

NPHM Inequity for Sale 2 v3.mp3

Stephanie Coleman [00:00:00] Yeah so, I often say that the biggest crime that has been committed to the Greater Englewood community, to the South and West Sides have been disinvestment. And here we are, 70 years later. When our forefathers and mothers, right, when our ancestors, when they migrated from the South, and they landed in either Greater Englewood or in Lawndale, in Austin—you know, either you got off on that train, the South Side train, or the West Side train from down South. But how there is 70 years later, that the practices are still the same. Not necessarily the discriminatory Land Sale, but how Black people are still not financially prepared for an opportunity at home ownership. That we're still having this conversation, 70 years later.

Tonika Lewis Johnson [00:01:05] I'm Tonika Lewis Johnson, and I am a social justice artist, photographer, and the National Public Housing Museum's 2021 Artist-as-Instigator.

Tiff Beatty [00:01:16] and I'm Tiff Beatty. And I am the Programs Director of Arts, Culture and Public Policy at the National Public Housing Museum.

Tonika [00:01:24] And this is *Legally Stolen*.

Tiff [00:01:29] Tonika, this is episode two—can you believe it? It's crazy.

Tonika [00:01:32] I am so happy that we made it to episode 2, to be able to share more with everyone about the project.

Tiff [00:01:42] Yeah, this is a big one too. It's gonna get deep y'all, strap yourselves in. [laughter] Tonika, *Legally Stolen* is a deep dive into your project, *Inequity for Sale*, which you're piloting as a part of your residency with the Museum. For those who missed episode one, remind us what is *Inequity for Sale*?

Tonika [00:01:59] *Inequity for Sale* is a virtual and physical exploration of homes that were sold on Land Sale Contracts. It takes us back to the 1950s and '60s and demonstrates how legalized theft in the past directly contributes to present-day inequity in Black communities.

Tiff [00:02:19] Right, and you're currently installing landmarks in front of 10 to 15 of these homes in Chicago's Greater Englewood. Through *Inequity for Sale*, you're memorializing these homes by telling the story of this tragic Chicago history. And, you're connecting that to the present.

Tonika [00:02:34] Yes, I want people to literally understand what structural racism is and how it bred inequity in Black neighborhoods today.

Tiff [00:02:43] Right. As we establish in episode one, you were born and raised in Chicago's Englewood and still live in the community. In fact, one of your landmarks is currently installed in front of your Englewood home as a weather test.

Tonika [00:02:55] Yes. It has survived half of Chicago's winter, and it's been a nice, brutal test, [laughter] so it's going strong and it's holding up. So I definitely think it has the staying power.

Tiff [00:03:10] So true—it has been a crazy winter, so it's been perfect, really. And a virtual prototype, including an interactive map, is also live now at inequityforsale.com.

Tonika [00:03:22] Yes, this was a big one. I really wanted to have people be able to know about all of the other Land Sale Contract homes. And of course, this podcast is another way to experience the project. In the first episode, we started with the history and the research that sparked my idea for the project.

Tiff [00:03:43] Right—if you haven't listened to episode one yet, we recommend you check that out first, and then meet us back here when you're done.

Tonika [00:03:50] And in the final episode, which will debut in...

Tiff [00:03:56] Late February, early March, something like that! [Laughter]

Tonika [00:03:59] That works! We'll focus on potential solutions, remedies, and even make our case for reparations and redress.

Tiff [00:04:10] That's right. I'm super excited to have that conversation in our final episode. But first, it's important to ground ourselves in the reality of where we are today. In this episode, we take listeners on a journey through present-day Greater Englewood.

Tonika [00:04:24] Of course, we discuss homeownership and wealth inequality.

Tiff [00:04:29] We also explore home as a lens to see other critical aspects of life in Englewood, touching on family, schools, jobs, local businesses, and more.

Tonika [00:04:40] For this episode, we talked to Englewood residents, including an Alderman.

Tiff [00:04:46] And if you're not familiar with what an Alderman is, we'll explain more about what that is shortly. But first, we want to begin with a few voices you may remember from episode one.

Tonika [00:04:55] Like Beryl Satter, historian and author of *Family Properties, Race, Real Estate and the Exploitation of Black Urban America*.

