

WHEN THE MARKET

ISN'T AN OPTION

Vol. II
Public
Housing
Disinvestment



KEY TERMS

PUBLIC HOUSING:

State-owned or -funded housing units

URBAN RENEWAL/ "SLUM" CLEARANCE:

The process of demolishing housing structures deemed unacceptable in order to build new developments. Officials employed these practices primarily in low-income Black and Brown communities, which resulted in their displacement.

BLOCKBUSTING:

A price-manipulation tactic that draws on racist sentiments used by real-estate agents. Involves sparking a panic among white homeowners about the influx of African Americans in a neighborhood with declining home values. Speculators urge white homeowners to sell at low prices, then flip the same homes to Black folks for inflated prices

BLIGHTED:

Used in discriminatory practices and rhetoric to refer to areas that are rundown by disinvestment, often populated with many abandoned buildings. Directed at low-income neighborhoods, especially those with a majority Black and/or brown population

MORATORIUM:

A temporary prohibition of an activity

EXECUTIVE ORDER:

A signed, written, and published directive from the President of the United States that manages operations of the federal government. They are numbered consecutively, so executive orders may be referenced by their assigned number, or their topic

This zine intends to show how the U.S government perpetuated oppression of Black communities through segregation of and disinvestment from public housing as its residents became primarily Black.

Scan to access references and citations



BEFORE PUBLIC HOUSING

The Settlement Home Movement, part of the 20th century Progressive Era, provided central hubs for low-income immigrant communities to access a variety of resources including housing, education, social events, daycares, art programs, and more. The settlement movement had the goal of assimilating these communities into white American culture

Jane Addams's Hull House, established in 1889 in Chicago, kick-started the movement in the United States and provided a model from which many other intentional communities were created. People around the United States revered Hull House and other settlements like the Chicago Commons for their success—not only in servicing people living in poverty, but as a community center, research institute, and hub for progressive policy initiatives.

Middle- to upper-class white women and religious figures typically led the Settlement Movement, seeing it as their duty to aid people in need. The homes were funded privately by these individuals with little government support.

For many white ethnic immigrant groups, settlements not only met their basic living requirements but even enabled them to achieve upward mobility.

However Black, Indigenous, Asian, and Latinx communities did not benefit in the same way and were often barred from accessing settlement services altogether. Not only did settlements discriminate against low income people of color, but leaders went on to shape policies that would contribute to the disinvestment from Black and Brown communities.¹



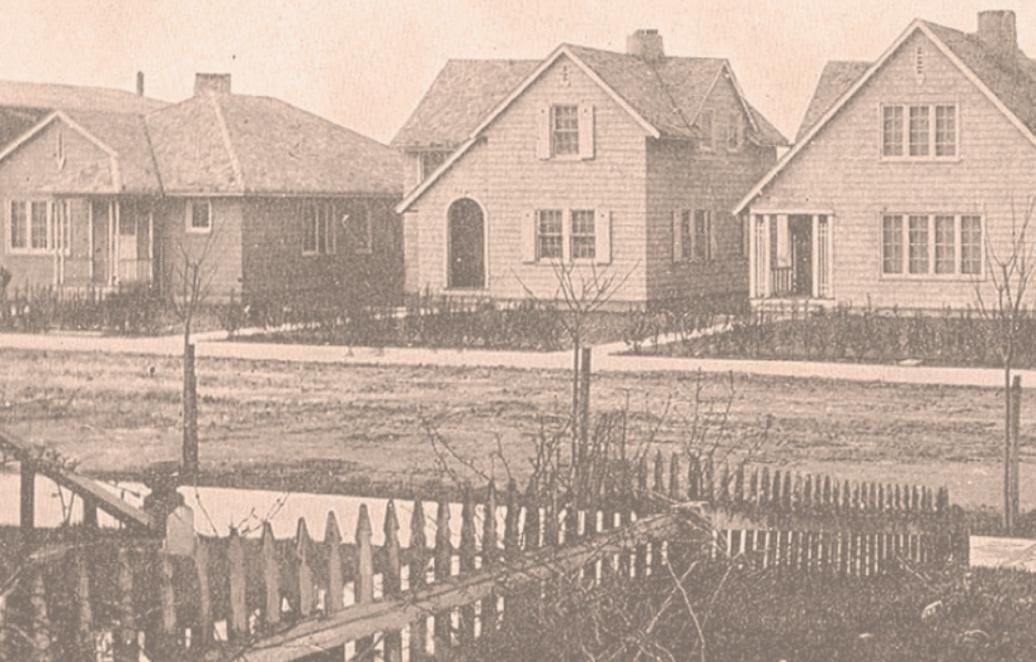


White children playing in daycare on a jungle gym, wooden horse, and table at the Chicago Commons Settlement

