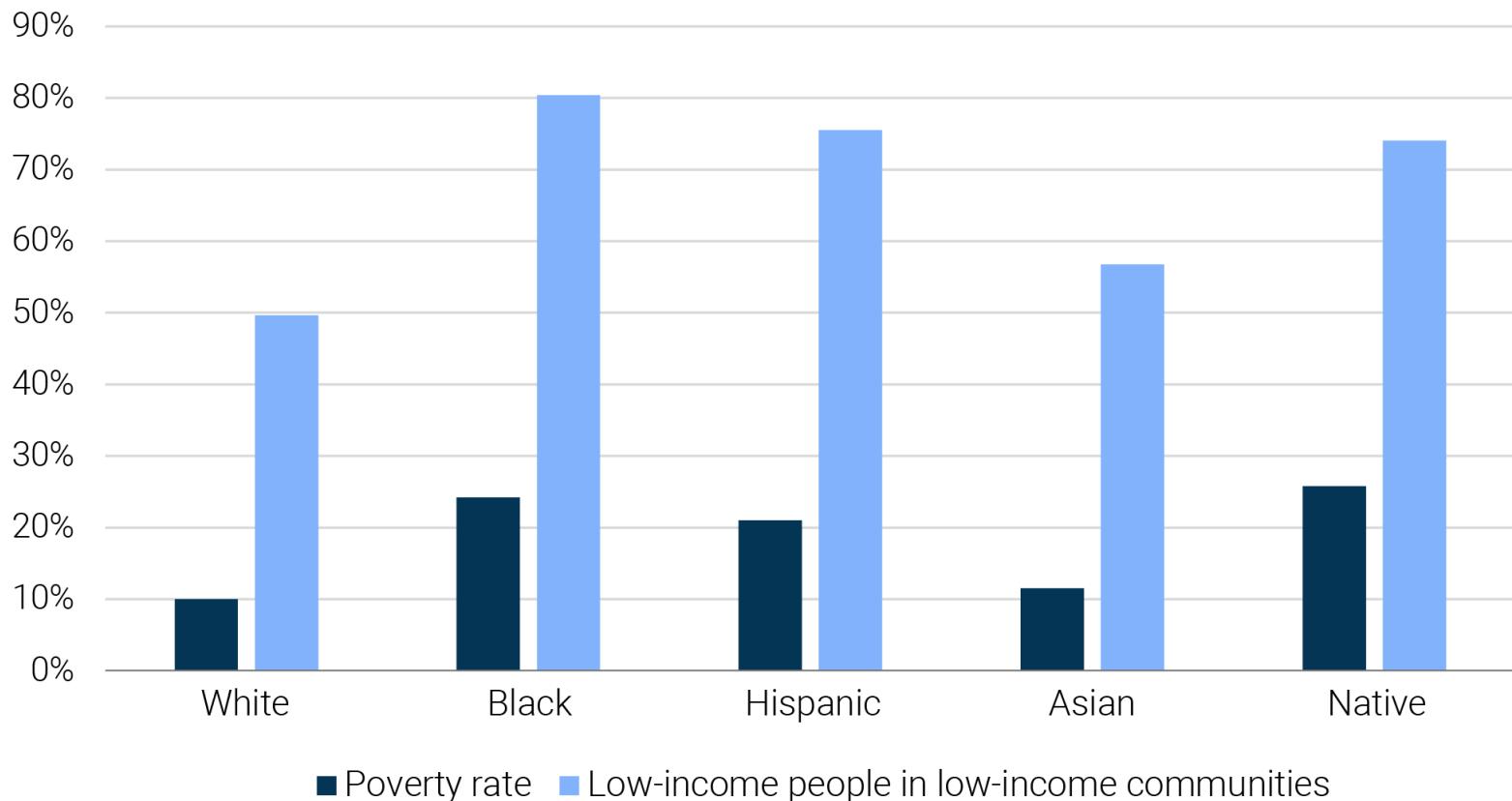
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Figure 2. Race-ethnic makeups of average neighborhoods of different groups in metro areas
 2000 and 2014-2018



Source: William H. Frey analysis of 2000 Census and 2014-2018 multiyear American Community Survey.

Figure 3. Not all low-income people live in low-income communities—the rate varies by race



Source: Kim and Loh, 2020. Data from the 2018 American Community Survey, 5-year estimates.

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Main points

1. The U. S. has supported housing for middle class and wealthy (that is racially discriminatory)
2. Efforts to create housing for low-income people have had fits and starts, but left major needs
3. Racial segregation continues

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- Questions?
- thomasju@umich.edu