Tiff [00:05:04] In this clip, Satter reminds us how wealth was legally stolen from Black people and communities through Land Sale Contracts in the '50s and '60s.

Beryl Satter [00:05:13] One of the tragic aspects of the whole Land Contract situation was that, the people who first moved into a neighborhood like Lawndale or Englewood, they were striving middle-class African Americans. They were leaving the Black Belt and trying to go to a place where there was more space and better schools and better housing stock. And so they were moving there with a lot of optimism and paying top dollar for these properties. So the idea—I think the myth today is that, "Well, the neighborhood—these neighborhoods are poor because poor people live there. Poor people have always lived there. And that explains it. We don't need to go any further." You know? Whereas in fact, wealth was in these communities and was taken [00:06:03]out [0.0s] of these communities through—very systematically through the process of predatory land installment contracts. Which was draining, you know, month after month, family by family, massive amounts of money over decades, as people tried to hold on to their properties.

Tonika [00:06:22] Yeah, this. [Sighs] This is exactly why I'm doing the project and we want people to understand how this impacted the entire city and our country, today.

Tiff [00:06:39] Right. People like to assume that, especially poor Black communities, they are poor because it's their fault or it's something that they did wrong. But it's very clear, as Beryl Satter points out, that this was systemic; this was a part of history that we have to acknowledge, that these communities were taken advantage of.

Tonika [00:07:04] Yeah, [sighs] and it is truth-telling, it is correcting a lie that has been perpetuated. These Black communities did not start off poor, and that's important for everyone to know. People in the communities today and the larger public.

Tiff [00:07:22] We also brought back Richard Rothstein, author of *The Color of Law: A Forgotten History of How Our Government Segregated America*.

Tonika [00:07:29] As Rothstein points out, these practices, backed by government policies, are the primary reason for wealth inequality today.

Richard Rothstein [00:07:40] The result is that today African Americans have 60% of the income of whites—on average, family incomes—but have only about 5% of the wealth that white households have. And you'd think that, if you have a 60% income ratio, you'd have a 60% wealth ratio as well. But that enormous difference between a 60% income ratio and a 5% wealth ratio is entirely attributable to this policy, required by the federal government in most places and implemented also by banks, of refusing to issue conventional mortgages to African Americans, in neighborhoods like Englewood.

Tiff [00:08:20] African Americans have 60% of the income of whites, and only 5% of the wealth. 60% of the income is bad enough, but 5% of the wealth—that's just inexcusable.

Tonika [00:08:34] It is, and the only reason that is the case is because it was supported by federal government and policies.

Tiff [00:08:44] Now let's talk about Englewood more specifically. As we mentioned, we talked to a local Alderman—and I'll just say briefly, because I didn't understand at first, because I'm not originally from Chicago: an alderman, or sometimes called an alderperson, is an elected member of the City Council. Each alderperson represents one of Chicago's 50 wards.

Tonika [00:09:03] And some neighborhoods, like Greater Englewood, although we're [00:09:07]one [0.0s] neighborhood, [light laughter] are spread across multiple wards. Wards can represent all or parts of many different neighborhoods or community areas.

Tiff [00:09:19] Right. Stephanie Coleman, who we talked to, is the Alderman of the 16th Ward, which includes parts of Englewood, as well as parts of Chicago Lawn, Gage Park, New City and Back of the Yards.

Tonika [00:09:31] Though of course, Englewood is her favorite! [Laughter]

Tiff [00:09:36] Yes, of course. And yes, she loves Englewood, but at the same time, it breaks the heart.

Stephanie Coleman [00:09:43] I call Englewood the heartbeat of the city because we are centrally located in the middle of everything. We are 15 minutes away from downtown Chicago; we are also 12 minutes away from Midway Airport. So if you're coming or going—entering or exiting the city of Chicago—at one point, you've got to stop in Englewood. And this is a community that I love, so many generations. Our housing stock is absolutely beautiful. But there's such a rich culture of pride, of family, of unity, of excellence. I think we have a homeownership rate of about 20%. I've got over—I've got thousands of beautiful brick masonry, single family, multi-unit homes that were once homes to families. And sometimes, going on blocks, knowing that families live there, it breaks my heart.