Chicago Tribune headline praises settlement workers like Graham and Lea Taylor of the Chicago Commons (pictured below) while pathologizing those using settlement services; calling them "poor and lowly"



Influenced by the Settlement Movement, the United States federal government funded its first housing developments, constructing 83 housing projects across the nation for white wartime workers and their families during World War I (1918)². The projects included single homes, apartment units, school dormitories, hospitals, churches, and hotels. While these structures provided quality shelter and social support for the white workers, Black migrant wartime workers in northern cities were again excluded and struggled to find adequate housing.

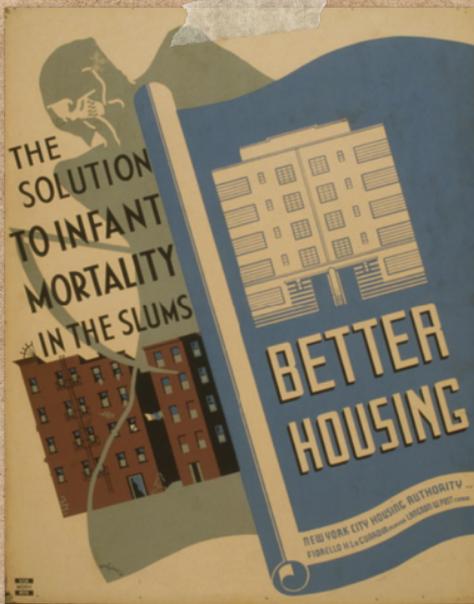


In the aftermath of WWI, Black families moving north as part of the Great Migration were met with a shortage of housing stock, as well as hostility from whites. As a result, Black families crowded together in the few areas of cities that they were allowed, where housing infrastructure was poor. Meanwhile, the WWI housing projects, deemed as no-longer-needed, were sold off to private entities like liberal politicians and social reformers ³ instead of Black buyers in urgent need of housing .



PROGRESSIVE ERA SLUM CLEARANCE

These social reformers and progressive era politicians of the 1910s and 20s thought poor housing conditions created disease, neglectful parents, unruly children, elevated levels of crime, and overall disorder that threatened the middle class. To combat this, social reformers pushed for housing policies emphasizing that slum clearance' and construction of quality housing would eliminate social problems⁴. Slum clearance began in the 1930s with New Deal policies as politicians hoped to eliminate the poverty of the Great Depression. These practices had disparate impact on racialized communities, as they cleared integrated and non-white neighborhoods, but erected public housing exclusively serving white people. This worsened housing prospects for Black and Brown people, and deepened segregation. White public housing applicants still had to meet eligibility criteria based on income, family composition, previous housing conditions⁵. The housing crisis was thus relieved for whites as their housing was invested in and exacerbated for Black people through disinvestment. Slum clearance policies were revived throughout the 20th century with similar outcomes.



**"[MY NEIGHBORHOOD]
WASN'T SUBSTANDARD, IT
WAS JUST POOR PUERTO
RICANS ALL AROUND...
THEY CALLED IT
SUBSTANDARD
SO THEY
COULD RAZE IT"**

- Liz Torres⁶

(DISPLACED FROM HER
NEIGHBORHOOD AND MOVED INTO THE
AMSTERDAM HOUSES, NEW YORK CITY
C. 1955)



Scan or call
312-348-7834 to
listen to Liz's oral
history



BEGINNING OF PUBLIC HOUSING

The Great Depression exacerbated housing issues. As a part of New Deal relief programs, the Public Works Administration (PWA) built public housing in order to alleviate the shortage as well as provide jobs for people. The results were some of the first public housing projects, including a 1935 white-only development in Atlanta, Georgia called Techwood Gardens and three segregated developments in Cuyahoga, Ohio completed in 1937, called Cedar-Central, Outhwaite, and Lakeview Terrace⁷.



