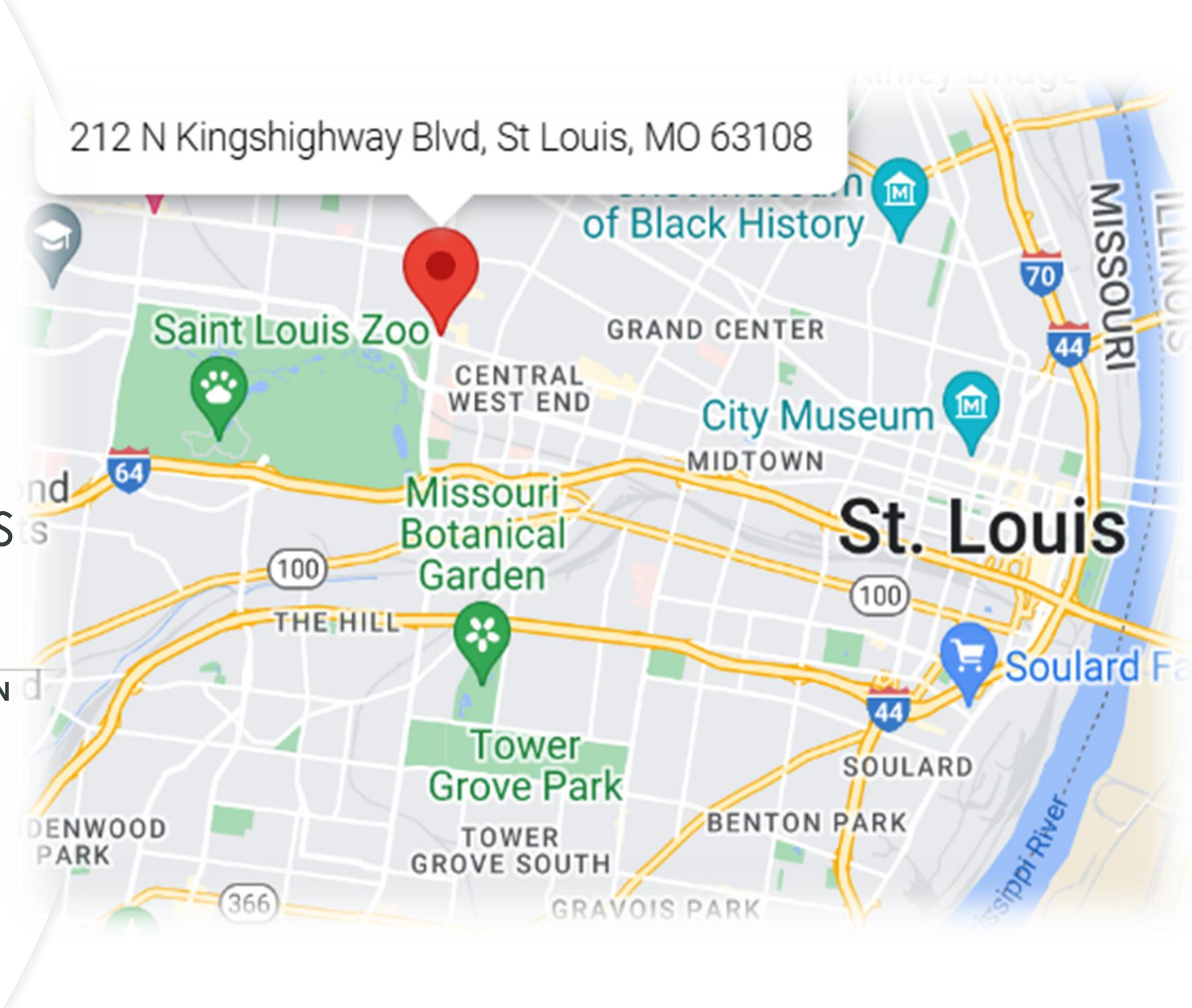


A Brief History of Housing Discrimination, Redlining, and Affordable Housing in St. Louis

PRESENTATION FOR
INTERNATIONAL ASSOCIATION
OF OFFICIAL HUMAN RIGHTS
AGENCIES
BY RIGEL OLIVERI, ISABELLE
WADE AND JOHN C. LYDA
PROFESSOR OF LAW,
UNIVERSITY OF MISSOURI
SCHOOL OF LAW



ST. LOUIS POST-

Only Evening Paper in St. Louis With Assoc

68. NO. 193.

ST. LOUIS, TUESDAY EVENING, FEBRUARY 29

TOMORROW

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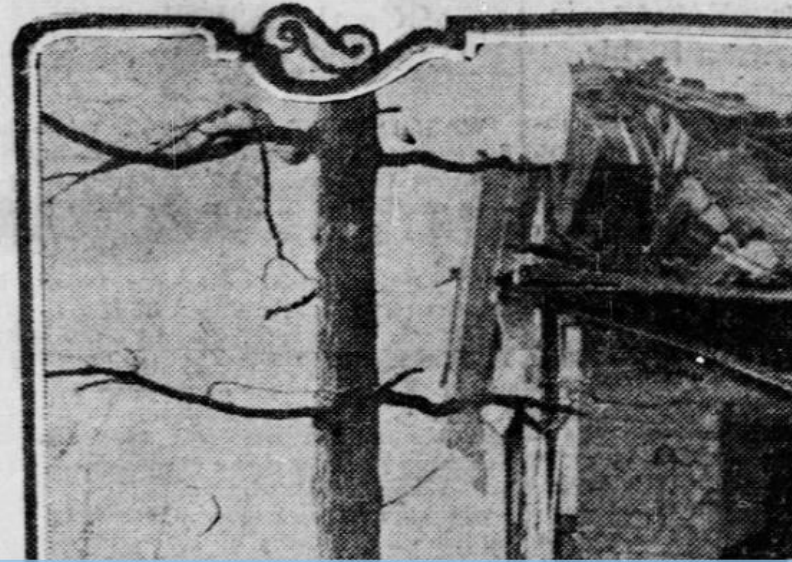
70,000 EXPECTED TO VOTE TODAY ON SEGREGATION

Election Commissioners Estimate
About Half of Those Regis-
tered Will Cast Ballots.