Tonika [00:10:49] Coleman points out the low homeownership rate today, which is, sadly, the byproduct of Land Sale Contracts in the '50s and '60s. And *this* is what we *must* have some accountability for.

Tiff [00:11:05] And here's Alderman Coleman again, connecting that history to the present.

Stephanie Coleman [00:11:09] Yeah so, I often say that the biggest crime that has been committed to the Greater Englewood community, to the South and West Sides, have been disinvestment. And here we are, 70 years later. When our forefathers and mothers right, when our ancestors, when they migrated from the South, and they landed in either Greater Englewood or in Lawndale, in Austin—you know, either you got off on that train, the South Side train or the West Side train from down South. But how there is 70 years later, that the practices are still the same. Not necessarily the discriminatory Land Sale, but how Black people are still not financially are prepared for an opportunity at home ownership. That we're still having this conversation, 70 years later.

Tiff [00:12:13] Wow. Okay, so Alderman Coleman is connecting the history to the present. She's reminding us that this history did not stop with Land Sale Contracts. This history of discrimination, of the wealth gap that is a byproduct of Land Sale Contracts and redlining, is maintained today, because these practices are still happening.

Tonika [00:12:39] Yes and not only are they still happening, it has contributed to the devaluation of the neighborhood, and why stores, franchises, developers don't invest here.

Tiff [00:12:55] Right. And it starts with homes. It starts with the fact that Black residents in neighborhoods like Englewood cannot, still to this day, build wealth through home ownership. Englewood resident and homeowner, Lolita Hughes, can testify to this. In

her interview with the museum's Oral History Corps, Lolita talks about Englewood today, her plans to pay off her home, and the lessons she's learned along the way.

Lolita Hughes [00:13:21] You know, it's vacant lots all over, it's abandoned buildings all over. It's just like, "Who cares?" It's like nobody care. And so you get so used to just going past—you know, somebody got a real nice house, and right next door on the north of them or the south of them, whatever, there's two abandoned houses. How do you live like that? And that's all on this block [ph.]. That's all you see. You go down to 69th St., you know, there's a nice house right there, but there's an abandoned building right here. So then what's your property is valued at? I tried to refinance this house, not to take money out of it, but just because my interest rate is 6.5 [percent], and I had to pay an appraiser to come over here, and I paid him \$400, right. But they value this house so low, and then they was going to— somehow they was going to get me the—and I said, "Oh no!" I said, "I've been in this house for 10 years, and you want me to start back over with a 30 year mortgage so I lose that 10 years?"

[00:14:16] So first of all, I didn't know how to buy a house, I bought this house for too much. Because they gave me \$40,000 grant money [ph.]—when they made this house, they priced it at \$198,000, which is way too much money for this house, right? And I'm like, "Okay." And then, so I say—even then, I've been in this house for 14 years, it don't seem like that mortgage went anywhere. So I calculated, on average my mortgage here is \$1,400. So on average, I'm going to say \$1,100. I took \$1,100, I say 10, 12 times for the 14 years I've been here, which is almost \$200,000—that's a lot of money! For me to still have \$100,000. And that's the interest, right? And I said, "Okay." So now my thing is, don't even fight with them. And I just—my kids got grown. I just stop buying frivolous stuff and just start saving, saving, saving, saving, saving, saving, right? Then in 2023, I'mma get—hopefully I have the other half to pay the house off. And it's all—guy said, "Well don't pay your house off." I'm like, "Well, why not? You think I just wanna keep giving them money—" I don't get, I'm telling him, "I've given them almost \$200,000 for this house, that's not even worth \$50,000." Like [laughs] it's crazy. And it's just—the interest rate. So I knew that 6.5 [percent] was a high interest rate, but it didn't come to me until 10 years into this house.

Tonika [00:15:28] That's really crazy, because—this is really the predicament that Black homeowners in cities like Chicago, specifically neighborhoods like Greater Englewood, are facing. They have homes that they've invested in, but it won't appreciate. So you can't gain any wealth because of the appreciation, is not happening when the appreciation of the home isn't happening because of everything lolita mentioned: the vacant lots, the lack of amenities. All of that stemming from the downward spiral of investment in the neighborhood from the '50s and '60s. So it's just a horrible cycle of

inequitable wealth distribution, and it doesn't enable people, or Black people, to want to own a home in Black neighborhoods.