Children playing on swing sets at Lakeview Terrace, 1937



Techwood Gardens community members conversing outside their homes, 1938

MAJOR HOUSING DEVELOPMENTS IN CHICAGO

1935-1946

LOCATIONS OF DEVELOPMENTS CONTAINING 100 OR MORE DWELLING UNITS

PROJECTS	PRIVATE HOUSING			
	SFD	SFS-D	SFA	M-F
BEVERLY RIDGE SUB	116			
CALUMET DEVELOPMENT CO.	300			
CARROTHERS & BRAUN DEVELOPMENT CO.	250	16	15	
COTTAGE GROVE HEIGHTS	468			
CRANE - ARCHER AV HOME ADD.	300			
EAST CLEARING DISTRICT	200			
FOSTER AVENUE GARDENS	200			
HINKAMP & CO SUB	200			
HULBERTS MILWAUKEE AVE SUB	200			
JEFFERY MANOR	167	490		
LAWLER PARK	160	188	158	
LEWIS, F.J. SUB	575	200		
MAGNAN ADD. TO WASHINGTON HEIGHTS	132			
MARKS SUB	134	30		
MERRION & WALSH	62		50	24
ORIOLE PARK SUB	400	III	80	48
QUINN SUB	200			
ROBINSON & GOOD SUB	170		80	
SCHORSCH SUB	350			
SO BEVERLY HEIGHTS	200			
STOLZNER SUB	312			
WEST MARQUETTE PARK	250			
YOST SUB	150			

PRIVATE HOUSING (RENTAL)

PROJECTS	M-F
CHATHAM PARK	554
GRANVILLE-HOYNE APTS	196
MARINE DRIVE APTS	202
MICHIGAN BOULEVARD GARDEN APTS	421
PRINCETON PARK	980
TOWN & GARDEN APTS	622
WOLCOTT APTS	149

PROJECTS	PUBLIC HOUSING	
	SFA	M-F
JANE ADDAMS HOMES	52	975
ALTGELD GARDENS	1500	
ERIDGEPORNT HOMES	141	
ROBERT H BROOKS HOMES	834	
FRANCES CAERINI HOMES	586	
JULIA C LATHROP HOMES	188	737
TRUMBULL PARK HOMES	336	126
IDA B WELLS HOMES	176	148
WEST CHESTERFIELD HOMES	250	6
WENTWORTH GARDENS	236	
LAWNDALE GARDENS	128	186

KEY

SFD: SINGLE FAMILY DETACHED
 SFS-D: SINGLE FAMILY SEMI DETACHED
 SFA: SINGLE FAMILY ATTACHED
 M-F: MULTI FAMILY

■ PUBLIC HOUSING
 ▨ PRIVATE HOUSING

CHICAGO PLAN COMMISSION
 DATA MAP
 MAJOR HOUSING DEVELOPMENTS 1935-1946
 D.P.F. [Signature]
 C.E.O. [Signature]
 MAY 1946



This abridged version of a Chicago Plan Commission Map of public and private housing projects from 1935-1946 indicates a significant investment in private market housing versus public. Scan the QR Code for a closer and more complete look at this map.

CHICAGO SLUM CLEARANCE ⁸

1937

JULIA C. LATHROP

HOMES

North Clybourn Ave
N Damen Ave, N Leavitt St.

Developers razed a previously all white neighborhood for whites-only housing.



1939

JANE ADDAMS

HOMES

West Taylor Street

Developers razed an integrated community and replaced with segregated units, with only 3% going to Black families