POLLS OPEN TILL 7 P. M.

Saloons Are Closed Under At-
torney - General's Ruling —
Both Sides Confident.

E. A. Chenery's Home



Segregation Wins

by 34,000 With

70,097 Votes Cast

Housing Covenants



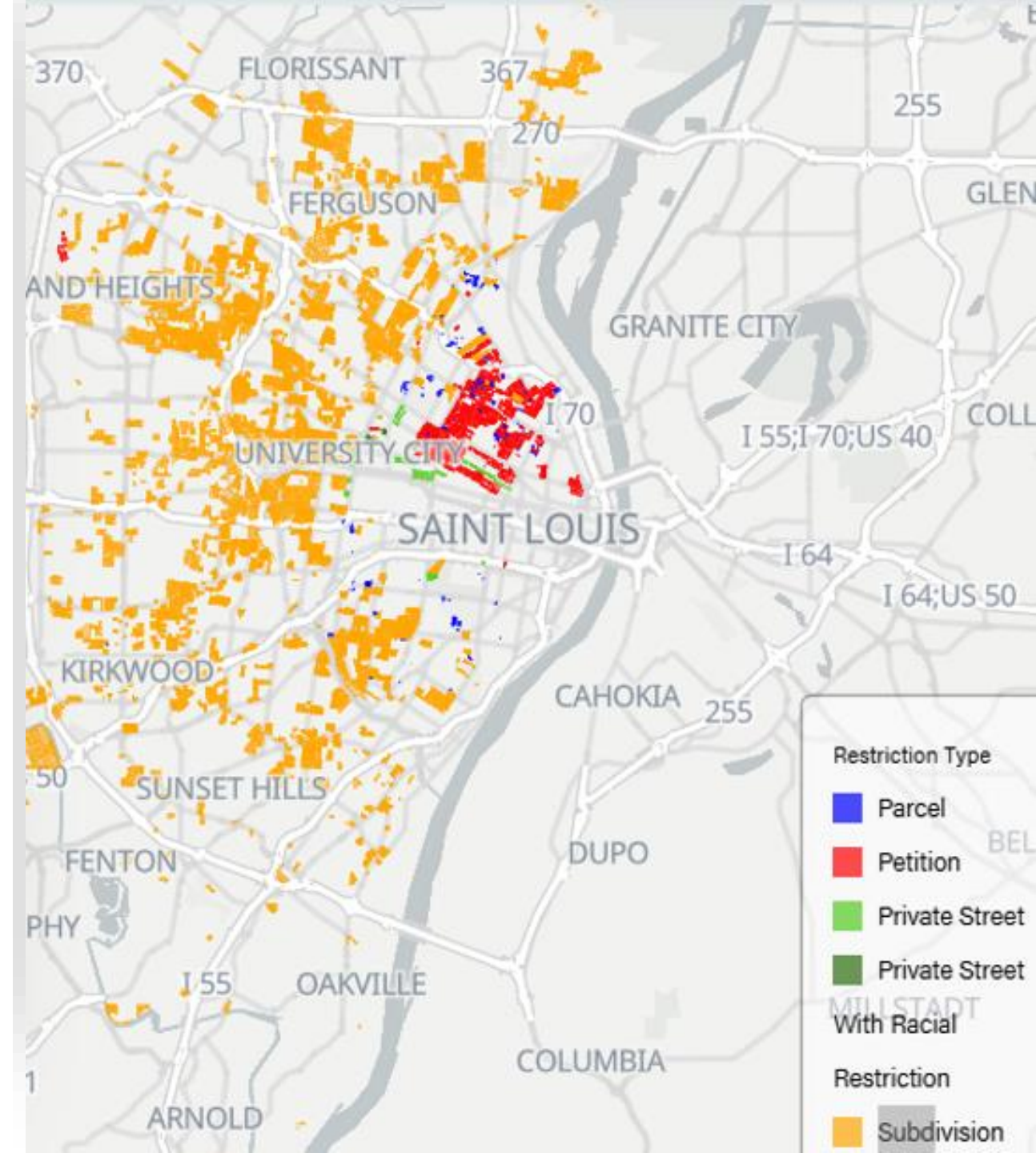
No lot in the subdivision, or any part thereof, shall ever be sold, conveyed, granted, devised, leased or rented to, or occupied by, any person or persons not of the Caucasian Race, nor shall any such excluded person live in any main building or subsidiary building, on any such lot; provided, however, that this restriction shall not be applicable to domestic servants in the employ of the owner or occupant then living in such building. In the event of a breach of this restriction, by reason of any sale, grant, devise, lease, or rental of any lot or improvements thereon, to any person not of the Caucasian Race, the title of such lot shall immediately revert to the Corporation and the Corporation may thereupon re-enter and take possession of the lot, with all improvements thereon.

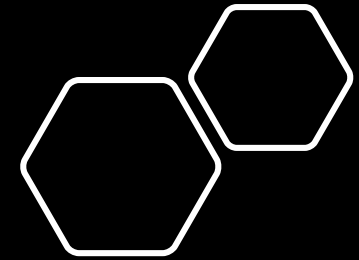
1. There shall not be erected on said lot or tract herein conveyed more than one single private dwelling house and necessary servants' and other outhouses and said premises shall be used for private dwelling purposes only and by white persons only, not excluding bona fide servants of any race. Said residence shall not be nearer than 45.5 feet to the front property line of said lot, nor shall same be built within 10 feet of either side line of said tract. Said dwelling shall face the street the lot faces, The Servants or other outhouses shall not be built nearer than 125 feet to the front property line, unless same shall be made a part of said dwelling house that may be erected on said tract.

