

## ***BUILDING STABLE INTEGRATED COMMUNITIES IN HAMILTON COUNTY***

The Cincinnati area continues to struggle with racial tensions. Many analysts believe that creating integrated living patterns is the key to solving racial problems in areas such as education and police/community relations. When we live together as neighbors and our children grow up together, accepting diversity becomes natural and we are more likely to see each other as individuals and not stereotypes.

We have a long way to go. According to 2000 Census data the Cincinnati metropolitan region is among the top ten racially segregated urban areas in the United States. The United Way 2006 State of the Community Report included residential segregation on a short list of ten targets for regional improvement. But there is good news. A study sponsored by the Cincinnati Association found 14 Hamilton County communities that have been integrated for over 20 years. Cincinnati calls these communities "hidden treasures" and holds them up as models of what is possible. The full study is available on the Cincinnati website, [www.cincinnatiassoc.org](http://www.cincinnatiassoc.org).

Some communities look integrated based on data from one census. However, many are in transition – older suburbs changing from White to Black or inner city neighborhoods being gentrified and changing from Black to White. Community groups are working to stabilize these neighborhoods as integrated and mixed income.

National studies have shown that the assumption that property values decrease when a community becomes integrated is untrue. If anything values tend to rise. One particularly interesting finding of the Cincinnati study is that after about 1970, the presence of significant numbers of African American families in a neighborhood no longer predicted that the community would become largely black in the near future. Indeed, several neighborhoods, including North Avondale/Paddock Hills, Kennedy Heights, and Madisonville have been majority Black for two or three decades but they continue to have a significant percentage of White families.

To understand the dynamic of building stable integrated communities, we need to understand

some of the history of how the region became segregated. The following summary is taken from a 2008 publication of Housing Opportunities Made Equal on the 40th Anniversary of the Federal Fair Housing Act. The principal author of the publication is Dr. Charles F. Casey-Leininger with the History Department of the University of Cincinnati.

### **Fair Housing in Cincinnati Area History**

While the period following World War II is the most significant period in the struggle to overcome racial housing discrimination, the roots of the problem date much earlier. World War I fueled economic opportunities in Cincinnati and accelerated the rapid growth of the African American population in the city that had begun during the late nineteenth century. This led to new racial residential patterns in the city. During much of the nineteenth century, African Americans had lived mixed in with whites throughout the city especially in low-income areas. But the advent of inexpensive streetcar transportation in the latter part of the century allowed the white middle-class to leave the overcrowded residential districts around downtown to new suburbs on the urban fringe.

Moreover, racial discrimination now forced the majority of African American newcomers into the city's old West End neighborhood creating the city's first largely African American community – a community in which the majority of the residents were black and which contained a substantial portion of the city's black population.

In the post-WWII years, African American income gains, pent up demand for good housing among both blacks and whites, superhighway construction, new suburbs on the urban fringe, and slum clearance in the West End combined with racial housing discrimination to build a much larger black ghetto in the city. This phenomenon was repeated in cities all over the country and has been labeled by historians as the "Second Ghetto" denoting the fact that these areas were much larger and more intensely segregated than the racially segregated black communities that had developed in the World War I era and the interwar years.

The segregation was enforced by a number of methods.

**Restrictive Covenants** - One of the earliest forms of housing discrimination was the use of racially restrictive covenants, provisions in deeds that limit or prohibit certain uses of real property or a separate contract between residents of a neighborhood in which they agreed to those same kinds of restrictions. Prior to 1948, restrictive covenants were frequently and extensively used to prohibit members of certain racial, ethnic, and religious groups from owning or occupying a property. For example when the model planned community of Mariemont was developed, the deeds continued restrictive covenants saying only White people could buy or live in the property.