1941

IDA B. WELLS

HOMES

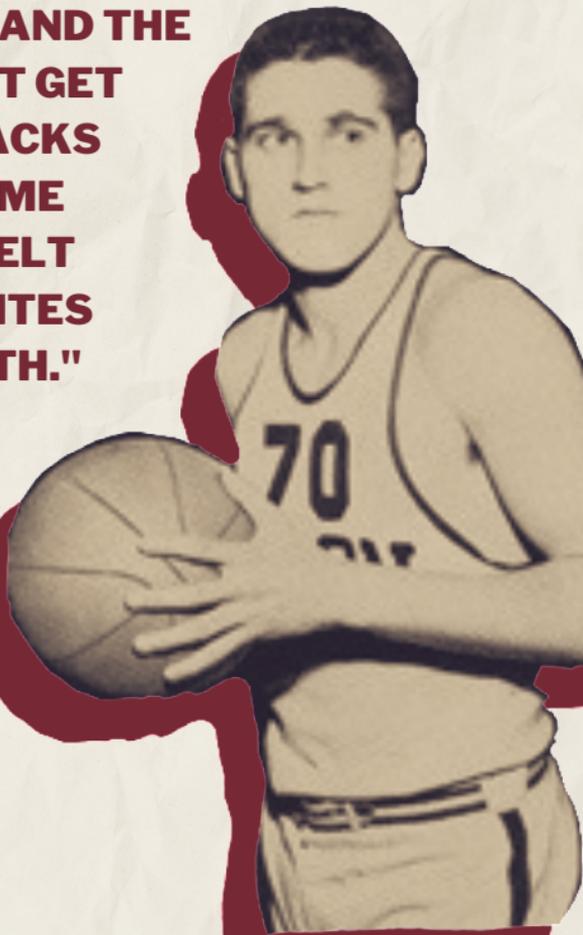
35th St., Pershing Rd, King Dr.,
Cottage Grove Ave

Developers razed the predominantly-Black Bronzeville neighborhood for a Black-only housing development. Ensured continuation of segregation



**"IT WAS REALLY A SEGREGATED NEIGHBORHOOD BECAUSE SOUTH OF ROOSEVELT ROAD WAS A BLACK COMMUNITY, NORTH OF ROOSEVELT ROAD WAS THE PROJECTS, AND TAYLOR ST WAS AN ITALIAN NEIGHBORHOOD. AND THE ITALIANS AND THE BLACKS [SIC] DIDN'T GET ALONG. SO THE BLACKS [SIC] WOULDN'T COME NORTH OF ROOSEVELT ROAD AND THE WHITES WOULDN'T GO SOUTH."
- Ned Lufrano⁹**

(LIVED IN THE JANE ADDAMS HOMES, CHICAGO C. 1940S)



Scan or call
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to listen to Ned's
oral history



IMPACT OF NEW DEAL ERA LEGISLATION ON PUBLIC HOUSING

1933 TENNESSEE VALLEY AUTHORITY (TVA) ¹⁰

An early housing program which brought jobs and well-constructed homes for whites only to rural areas hit harder by the Depression. The TVA left its Black employees in the same areas with cheap and poorly built homes

1933 NEIGHBORHOOD COMPOSITION RULE ¹¹

Required any new federal housing projects to maintain the racial makeup of the neighborhood prior to the law's enactment. Previously economically- and racially-integrated communities were replaced with white-only projects, as were predominantly-Black communities. "Integrated" projects typically had very few units open to Black renters. The consistent bias towards white residents resulted in further disinvestment from Black housing options

1934 HOUSING ACT

Created the Federal Housing Administration (FHA), which gave private housing loans to white families only. Contributed to the construction of all-white suburbs

1937 HOUSING ACT ¹²

Shifted responsibility to cities to create their own housing authorities to manage housing projects through site- and tenant-selection. Reinforced segregation in public housing



**WE WANT WHITE
TENANTS IN OUR
WHITE COMMUNITY**

Whites in Detroit violently rioted against the construction of the Sojourner Truth public housing project (1942) which would allow Black tenants to move in.



Many assume that patterns of segregation reflect the desire of white and Black communities to live apart. However, many communities were mixed until the government began to prohibit Black people from occupying new housing construction.

Historically, white neighborhoods established policies to exclude people of color, while also threatening Black people seeking to live there. Many marginalized communities built networks to share and co-create culture, resources and relief from violence, which today leads many to work to maintain their neighborhood composition.