Map of Racially Restrictive Covenants (1890-1952)

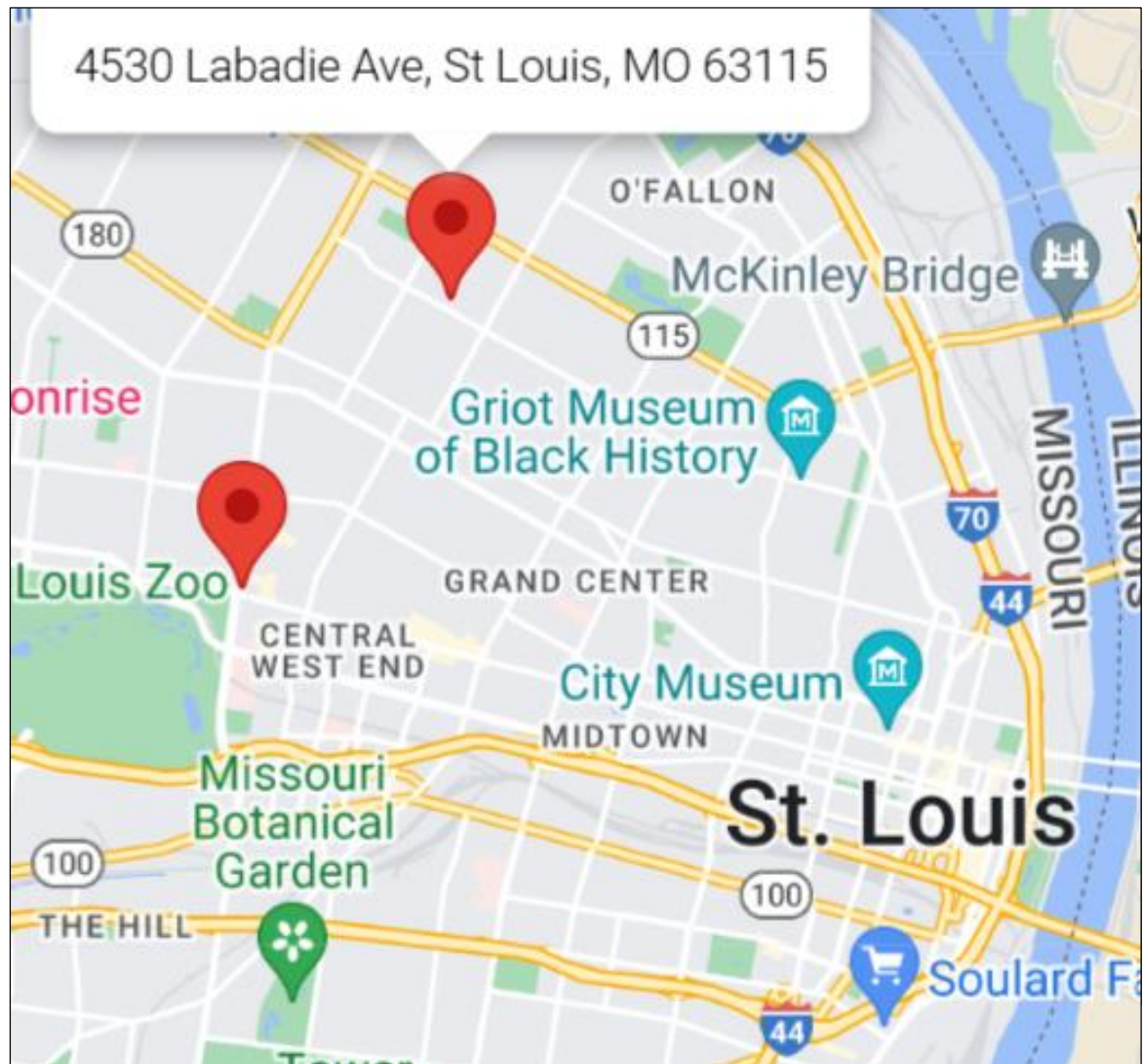
Professor Colin Gordon,
University of Iowa:

- 100,000 properties have covenants in St. Louis City and County
- 80% of St. Louis County homes built by 1950 have a covenant in their chain of title