Tiff [00:16:33] Right.

Tonika [00:16:33] Because you have to already understand, you're not going to gain wealth through it. So you either just live in the home—exactly. You just live in the home, and that's it. It can't be a wealth-builder for you.

Tiff [00:16:48] Another resident of Englewood, interviewed by the NPHM Oral History Corps, is Patricia Porter. Patricia moved to Englewood in the early '80s, thanks to a new program developed under the leadership of Mayor Jane Byrne and supported by the U.S. Department of Housing and Urban Development, also known as HUD. HUD's "Dollar Homes" initiative helps local governments to foster housing opportunities for low- to moderate-income families, and address specific community needs by offering them the opportunity to purchase qualified HUD-owned homes for a dollar each.

Patricia Porter [00:17:21] They had this program called the Home-Stay Program, in which you could apply to get a house. And it was a lottery there that was drawn. And through that lottery, I was able to win my house. You fill out the paperwork that they sent you and then they entered your name into this lottery. And I just happened to be at work, at Blue Cross Blue Shield, and I got the call. Because I had sent my mother and sister represent me, and they call and said, "Pat you won, you won!" I said, "What!?" I start hollering and screaming, at work, "I won a house! I won the house!!" [Laughs] So that was how I really obtained the house that I'm still living in right now.

Tiff [00:18:15] [Laughs] That's amazing!

Tonika [00:18:18] [Laughs] A whole house! She won a whole house. That's like the Dollar Large Lot Program today.

Tiff [00:18:25] But of course, that's not the end of the story.

Patricia Porter [00:18:27] They said, "What did you get your house for?" I said, "I got it for a dollar!" they said, "You're kidding." I said, "No! I got the house for a dollar." But then they allow you to rehab and—you know, take loans to rehab and remodel it and things like that. So that's—which established some mortgage on my house, when I did the remodeling. But if I knew what I know today—you learn from that, taking out loans against your house, and how you can get some unfair mortgage people who caused this problem. And refinances and stuff. Because like even as of today, I was trying to

refinance and they told me that I didn't qualify because I'm what they call "Upside Down" in my mortgage, where I'm paying more money than what my house is worth. Which was very disappointing. I'm still on like, let's say, like a \$130—\$130,000. And they are saying now, what with the neighborhood and all, they probably say my house is only worth \$65,000. So that's why they say, I'm paying more money than what my house is worth.

Tiff [00:20:05] [Sighs] It's frustrating. It's the same story, even though she won her house, she's paying more than her house is worth.

Tonika [00:20:12] It's absolutely ridiculous. The consistent barriers. Like you said, you win a house, and you still can't get ahead.

Patricia Porter [00:20:25] I think about some of the bad loans I've gotten, you know, even with nationwide, you know. How—things they try to do to me, and how I had to investigate and try to look around to find a better lender that was supportive with our race, and knowing that we do have a right to being justified in our homes and faith in homes and know that it would be our property that we could pass it on to our children and their children's children, instead of being [pause] what, taken advantage of, and giving them money, that they're not even looking at our well-being, it's all about making their pockets fatter.

Tiff [00:21:18] Okay so Patricia, in her experience and talking about her relationship with the bank, she brings up wanting to find a better lender that is supportive with our race. So one really fun fact that we found out in doing these interviews with Englewood residents is they both actually are former public housing residents. And of course, at the Public Housing Museum, we're really excited to talk to them about their public housing experience. Patricia came to Englewood from the Robert Taylor Homes. Robert Taylor was a public housing project in Bronzeville, a neighborhood on the South Side just north of Englewood. From the '90s through 2007, Robert Taylor's 28 16-story-high rise buildings were demolished as part of the city's so-called Plan for Transformation, in which it was proposed to replace housing developments like the Robert Taylor Homes with mixed-income communities.

Tonika [00:22:10] In recalling her move to Englewood, Patricia talks about how she thought she was moving to a better place to raise her kids.

Patricia Porter [00:22:19] Then you come over to Englewood and, you know, it used to be nice, but now you find all these abandoned buildings, and the debris, and people without jobs, and the drugs and stuff. And then they close out a lot of our schools in our

neighborhoods. And, you know, it's not the same anymore. The value of things have gone down and people are even leaving the 'Inner City' now because of the violence, the shootings.