Police escorted moving vans to the complex during the riots

Securing funding and support for public housing was a struggle, even with its bias towards helping white, middle-class families. The Wagner Bill (1937) introduced public housing but Franklin D. Roosevelt's (FDR) administration feared that it would create competition with the 1934 Housing Bill's federal housing administration which aimed to boost private homeownership for white americans through government backed loans.¹³



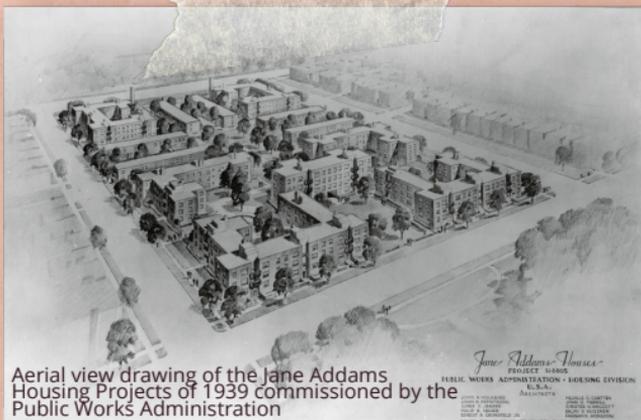
The construction of Potrero Terraces in San Francisco, 1941

FDR's administration did approve state funded housing, but not without many stipulations to reduce the durability and desirability of public housing infrastructure. To ensure people preferred the private market housing option, they built public housing in areas with lower housing values and used lower quality materials and design plans.¹⁴

“The projects were sterile. I remember everybody complaining about the walls 'cause they were—I don't know how to describe them. They were stone, I think, blocks of stone, blocks of cement and you weren't allowed to, I don't think you were allowed to paint and you weren't allowed to hang things. I don't know, my mother hung everything”

- Liz Torres¹⁵

(Lived in the Amsterdam Houses, New York City c. 1955)



Aerial view drawing of the Jane Addams Housing Projects of 1939 commissioned by the Public Works Administration

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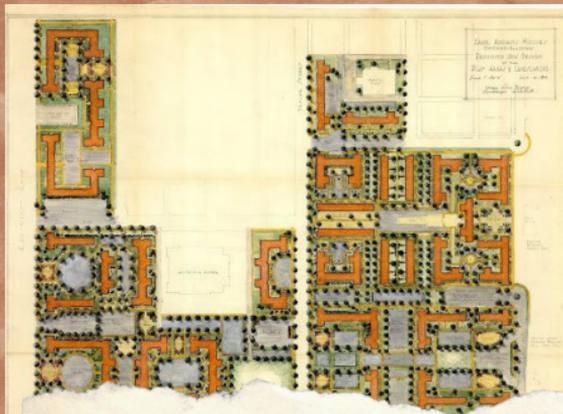


Mother cooking with her children inside the kitchen of one of the units at the Jane Addams Homes in the 1940s

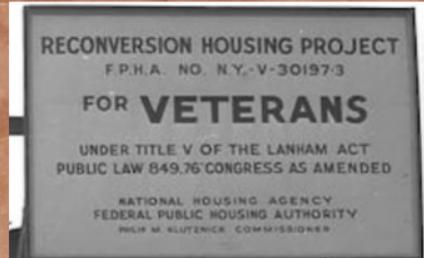
The Community Facilities Act (Lanham Act) of 1940

The Community Facilities Act was adopted to provide relief for communities where population soared from workers returning from war.

However, in most cities, the government only provided housing for whites leaving Black families in congested "slums" and restricting their access to jobs.¹⁶



1941 aerial view of Jane Addams houses

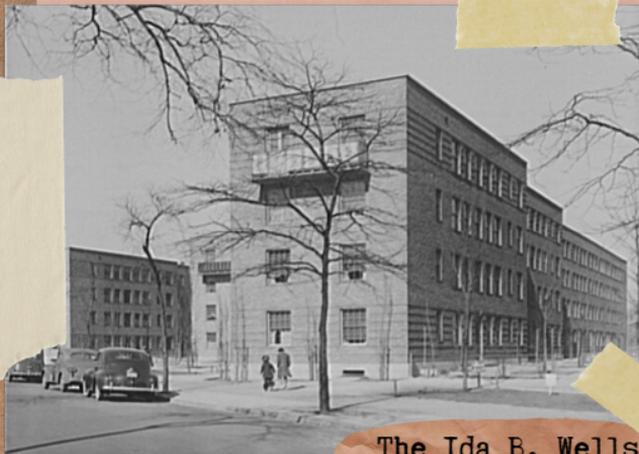


Beginnings of Veteran public housing, 1940s-50s

Following WWII...

there was a major housing shortage for both white and Black families. Even though Black families were more dependent of public housing than white ones because of racist bank policies, housing authorities did not help alleviate the housing shortage for Black families. Meanwhile, white families found homes in the private market, many of which were in the suburbs. This started a migration pattern known as "White Flight."¹⁷

Units for African Americans included many doubled-up families and illegal sublets in order to cover rent prices and secure housing.