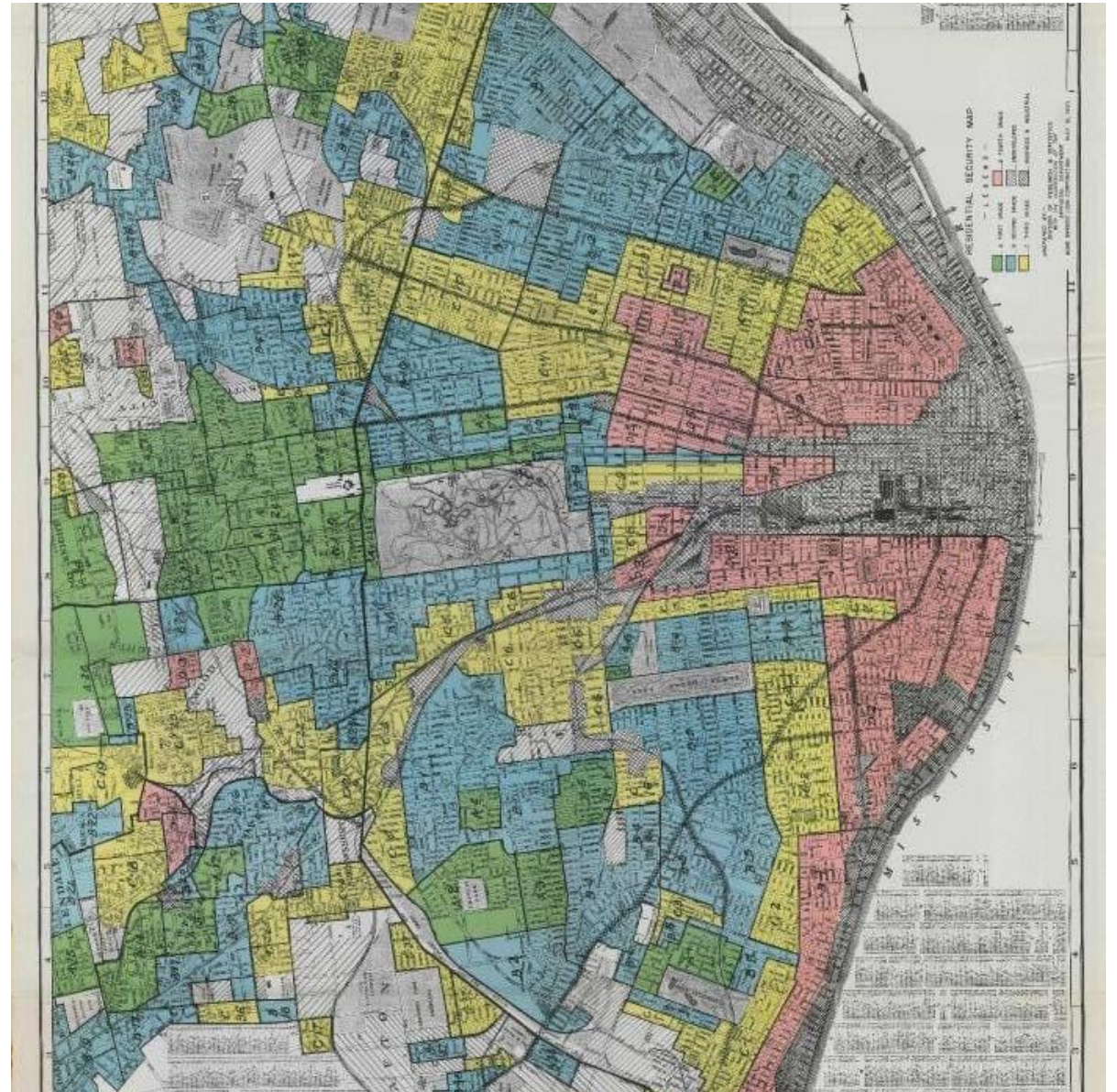




Shelley v.
Kraemer,
1948

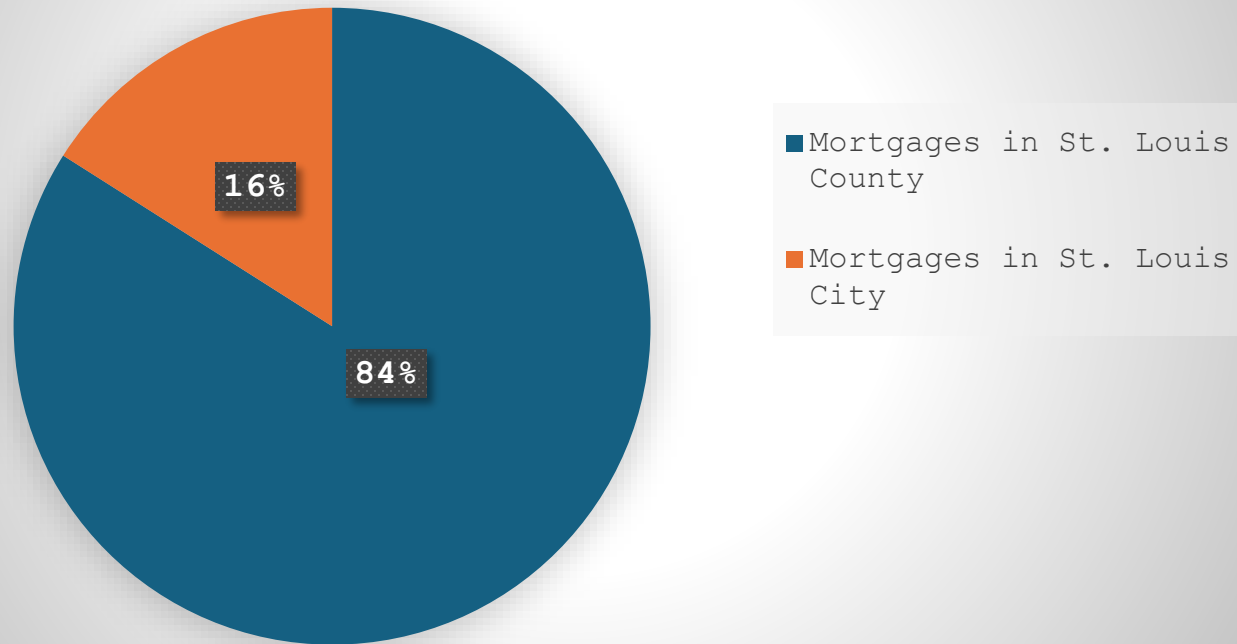


United States
government's first
redlining of St.
Louis as part of
the Federal
Housing Act (FHA)
and Home Owner's
Loan Corporation
(HOLC) Programs



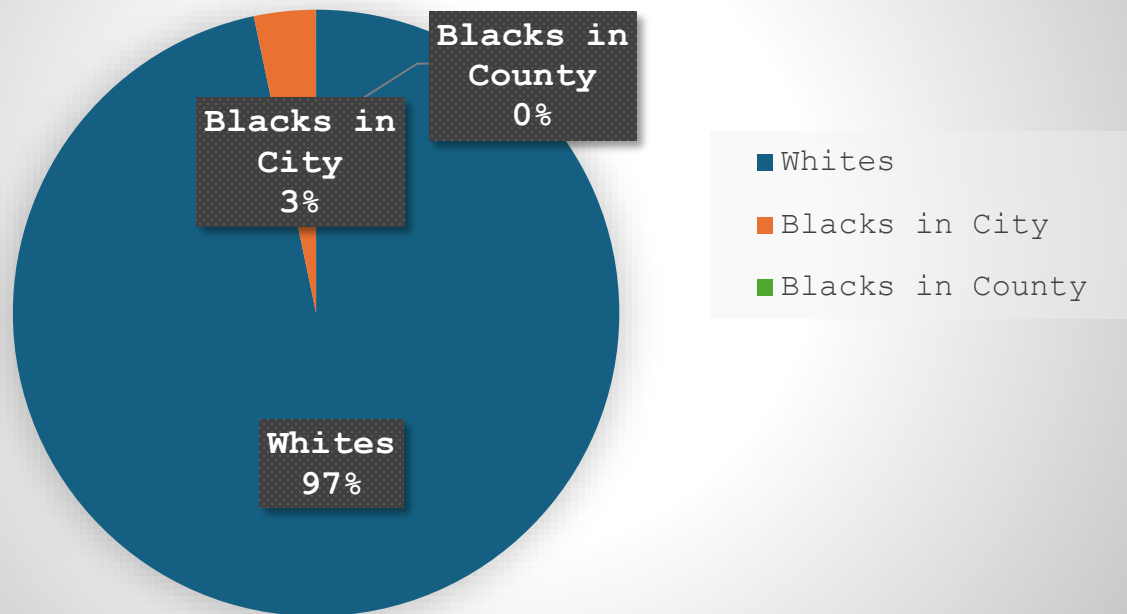
FHA Mortgages

St. Louis County vs. City
(1934-1960)



FHA Mortgages

Mortgages by Demographic 1962-1967





COURT BARS RACE BIAS IN HOME SALE, RENTAL IN RULING ON ST. LOUIS CASE

Upholds 1866 Law On Rights

All Discrimination,
Private as Well as
Public, Prohibited

By THOMAS W. OTTENAD
A Washington Correspondent of
the Post-Dispatch

WASHINGTON, June 23—The
Supreme Court, acting in a case
brought by a St. Louis Negro
and his wife, today up-
held the constitutionality of an
1866 civil rights law and ruled
that it prohibits all racial dis-
crimination, private as well as
public, in the sale or rental of
property.

