The Unveiling Our Little known History



## **Planning for Poverty:**

## It was the city's plan from the beginning.

We're all fully aware that our city(ies) are deeply segregated. Anyone can see that nice stores, restaurants, thriving businesses, and desirable housing are available in mostly-white neighborhoods. The opposite holds true in mostly Black neighborhoods. No matter your city, this is probably the pattern. Louisville is no exception. In fact in U.S. rankings, we're in the "high segregation" category, and in fact, *we planned it that way*.

Louisville had one of the first residential zoning ordinances in the U.S--passed in 1914. And it was among the most restrictive in the country. The city designated who could live on each block *by race*. By law.

It was overturned by the Supreme Court three years later, but discrimination did not end. In 1924, (think: era of Black Wall Street and growing Black prosperity which many whites considered a threat), racially restrictive housing practices amped up. They were even written into The National Association of Real Estate Board's code of ethics: "A REALTOR® should never be instrumental in introducing into a neighborhood ... members of any race or nationality ... whose presence will clearly be detrimental to property values in that neighborhood." People of color were seen as threats to property value, and realtors legally vowed to block their entrance into white neighborhoods.

**It wasn't just realtors**. City planners helped create a grid on which the races would live separately. In 1932, Louisville hired the country's first city planner, Harland Bartholomew. HIs writings reflect his beliefs. "The purpose of zoning," he said, "is to prevent movement into finer residential areas by colored people." Bartholomew was so determined to keep Blacks out of thriving neighborhoods that he was known to anticipate areas Blacks would move into--and then zone them industrial. Drive around the industrial areas in the city today and see who lives there.

**But it wasn't just city planners**. In the 1930's, the federal government supported efforts to separate Blacks and whites by creating "residential security maps" to indicate the level of security for real-estate investments. Designation was often based on race. These "redlined" maps were given out to banks, but otherwise classified and unavailable to the public. The banks then used that information in granting or denying loans.

And, of course, it wasn't just the banks. Developers deepened the wedge with "geobribery" by developing properties that attracted whites and rejected Blacks. A neighborhood's "restrictions" were considered quite valuable. The term refers to *deed* **restrictions prohibiting the sales of property to Blacks.** "These restrictions were mentioned in the assessments more than physical (characteristics) such as the topography or quality of structures," Josh Poe of Root Causes Research Center notes. "For instance, the Indian Hills and Mockingbird Valley neighborhoods were described as the best areas of the city in large part because they were also 'one of the highest deed restricted areas." Keep in mind that in the 1930's, these neighborhoods were far from the city center, sparsely populated and not exceptionally valuable. But this would

change exponentially over the next 10 years. (Poe also writes that race seemed to outrank the potential for flooding as a determinant for property values, this at a time when Louisville had just experienced the Great Flood of 1937!) The most desirable neighborhoods were colored in green on the maps. They received an A+ grade. Buying in those hyper-segregated, homogenized neighborhoods was an excellent investment as property values consistently rose. As Josh Poe ruefully stated in a recent presentation to the Louisville Metro Council, "They got rich by being white."

(D graded neighborhoods-- were colored red. Red clusters on the maps include Smoketown, Shelby Park, Russell and Portland. Neighborhoods that abutted these communities were also given low grades, i.e. Shawnee)

## And as a final note...It wasn't just the developers: Poe's report includes this--

In 1997, a Louisville-based insurance agent with Nationwide Insurance Company claimed Nationwide's managers would not allow him to write policies in Louisville's predominantly black West End, providing him with a map of the city that had a redink circle around west Louisville and an X through it.

That was 30 years AFTER the 1968 Kerner Commission Report concluded: "What white Americans have never fully understood — but what the Negro can never forget — is that white society is deeply implicated in the ghetto. White institutions created it, white institutions maintain it, and white society condones it." There's so much to unpack. These issues negatively impact our city even now. What can be done? If we, as white society, have condoned it, can we help reverse it?

The document "A Path Forward" examines these issues and poses some solutions. Learn more here. <u>https://apathforward4lou.org/</u>