Standard construction was unaffordable because the federal government refused to insure bank loans for housing to Black families.

The Ida B. Wells Homes (above) opened in 1941 with the intention to house Black war workers. (CHA's Plan for Transformation)

Blockbusting in the '50s

The refusal of FHA loans to Black families for suburban dwellings created opportunities for real estate agents to begin **blockbusting**.

In the early 1950s, 4,000 African Americans in North Richmond were still living in makeshift homes: built dwellings made with orange crates or scrap lumber from 18 the shipyards.

Confessions of a Block-Buster



Blockbusting involves realtors exploiting white anxiety for the purpose of...

- Convincing white families that the neighborhood is turning into a Black "slum"
- Causing panic about falling home values, prompting white families to sell for below-market value
- Renting/selling these same houses to Black families at far above-market prices

Not long ago in an all-white block on Chicago's West Side, a FOR SALE sign appeared in front of a modest frame bungalow. Immediately a wave of fear swept across the block. A Negro family already was living several blocks away. Not far beyond that was the western edge of Chicago's "Black Belt." Fear near its border had been moving close.

...blocks like this bungalow at would

...Among ng alone e parents change... "Relax..." ing this n't even

...OR SALE ved in— hat hap- ch were "turned" rived to te men,

...children r home- "a few But the ally the ey could afford to move. Like hundreds of others who have been similarly blitzed, they never really knew

...ered the whole sequence of he bungalow... sell-

A Chicago real-estate agent who moves Negro families into all-white blocks reveals how he reaps enormous profits from racial prejudice.

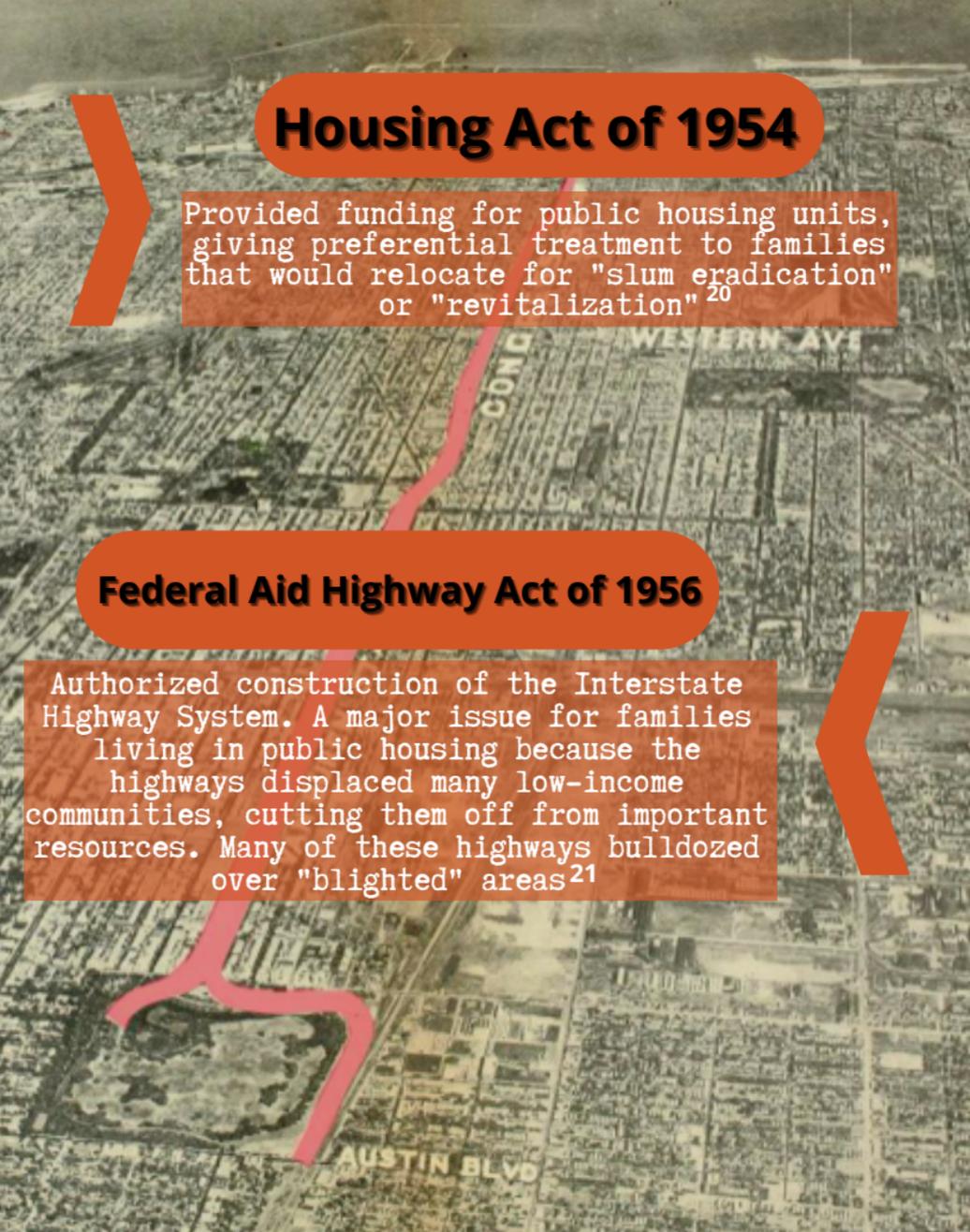
By NORRIS VITCHEK as told to Alfred Balk