In a 7-0-2 decision that has
sweeping implications, the court
held that racial phrases are "a
badge of slavery." Under the
Thirteenth Amendment ending
slavery, it went on, Congress
"at the very least" has the
authority to guarantee to Ne-
groes "the freedom to buy
whenever a white man can buy,
the right to live whenever a
white man can live."

Other Actions



Jones v. Alfred
H. Mayer Co.,
1968

4585 Carter Avenue St Louis, MO 63115

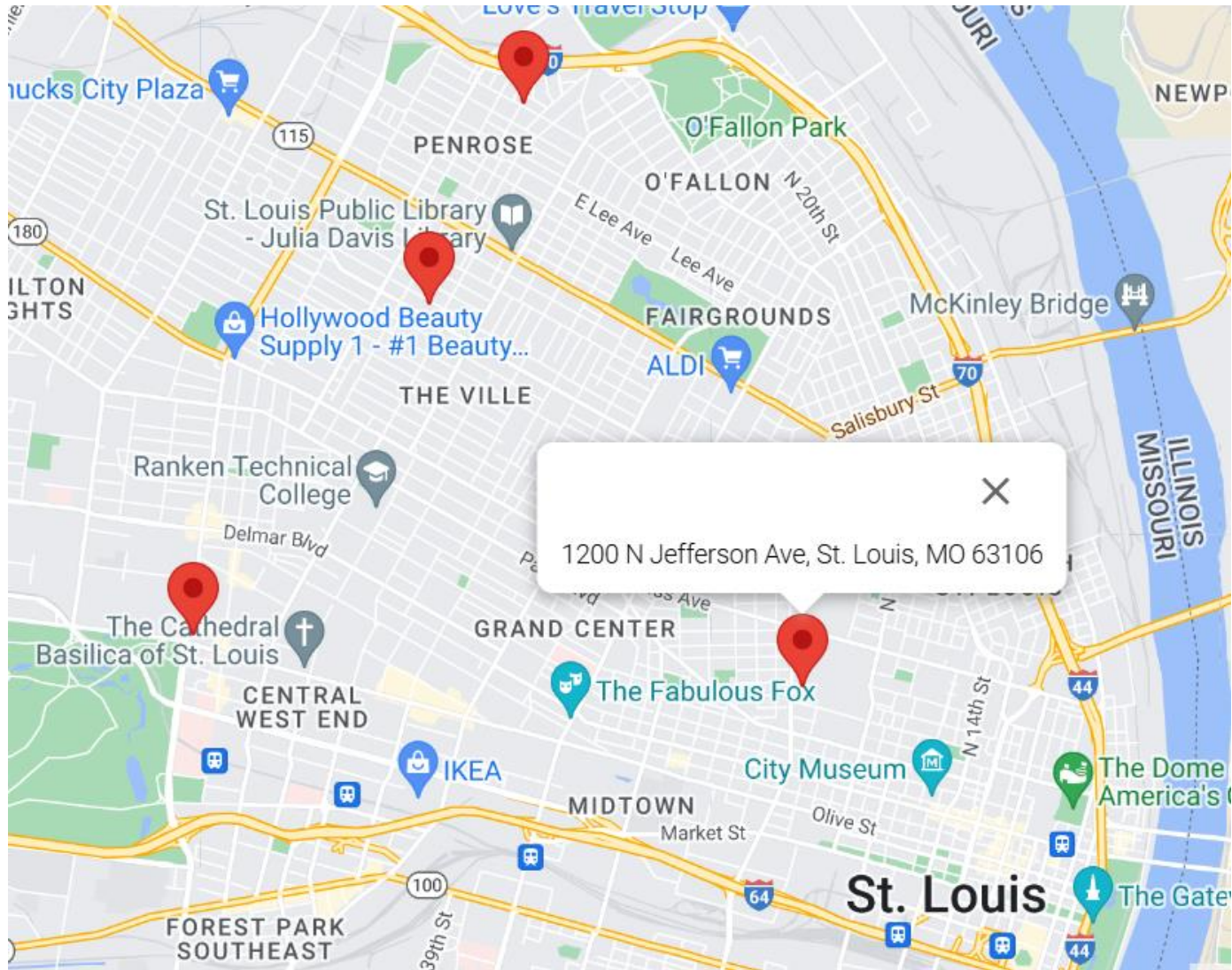




Pruitt-Igoe Public Housing Development

- 1952: Construction began, and 33 high-rise apartment buildings were built
 - 2,870 units and reached peak occupancy in 1957 but plummeted below 35% by 1971
 - The "Pruitt" building was intended for black residents, "Igoe" was intended for white residents
 - By the mid-1960's the tenant population was mostly black
- 1972: three buildings were imploded with dynamite, and in 1976 the site was cleared completely





United
States v.
City of
Black Jack,
1974 (8th
Cir.)

national purposes and we cannot abandon our national objectives to pay ransom."
"The secretary of state's re-

manding not only a pullout of U.S. forces from South Vietnam as a condition for prisoner release, but also an end to U.S.

aim of giving South Vietnam an opportunity to make its own way in the future, he said Washington expects to give ec-
See CAPTIVES, Page 6

Federal action stirs Black Jack

BLACK JACK, Mo. (AP) — Officials of this small suburb in north St. Louis County were surprised when the Justice Department filed suit Monday to knock down a restrictive zoning law which has prevented construction of an integrated housing project.