**Redlining** is the practice of identifying African American or integrated neighborhoods and refusing to provide mortgage loans, home insurance, or other housing services within those neighborhoods. The term was coined when the Federal government drew maps with minority communities circled with red lines. Homebuyers in these communities were not eligible for FHA mortgages at a time when FHA was fueling the growth of all white suburbs. While some discrimination in mortgage lending still occurs today, the practice of "reverse redlining" is a much larger problem. This occurs when mortgage lenders target minority communities with predatory loans. Even homebuyers with good credit are pushed into subprime expensive mortgages. One study reported in the Wall Street Journal found that 61% of subprime loans were made to people who had good credit and could have qualified for a prime loan. The problems of redlining and reverse redlining are related. When reputable banks do not have a visible presence in a minority neighborhood, people are more likely to rely on unscrupulous mortgage brokers who actively market their services and seek out the neighborhood business.

**Blockbusting** was another tool employed by some unscrupulous real estate agents that helped to perpetuate racial residential segregation. One federal court described blockbusting as "a process through which individuals engaged in the real estate business stimulate and prey on racial bigotry and fear by initiating and encouraging rumors that Negroes are about to move into a given area, that all non-Negroes will leave, and that the market values of properties will descend to 'panic prices' with residence in the area becoming undesirable and unsafe for non-Negroes." *Contract*

*Buyers League v. F. & F. Investment*, 300 F.Supp. 210 (N.D.Ill.1969). Real estate agents benefitted from commissions generated by the increase in sales caused by panic selling, while communities suffered from neighborhood instability and inflamed racial tensions.

**Steering** is the practice by real estate agents of directing buyers or encouraging buyers to consider certain neighborhoods based on race. According to Housing Opportunities Made Equal, this illegal practice still exists in the Cincinnati area because real estate agents, often unconsciously, assume their clients will be more comfortable in a neighborhood with others like themselves. Agents may use schools or crime as reasons why White buyers might not want to consider a Black or integrated neighborhood, but it does not occur to them to express the same concerns to African American buyers.

In 1968 the Federal Fair Housing Act was passed by Congress and signed by President Johnson. It was the last of the major Civil Rights Acts to be passed and was signed 7 days after the assassination of Dr. Martin Luther King, Jr. With the passage of the Act, a volunteer group working for Open Housing in Cincinnati incorporated as Housing Opportunities Made Equal (HOME). Its mission is the elimination of illegal housing discrimination, particularly racial discrimination, and the promotion of balanced living patterns. During its 40 year history HOME has been a national leader in gaining compliance with the fair housing laws through litigation and education. In 2007, its active Client Services program received 500 calls about potential housing discrimination. It counsels clients, helps them gather evidence, and assists with enforcement actions.

While racial discrimination in housing still occurs, it usually is more subtle and not always obvious to the victims. Friendly landlords may simply tell Black applicants they don't have a vacancy or not return phone calls to people who sound African American. However, blatant discrimination still occurs such as the HOME client who called about a For Rent sign in the window of a house in Cincinnati. She left a voicemail at the number listed on the sign. She and her family received repeated calls back from the owner containing insulting racial language saying the he would not rent to Blacks. The Federal judge in a 2008 opinion described the messages as containing "vicious racial epithets" and "offensive language."

## A Richer Life

A national media campaign was launched in 2008 as part of the 40th anniversary of the Fair Housing Act. It asks people to “encourage and accept diversity in their neighborhood and community. It will promote a better sense of engagement, better prepare your children for the global community they will inhabit, and give us all a richer life.” The campaign and its materials can be seen at [www.aricherlife.org](http://www.aricherlife.org)

A Richer Life Media Campaign sponsored by the National Fair Housing Alliance and Nationwide Insurance, [www.aricherlife.org](http://www.aricherlife.org).

Segregation: The Rising Costs for America, edited by James H. Carr and Nandinee K. Kutty, 2008 (book)

The Failures of Integration: How Race and Class are Undermining the American Dream, Sheryll Cashin, 2004 (book)

## PUBLIC POLICY POSITIONS

### League of Women Voters of the United States

**Social Policy:** Support equal access to education, employment and housing.

*The League of Women Voters of the United States believes that the federal government shares with other levels of government the responsibility to provide equality of opportunity for education, employment and housing for all persons in the United States regardless of their race, color, gender, religion, national origin, age, sexual orientation or disability.... The League supports federal efforts to prevent and/or remove discrimination in education, employment and housing and to help communities bring about racial integration of their school systems.*

**Housing Supply:** Support policies to provide a decent home and a suitable living environment for every American family.