Movers carry out the belongings of a couple who had lived for twenty-two years in southwest Chicago. They left when the first Negroes to come into the block bought the house next door.

Some tactics used:
hiring Black women to push carriages with their babies through white neighborhoods;
hiring Black men to drive cars with their radios blasting through the neighborhood;
hiring Black men and women to go door-to-door to see if homes were for sale ¹⁹

To read this article, check out the citations QR code on pg. 2



Housing Act of 1954

Provided funding for public housing units, giving preferential treatment to families that would relocate for "slum eradication" or "revitalization"²⁰

Federal Aid Highway Act of 1956

Authorized construction of the Interstate Highway System. A major issue for families living in public housing because the highways displaced many low-income communities, cutting them off from important resources. Many of these highways bulldozed over "blighted" areas²¹

Executive Order 11063

On November 20, 1962,
President John F. Kennedy
issued Executive Order II063,
prohibiting the use of federal
funds to support racial
discrimination in housing.

This was the first and only
time the Federal Housing
Administration took a stand on
racial discrimination in
housing. They stopped financing
subdivision developments whose
builders explicitly refused to
sell to Black families.

The HUD Act (below) also
introduced rent subsidies
for the first time, which
gave vouchers to low-
income families residing
in privately-owned
housing.

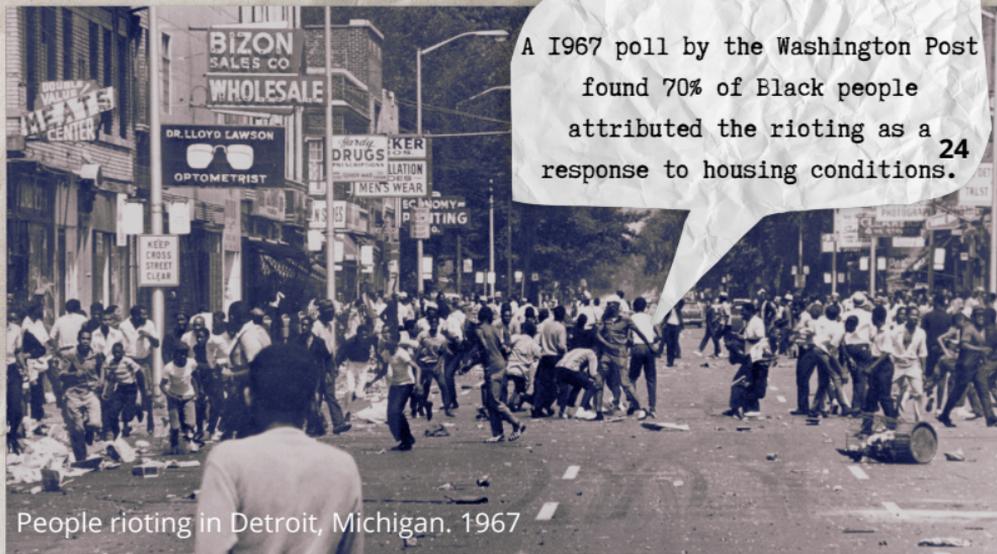


Fair Housing Act Protest, 1968

1965 changed the mechanisms of public housing with the passage
of the Housing and Urban Development (HUD) Act, establishing the
Department of Housing and Urban Development within the
president's cabinet.