"We have called the race discrimination issue a phony issue," said Roy Bergmann, attorney for the city of 3,000.

by the American Civil Liberties Union.

He was optimistic last Friday when President Nixon said the government would not force integration of the suburbs. Even the sponsors of the Parkview Heights townhouse project said they thought the government would not enter the case. But when hearing of the new suit Bergmann said "I am surprised."

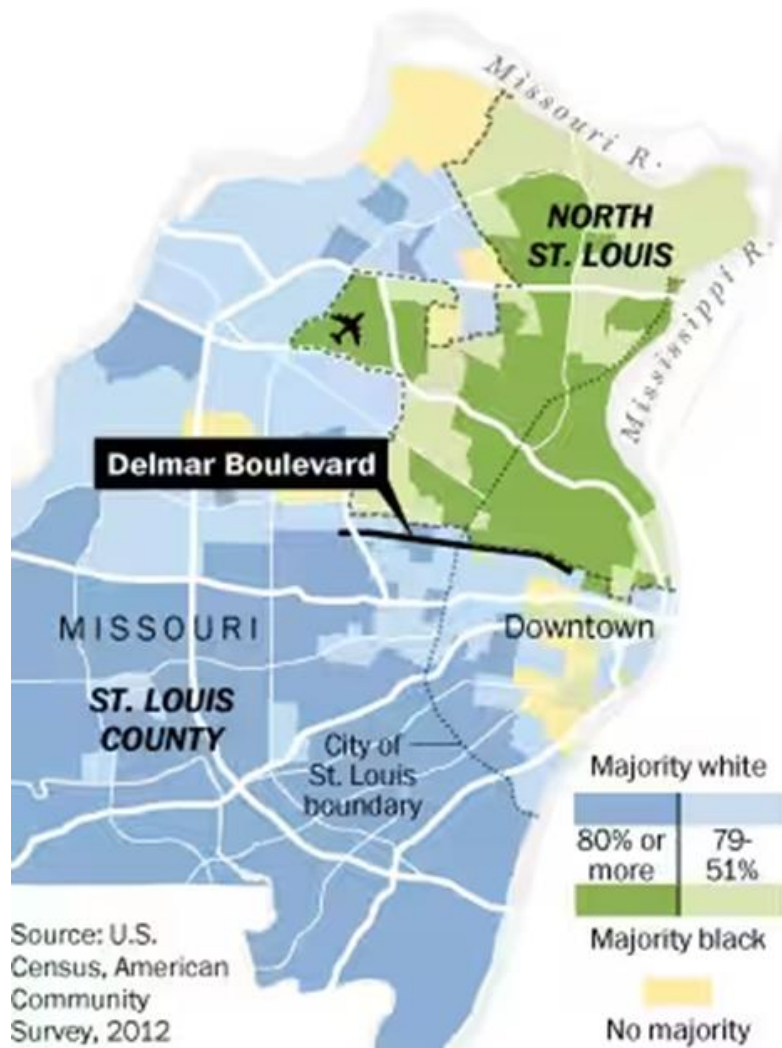
The project had gotten approval for federal financing before the incorporation last August and passage of a zoning law prohibiting multi-family housing in October.

Keith J. Barbero, mayor of Black Jack, said he was "nervous" about the government suit but confident. "When we win one we'll win both," he said. "The whole country is depending on little old Black Jack."