**Urban Policy:** Promote the economic health of cities and improve the quality of urban life.

**LWVCA Diversity Policy:** The League of Women Voters recognizes that diverse perspectives are important and necessary for responsible and representative decision making. The LWVCA affirms its commitment to actively seek diversity in its membership, leadership and programs.

### Discussion Questions

- What are the benefits of having stable integrated communities? For families? For the schools? For the City and County?
- How diverse is your neighborhood? Why do you think that is?
- What can a neighborhood do to achieve stable integration?

### Resources

“Stable Integrated Communities,” Charles F. Casey-Leininger & Erinn L. Green, 2007, [www.cincinnatiassoc.org/attachments/1/stable.pdf](http://www.cincinnatiassoc.org/attachments/1/stable.pdf)

“Going Home: The Struggle for Fair Housing in Cincinnati 1900 to 2007,” published by Housing Opportunities Made Equal., 2008

## Hamilton County – 2000 Census Data

Villages	% African-American
Addyston	9
Amberley	9
Arlington Heights	4
Cleves	<1
Elmwood Place	6
Evendale	7
Glendale	14
Golf Manor	64
Greenhills	3
Lincoln Heights	99
Lockland	27
Mariemont	1
Newtown	2
North Bend	<1
Terrace Park	<1
Woodlawn	69
<b>Cities</b>	
Blue Ash	5
Cheviot	<1
Cincinnati	44
Deer Park	2
Forest Park	58
Loveland	2
Madeira	1
Milford	3
Montgomery	2
Mount Healthy	24
North College Hill	22
Norwood	2
Reading	3
Sharonville	5
Silverton	52
Springdale	26
St. Bernard	7
Indian Hill	<1
Wyoming	10

<b>Townships</b>	
Anderson	<1
Colerain	9
Columbia	25
Crosby	<1
Delhi	<1
Green	1
Harrison	<1
Miami	<1
Springfield	30
Sycamore	5
Symmes	4
Whitewater	<1
<b>Hamilton County</b>	<b>24%</b>

Riverside/Sayler Park	12
Roselawn	77
Sayler Park	2
Sedamsville-Riverside	9
South Cuminsville/ Millvale	94
South Fairmount	45
University Heights	18
Walnut Hills	84
West Price Hill	7
West End	87
Westwood	33
Winton Hills	86
Winton Place (Spring Grove Village)	46

**Cincinnati Neighborhoods**

Avondale	91
Bond Hill	93
California	0
Camp Washington	25
Carthage	9
CBD/Riverfront	39
Clifton	15
College Hill	56
Corryville	50
East End	13
East Price Hill	22
East Walnut Hills	33
Evanston	88
Evanston/E. Walnut Hills	56
Fairview-Clifton Heights	19
Fay Apartments	95
Hartwell	21
Hyde Park	3
Kennedy Heights	75
Linwood	<1
Lower Price Hill	11
Madisonville	60
Mt. Adams	2
Mt. Airy	46
Mt. Auburn	73
Mt. Lookout	<1
Mt.Lookout/ Columbia Tusculum	5
Mt. Washington	4
North Avondale/ Paddock Hills	52
North Fairmount/ English Woods	81
Northside	39
Oakley	8
Over-The-Rhine	77
Pleasant Ridge	36
Queensgate	73

**Gold Medal (30 years as a stable integrated community)** – Central Business District/Riverfront, Corryville, and Madisonville.

**Silver Medal (20 years as a stable integrated community)** – College Hill, East Walnut Hills, Fairview / Clifton Heights, City of Forest Park, Kennedy Heights, Mt. Airy, North Avondale/Paddock Hills, Northside, Pleasant Ridge, University Heights, and Spring Grove Village (Winton Place).

**Bronze Medal (10 years as a stable integrated community)** – Camp Washington, Clifton, Hartwell, South Fairmount, Westwood East, Finneytown (Springfield Township), City of Mt. Healthy, Mt. Healthy Heights (Colerain Township), Pleasant Run Farms (Springfield Township), and City of Springdale.