Fighting for Change

Throughout this decade, "slum clearance" policies and "urban renewal" projects led to the destruction of over 750,000 housing units. Fed up with continued discrimination, segregation, and displacement that Black and other people of color continued to endure after years of organizing, riots erupted in several cities including Birmingham, Los Angeles, New York City, Detroit, and Chicago.²³



People rioting in Detroit, Michigan, 1967

Violence by police increased in the wake of Dr. Martin Luther King's 1968 assassination, prompting Congress to pass the Fair Housing Act. This was the first piece of legislation which banned explicit discrimination in the sale or rental of any home.²⁵

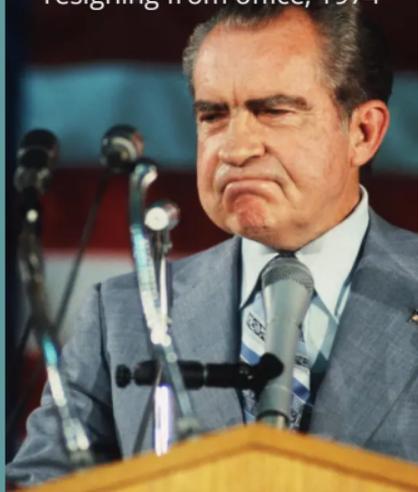
1970s

Officials in all levels of government began imposing policies harmful to public housing programs. In 1971, Chicago Mayor Richard J. Daley denounced a plan to build scattered public housing units in predominantly white neighborhoods²⁶.



Chicago Mayor, Richard J. Daley, at the Democratic National Convention, 1968

President Richard Nixon's first public appearance after resigning from office, 1974



In a 1973 address to Congress, President Richard Nixon stated that public housing projects were "monstrous, depressing places—rundown, overcrowded, crime-ridden." That same year, President Nixon implemented a moratorium on government funding of public housing projects which halted the construction of all public housing plans and other forms of government-subsidized housing^{27,28}.

Section 8 Housing

Housing Choice Voucher Program

Department of Housing and Urban Development
Office of Public and Indian Housing

Public Reporting Burden for this collection of information is estimated to average 0.05 hours per response, including the time for reviewing existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any aspect of this collection of information, including suggestions for reducing this burden, to Washington Headquarters Office, Paperwork Project, (42 U.S.C. 1437f). The information is used to authorize a family to look for an eligible unit and specifies the size of the family's obligations under the Housing Choice Voucher Program.

The Department of Housing and Urban Development (HUD) is authorized to collect the information in this collection of information (42 U.S.C. 1437f). Collection of family members' names is mandatory. The information is used to determine the eligibility of the unit. The information also sets forth the family's obligations under the Housing Choice Voucher Program. HUD may disclose this information to other Federal, State, and local agencies when relevant to civil, criminal, or regulatory investigations or for other purposes, except as permitted or required by law. Failure to provide any of the information requested may result in the denial of the Family's obligations under the program. (42 U.S.C. 1437f.)

4 Qualifications to Receive Section 8



Type of Household



Financial Status



Citizenship Status



Background, Rental & Criminal History

Section 8 marked the beginning of many new challenges for public housing as it was once known. Congress authorized this program in 1974. Developed by the Department of Housing and Urban Development, Section 8 provides rental subsidies to tenants, families or single persons, who meet eligibility requirements.

To find out more about the fate of public housing in the following decades, check out Vol. III: Public Housing Deterioration.

THIS COLLECTION OF ZINES IS AN
ATTEMPT TO: INVESTIGATE THE HISTORY
OF HOUSING INEQUITY IN CHICAGO;
MAKE IT ACCESSIBLE TO A WIDE
AUDIENCE; AND SUGGEST RESTITUTION
TO THESE WRONGS BASED ON COMMUNITY
SUGGESTIONS. CONTINUE THE SERIES
WITH
VOLUME III: PUBLIC HOUSING
DETERIORATION



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