[00:22:57] My son was killed in 2016, in Englewood, just coming home from work, and he was ambushed—him and his worker. He was shot 17 times and his worker was shot 11, but his worker lived, and my son, he didn't make it. So. You just think about coming from Robert Taylor, to think you're coming for a better place for your kids to grow up and then they still get killed in the area. And it's still going on—the violence, the gang banging. But you know, it hurts my heart. They think because we're Black, all everybody thinks is, "Oh, he must have been in a gang.? But I told 'em, "My son was *not* in no gang. My son worked." And then the police came and tried to apologize for putting that out, 'cause in Englewood they think everybody who gets killed, "Oh, they was—it's gang-related, it's gang related." No, it not. It's not gang-related. People just trying to live their lives and make life easier for their own kids. Then my grandson, to see his father get killed in front of his face, you know, that hurts, too. And we just celebrated his birthday. August the 9th, Monday.

Tonika [00:24:19] [Sighs] Oh my god that's, that's just devastating. The downward spiral of disinvestment eventually becomes crime and violence. And to hear her story really just kind of bring, brings that fact to life.

Tiff [00:24:43] Yeah. Lolita Hughes has also witnessed violence in Englewood, and she agrees with you, Tonika. The root of the problem is disinvestment.

Lolita Hughes [00:24:51] Englewood is in the news. It makes me cringe when something happens and I'm like, "God please don't let it be in Englewood." And they, saw a video of—they had a mass shooting over there on 60-something and I was going to work and got the alert on my phone. And I'm like two blocks away from the space. I'm like, "Oh my God." And then they had another mass shooting. It happens, right? But it's still a lot of good over here, and sometimes it just takes people to invest.

Tiff [00:25:20] Patricia also identified disinvestment as being a root of the problem.

Patricia Porter [00:25:26] Well the cause of that is that no one is investing on the South Side, as either the North Side or the East Side. I mean, you look at Englewood—where are the stores, where are the businesses? Where are the jobs? And one could say, where are the schools? Because when they closed 50 schools out, and many of them, it was in our neighborhoods. Then they want to crowd all the kids up in one school. We don't have stores where we can get fresh meat, fresh vegetables. I mean, they will give

us the day-old, year-old food. I mean, we had to close down a store in our neighborhood that was selling year-old food. Rotten meat. They knew about this, but yet still, they think that we are supposed to accept stuff like this? I mean, it's hard that we don't have good stores in our neighborhood. I mean, good store, right where I live right now? There is no good food store here! You've got to go out, eat out of your neighborhood several miles away, to find a grocery store or fresh product for your family. And they know this.

Tiff [00:27:01] What Patricia is talking about, with there not being any good grocery stores in the neighborhood—this is a term that most people are familiar with by now, but it's called a "Food Desert." And Englewood and many other South and West Side neighborhoods in Chicago are known to be Food Deserts. And during the pandemic, this even got worse. And it's a systemic issue as well.

Tonika [00:27:26] Yeah and I think her sharing this, that story, alludes to the bigger force that is controlling how residents are continually being taken advantage of.

Tiff [00:27:40] Exactly. And Tonika, I know you heard it too—Patricia refers to a "they." She says several times, "*they* know," "*they* know this." Who do you think she's referring to here? Who is "they"?

Tonika [00:27:52] Well I think the "they" that she's referring to is the "they" that we discovered decades later about Land Sale Contracts. The the greedy capitalist people, whether they're speculators or real estate agents—in cahoots with elected officials and people in government. And so that pairing creates the "they," you know? Because it changes, you know, people fill different positions, but the structure of it: the entities, the banking sector, the governmental sector, the real estate sector are all together. And I believe that's the "they" she's referring to, that we referred to. It's the larger presence and entity that controls how neighborhoods are developed, look and/or forgotten about.

Tiff [00:29:00] Mmm. Yes. She also uses "we." And she's talking about Englewood residents, but she's also talking about Black communities more broadly. Because of this history of disinvestment, when there *is* investment in Black communities, it's met with suspicion.