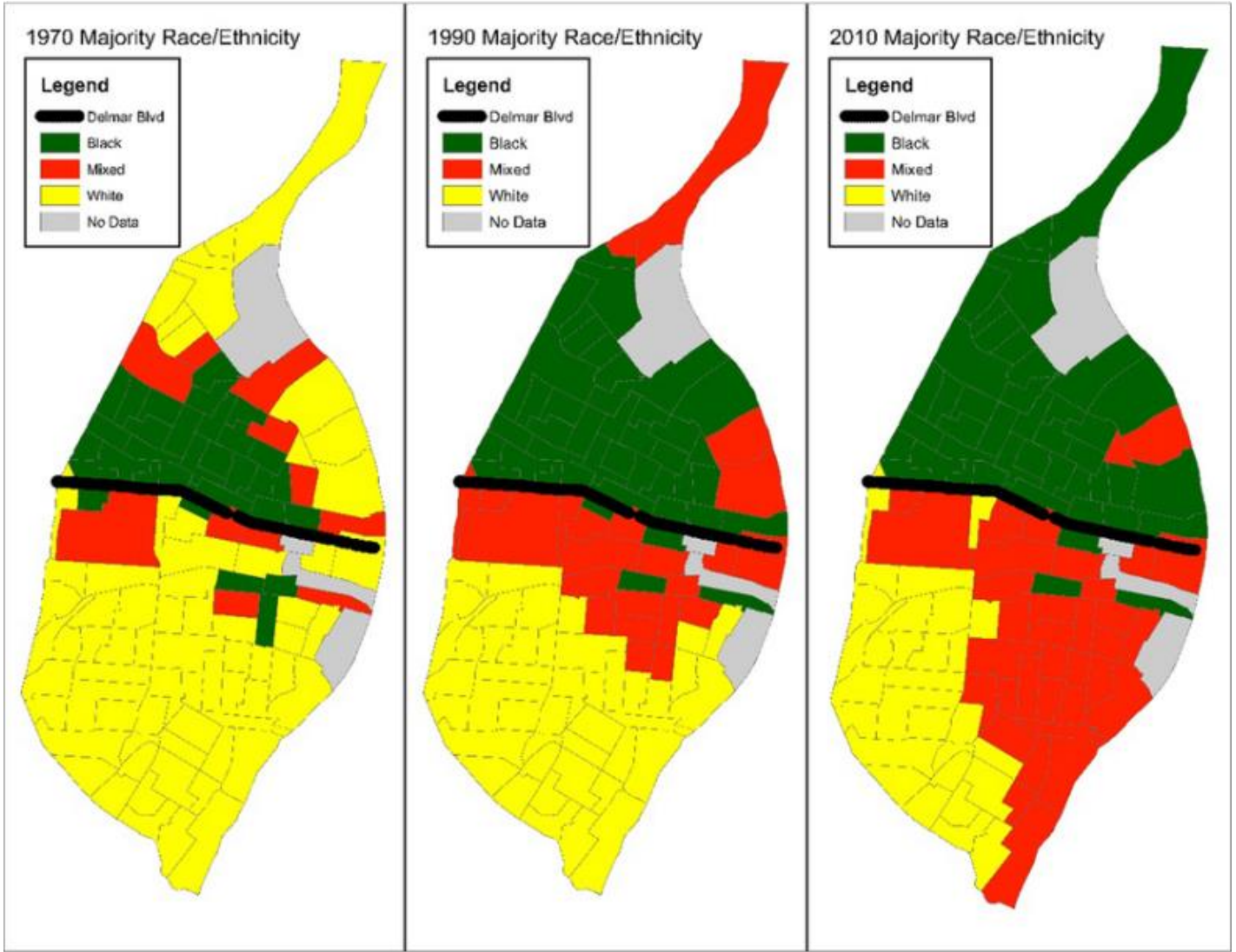
SUBURB DENIES DISCRIMINATION

Both Black Jack, Housing Sponsors Surprised by Suit

BLACK JACK, Mo. (AP) — which incorporated last summer — integration of the suburbs. Even construction of the 214-unit low and



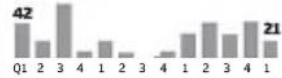
The Delmar Divide



Progression of
Census
Data in
St.
Louis

Foreclosures take a heavy toll on predominantly black neighborhoods

to the longer and more borrower-friendly process in Illinois.



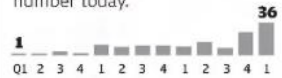
63111 Carondelet/Dutchtown

Some revitalizing neighborhoods in south St. Louis have seen big jumps in foreclosure rates, partly because of investors and rehabbers who were overextended and unable to sell their properties.



63122 Kirkwood

Kirkwood is one of a number of more affluent communities that have gone from virtually no foreclosures in the middle of the decade to a significant number today.

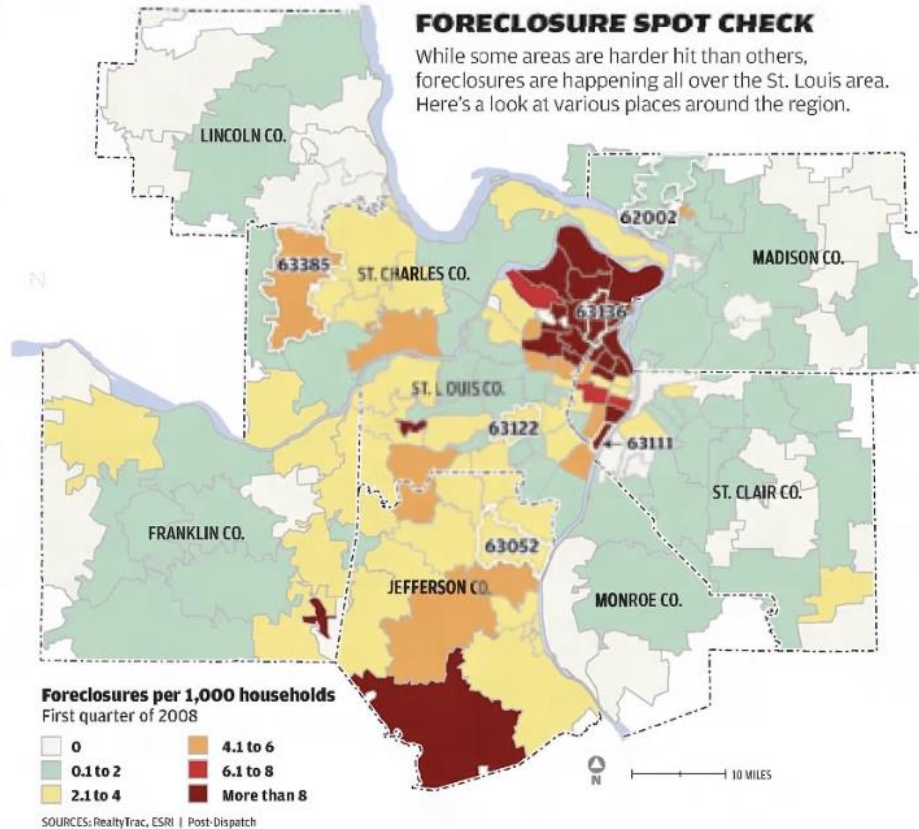


63052 Imperial

Faster-growing parts of Jefferson County have seen a jump in foreclosure activity as adjustable-rate mortgages have reset and the economy has weakened.



B.J. Scott shovels trash left by the previous owner from the basement of a foreclosed house in Bric was purchased by Midwest Realty, the largest foreclosure purchaser in the area. Anthony Soufflé | PA



HARDEST HIT

The following ZIP codes had the highest rates of foreclosure in the first three months of 2008:

ZIP	Area	Rate per 1,000 households	ZIP	Area	Rate per 1,000 households
63133	Pagedale	22.1	63135	Ferguson	14.4
63137	N. St. Louis County	20.3	63034	Florissant	13.1
63136	Jennings	18.2	63113	St. Louis	13.1
63120	Pine Lawn	16.3	63138	N. St. Louis County	12.7
63118	St. Louis	16.2	63111	St. Louis	12.4
63134	Berkeley	15.7	63115	St. Louis	12.1
63147	St. Louis	15.6	63033	Florissant	9.9
63121	Normandy	14.7			

SOURCE: RealtyTrac, ESRI

HOT SPOTS

Here are the places that have seen the fastest growth in foreclosures between the first three months of 2005 and the same period in 2008.*

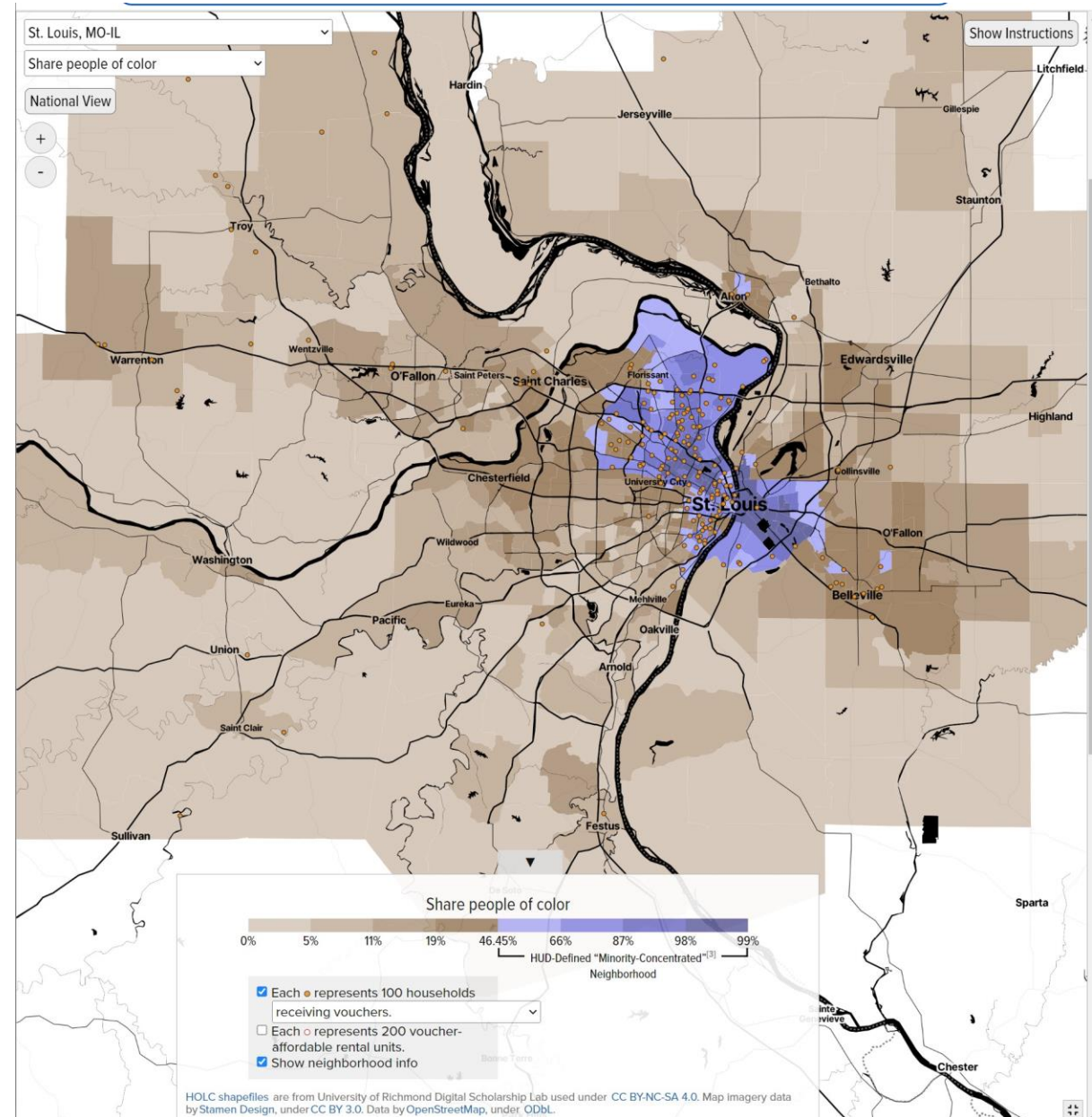
ZIP	Area	2005	2008	Change
63385	Wentzville	5	55	1,000.0%
63034	Florissant	9	85	844.0%
63031	Florissant	22	159	623.0%
63010	Arnold	5	35	600.0%
63301	St. Charles	6	39	550.0%
63135	Ferguson	18	115	539.0%
63033	Florissant	27	172	537.0%
63021	Ballwin	7	44	529.0%
63104	St. Louis	9	56	522.0%
63376	St. Peters	13	75	477.0%
63132	Olivette	6	34	466.7%
63109	St. Louis	5	28	460.0%
63119	Webster Groves	7	38	443.0%
63125	Lemay	12	65	442.0%
63042	Hazelwood	12	63	425.0%

A RISING TIDE

If the current pace of St. Louis-area home foreclosures continues, the number will shoot up in 2008.

2007
9,665

Housing Choice Voucher Usage



Homeownership in St. Louis by Race and Ethnicity

Equity Score

47

Indicator scores are represented on a scale from 1 to 100.

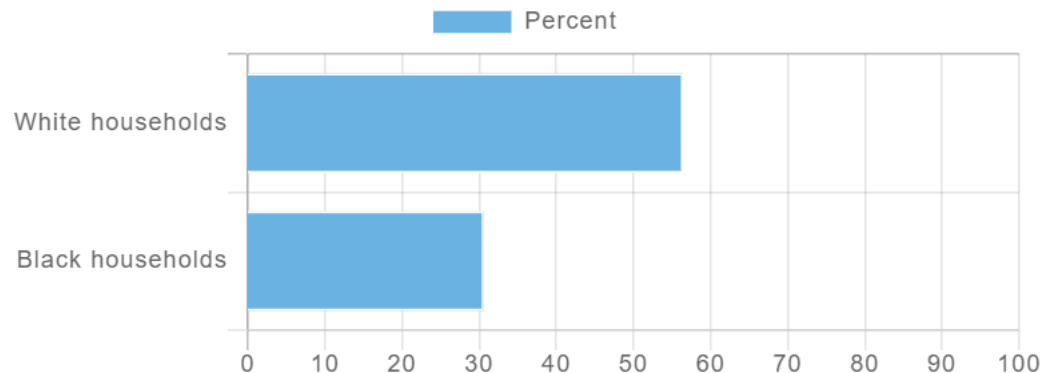
Disparity Ratio

1.84


Disparity direction: white-black

Owner-occupied households

White residents are nearly twice as likely as black residents to be homeowners.



Source: American Community Survey 1-year PUMS

A photograph of the St. Louis skyline featuring the Gateway Arch in the foreground, with various skyscrapers and the Missouri State Capitol building in the background, all under a blue sky with light clouds. The Mississippi River is visible in the lower portion of the image.

Thank you!

- Questions?
- Sources:
 - The Broken Heart of America, Walter Johnson
 - The Color of Law, Richard Rothstein
 - American Apartheid, Douglas Massey and Nancy Denton
- Thanks to Harry Bell and Allison Cichocki