Patricia Porter [00:29:16] Well, they put the Whole Foods there, but how many of us actually cater to them or go there? I mean, they talk about a Whole Foods—how many of them can actually afford Whole Foods? I mean, lots of us in Englewood, they're on set incomes, and a lot of things that they provide over there is not actually benefitting the neighborhood. I mean, that's only the Whole Foods, but then down there you have, what—Aldi's, and we used to have a Jewel [-Osco], but they tore that down to make the

stores over there a Whole Foods and the other small stores and Starbucks. Stores like that, over there now.

Tiff [00:30:11] Tonika, I know you have some thoughts on this subject and I can't wait to hear your view on the Whole Foods [laughter] on 63rd and Halsted—

Tonika [00:30:17] [Laughter] Yes, I do.

Tiff [00:30:17] But first, let's—[laughs] yeah. But first, let's hear from Lolita. She also mentions the Whole Foods with a bit of suspicion.

Lolita Hughes [00:30:26] They put a Whole Foods up there—most people don't go into Whole Foods over here. You know, it would have been better if it was Jewel over there, or if it was a Mariano's—something that's affordable, and they got food that we'd like, or that we could eat and is enough to stretch to feed the family. And so I go into that Whole Foods maybe—maybe once a month, I go over there. And it's never hardly any people over there, but I don't know if that's a sign that the neighborhood has changed. And if it's changed, who is it changing for?

Tonika [00:30:54] I mean! [Emphasis with hand hitting table] Either way, it's gonna look suspicious because the neighborhood is poor, period. Poor in the sense of, it's been disinvested in, the 20% homeownership rate is mostly renters, don't have—you know, it's going to look suspicious regardless. I think it was probably going to look suspicious even if it was Mariano's. Like, I just think anything being built. But the fact that it was a Whole Foods did seem crazy. But, the reason is, we had a Jewel. It left. It left. It didn't care. [Laughs] Mariano's [pause] is not coming here. [Laughs] It could! It just got to Bronzeville. Bronzeville been rich. So, you know, I get the suspicion, but really, what we have to understand is, there's certain businesses not interested in even investing in Englewood.

[00:32:07] Yeah, she makes a good point about affordability. However, the Whole Foods was more for an investment symbolism than anything else. You know, if Whole Foods hadn't decided to build a store there, that Starbucks wouldn't have come, that Chipotle wouldn't have come. The Wings Around the World that's over there, that wouldn't have come. So it's also kind of a conundrum in itself, because when disinvested neighborhoods see investment like that—which we want!—but when they see something like a Whole Foods that's not historically in Black neighborhoods, of course it raises suspicion! Like, okay, hold on—the "they." Like, "What are they doing? Who are they building this for?" But at the same time, the neighborhood needs those kinds of stores and investments in amenities to increase the value of the neighborhood. So, you

know, I like Whole Foods. [Laughter] I go there. I was happy when it came because, you know, there are—there's produce and certain types of things that I like to get from there that I can't really get anywhere else because of the disinvestment. No other stores available. But I can understand, totally, how it looks suspicious. But that's the space that we're in as a result of this historic disinvestment.

Tiff [00:33:54] Right, right. It's like this investment is economic, but it's also psychological. It represents something bigger.

Tonika [00:34:04] Yeah. It reminds people that they don't control what's happening to their neighborhood. Or that, you know, they have to put a lot of effort in to find out how their neighborhood is changing. And you know, that's—[sighs]. Yeah, it's just unfortunate that we're in this situation.

Tiff [00:34:35] Yeah, it's true. But the Whole Foods isn't the only thing that looks suspicious—to Lolita, at least. She's noticing a rise in the price of land in Englewood.

Lolita Hughes [00:34:45] I inquired about a vacant lot, today the lady called me back. She said, "Well, we want \$15,000," I said, "For a vacant lot?!" And the city was selling them for a dollar. So for them to have lots go up like that, something is going on that I don't know about.

Tonika [00:34:59] See, she mentions it right there! [Laughter] You know, that feeling of, "Okay, who is changing my neighborhood, and for what?" So.

Tiff [00:35:15] Yeah, right. Well, Lolita may not know, but the real estate speculators know something. [Laughs] Patricia talks about how she's constantly being approached by people who want to buy *her* home.

Patricia Porter [00:35:25] People right now, they try to take advantage of you. And now all of a sudden, you know, they knowing that things are getting kind of hard in the Englewood neighborhood and now they come, coming around now. "Do you want to sell your house? You wanna sell your house?" I said, "I've never put anything that advertised that want to sell my house. Why are you all calling me? Why are y'all knockin' on my door?"

Tiff [00:35:54] [Laughs] She's got no intention to sell!

Tonika [00:35:58] No, [laughs] Englewood is home for her! And, as she said before, you know, like her,—the value of her property, it doesn't even make sense for her to sell. She just wants to live there and that's it. Leave her alone.

Tiff [00:36:12] Right, right. Lolita had something similar to say about living in Englewood.

Lolita Hughes [00:36:17] They say, "Well, why are you living in Englewood?" "Well where you think I should live in? Tell me." You know, if I take my \$100,000 and move on the North Side, would that make your life any better? So I can keep my money right here and let people see that I can clean up outside of my house because I'm a homeowner.

Tiff [00:36:31] You know, Lolita's—in saying she's a home owner, you know, she's right. There is a big difference between a neighborhood that's predominantly homeowners and a neighborhood that's predominantly renters. And as we establish earlier, Englewood has a homeownership rate of about 20%. And that's also part of the story.

Tonika [00:36:52] Also, regardless if people are homeowners or renters, people are living here and deserve to have amenities that help raise their quality of life.

Tiff [00:37:08] I mean, you remind me of something we like to say at the National Public Housing Museum, which is that "everyone has a right to a place to call home."

Tonika [00:37:18] Aww, I love that. I love that.

Tiff [00:37:21] Yeah.

Tonika [00:37:21] And that's true. That's true. And I think Lolita and Patricia's stories really represent the fact that, people should be able to live where they've chosen to live, and they shouldn't have to move.

Tiff [00:37:40] But it's also encouraging to hear folks who, despite the problems, despite the history and the disinvestment, that folks have made a home, and they have made friendships with their neighbors, and built block clubs. And you know, a lot of famous people have actually come from Englewood. And Patricia talks about this.

Patricia Porter [00:38:08] Right, it's a lot in Englewood, a lot of good people came out of Englewood. Movie stars, actors, singers, even Chaka Khan used to stay in Englewood.

Tonika [00:38:20] And it's so many of—people like Lolita, Patricia, myself in Englewood. And it's unfortunate that the larger public doesn't believe it. But we're here, we're strong, [laughter] and we're fighting against all of the systemic inequities our neighborhood faces by telling our stories.

Tiff [00:38:45] That's beautiful. Lolita says something similar. To sort of wrap this up, I'm going to play her clip.

Lolita Hughes [00:38:51] So it's good in Englewood, you just got to search for it. It's like a diamond in the rough. And so, it's rough right now but it'll come out on top. And [00:38:58]we'll [0.0s] come out on top.

Tiff [00:39:00] So in the next episode, we'll focus on potential solutions or remedies, and even make our case for reparations and redress. Thanks for joining us.

Tonika [00:39:14] Yes, thank you for joining us for episode two! Thank you for listening. Stay tuned for the next episode of *Legally Stolen*. Until then, visit us at inequityforsale.com, and follow us on Instagram, @inequityforsale.

Tiff [00:39:35] *Legally Stolen* is produced at the National Public Housing Museum and is made possible by generous support from the City of Chicago's Department of Cultural Affairs and Special Events; Illinois Arts Council Agency; The Kresge Foundation. Andrew W. Mellon Foundation; Glendale Family Foundation; Illinois Humanities; The MacArthur Fund for Arts and Culture at Prince; and the National Endowment for the Arts. This episode was engineered by Seth Engle. Our beats are produced by Rob Smooth. We'd like to give a huge thanks to your guests: Beryl Satter, Richard Rothstein, Alderman Stephanie Coleman, Patricia Porter, and Lolita Hughes for their contributions to this episode. And finally, a special shout out to our [00:40:22]*Inequity for Sale* [0.6s] collaborators, including Paola Aguirre, Janelle Nelson, Andres Lemus-Spont, Bruce Orenstein, Lauren Meranda, Olivia Cunningham, and all of the staff at the National Public Housing Museum, and interns from Roosevelt University's Policy Research Collaborative.