



**THIS 1934 PITTMON'S MAP** of Portland, Oregon, is a color-coded “residential security” map used by developers, realtors, tax assessors, and surveyors to determine economic value of neighborhoods. The Home Owner’s Loan Corporation (HOLC), a federal agency, developed these maps for over two hundred cities across the country during the 1930s and 1940s to set guidelines for lending practices. While the policies behind HOLC maps encouraged home ownership for certain populations, they also created a system of institutional discrimination and solidified racial segregation in neighborhoods through the twentieth century and to the present.

# Housing Segregation and Resistance in Portland, Oregon

*Notes on New Research*

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## PUBLIC HISTORY ROUNDTABLE

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**ON SUNDAY, APRIL 8, 2018**, local researchers Greta Smith, Melissa Cornelius Lang, and Leanne Serbulo gathered at the Oregon Historical Society in Portland, Oregon, for a public history roundtable discussion moderated by Carmen P. Thompson, adjunct professor of Black studies and African American History at Portland State University. Inspired by the fiftieth anniversary of the federal Fair Housing Act, these researchers have uncovered and analyzed new sources related to the history of housing segregation — and resistance to that discrimination — in Portland, Oregon. This is a record of that event.

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## *Housing Segregation and Resistance: An Introduction*

by Carmen P. Thompson

**THE CONTEXT** of housing segregation in Portland, Oregon, and in the nation is slavery — out of which came the policies and practices by which private citizens, leaders, and government officials at the local, state, and national levels not only maintained the enslavement of persons of African descent but also established a national racial hierarchy of white supremacy and Black inferiority.

And as we reflect on the life and legacy of Dr. Martin Luther King, Jr.,

on the fiftieth year and the fourth day since his assassination, remembering a man who gave his life fighting to dismantle policies of racial discrimination that grew out of American slavery, we need to recognize, as Toni Morrison said less than forty years ago, that “We are still living in the era of the Slave Trade.”<sup>1</sup>

And the legacy of racial classifications that order our society — the police brutality and the prison industrial complex, gentrification, the

wealth gap, Hands Up Don't Shoot and Black Lives Matter Campaigns — are salient examples that, since settlement in 1607 and until today, in 2018, more than 400 years later, the struggle continues and always will.

But do not grow weary! It has to be this way in a democracy. As Frederick Douglass reminds us “Power concedes nothing without a demand. It never did and it never will.”<sup>2</sup>

The brilliant research and analysis of our three panelists illustrates the push and pull of power and demand. They offer insights into what we need to do to keep Dr. King's dream alive in Portland. As I reflect on the panelists' research, I am reminded of a few themes that tie them together: institutional racism, Black resistance, and the silence of private citizens.

Because I am a historian, I will be begin my commentary chronologically, with Greta Smith's paper, which spotlights the role of real estate agents and real estate board bylaws and codes of ethics that made housing segregation mandatory. Those policies and practices laid the groundwork for modern perpetuations of housing segregation through urban renewal, gentrification, and subprime lending, just to name a few.

But make no mistake, both Black resistance and the failure of public and private citizens to challenge the racist practices of other private citizens and public officials are at the very heart of this story.

The research of our panelists today centers around the Jim Crow

practices of housing segregation that became urgent between World War I and the 1970s, during the period known as the Great Migration, the largest movement of people in U.S. history, when more than 7 million Black people left the South and moved to the North and West for better education, less discrimination, the right to vote, and increased income opportunities. This is the context of the systemic policies of redlining, restrictive covenants, and racist lending practices of the 1930s and 1940s in Portland, supported by local and federal agencies, which Greta's research considers.

Her research and analysis, as do those of the other panelists, demonstrates that unearthing institutional racism calls for us to delve into the records and documents of public and private entities such as the Portland Realty Board, as Greta did, to study their bylaws and records in order to shed light on institutional racism. Their work reminds us that just because Black, Brown, and other people of color are now legally free to live and work wherever they want does not mean that the institutionally racist practices that were in place when they could NOT live and work wherever they wanted, have stopped. They are still in place, and we are indebted to scholars like Greta, Leanne, and Melissa for their work in shining light on this problem.

Moreover, their research challenges us to shed our complacency. Just because we live in Portland, and

we bike and recycle and compost, we are not immune but often complicit in and even beneficiaries of institutionally racist practices and policies. The research of these panelists shows that we have to take citizenship and democracy seriously and ask of ourselves, and of laws and policies, how people of different races, classes, sexualities, religions, etc. are impacted by policy decisions proposed at the local, state, and national levels and in some way do something and say something.

The research of Dr. Leanne Serbulo extends Greta Smith's analysis on housing segregation into the 1950s, 1960s, and the 1970s, arguing that "without outside pressure, local governments particularly, and private citizens more generally, would not dismantle discriminatory policies."

Today, local organizations such as PAALF (Portland African American Leadership Forum), through their assistance with Resettlement Programs, are examples of outside pressure that are working to dismantle housing segregation.<sup>3</sup> Indeed, the important research and analysis of Melissa Lang shows that the activism of Black people and others of good will is an important part of the pressure placed on Oregon officials and citizenry to dismantle housing segregation. Melissa tells us that since the nineteenth century (and I would add, since slavery), Black people, with support from other racial groups, combatted discrimination, including housing segregation. Melissa's important research shows how Black real-

tors organized to assist Black people in securing homes and busting the housing segregation practices. She discusses the role of Black newspapers to advertise home information and discriminatory practices; the formation of Black banks, credit unions, and real estate associations; and how organized and grassroots organizations such as NAACP (National Association for the Advancement of Colored People) and the Urban League assisted Black people and others, challenging the city's discriminatory housing practices.

So, as the Montgomery bus boycott was taking place in December 1955 and North Carolina A&T students in 1960 were initiating sit-ins to protest segregated lunch counters, and also in 1960 Freedom Riders were protesting segregation in transportation facilities, and in 1964 SNCC (Student Nonviolent Coordinating Committee) students were waging a war against the disenfranchisement of Black voters in a movement known as Freedom Summer, and as King gave the "I Have a Dream Speech" in 1963 in the March on Washington For Jobs and Freedom, and as Stokely Carmichael called for Black Power in 1966, African Americans and others of good will were challenging all manner of discrimination practices, including housing segregation. Their work resulted in the Civil Rights Act of 1964, outlawing segregation in public accommodations, the 1965 Voting Rights Act, and the 1968 Fair Housing Act, which we are commemorating today.

**1990** Most homes in the area sell for less than \$25,000. The banks almost always refuse to make loans under \$30,000, and if they do, they charge higher interest rates for them, even though a national mortgage industry–sponsored study showed that small mortgages are very low risk. Without easy access to lending, nearly half of all real estate transactions in inner North and Northeast Portland are done in cash or arranged by private sellers on contract.

In the void left by the banks, Dominion Capital purchased more than 350 homes in inner North and Northeast Portland, both on its own and through straw buyers, such as the Brighams. The company markets these homes to inner Northeast residents with deals that involve low move-in costs and monthly payments. The homes are sold on contract, with the full amount of the loan due in five years. Dominion retains the title until the contract is paid off. The purchase price is highly inflated, because it includes the outstanding loan amounts from the straw buyers. Buyers end up owing far more than the home is really worth. Already under scrutiny from the state, Dominion files for bankruptcy after Attorney Dave General Frohnmayer files suit against the company, leaving buyers at risk of losing their homes.

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## NOTES

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### **Carmen P. Thompson**

1. This was said as part of conversation between Morrison and Dr. David Roediger at the University of Minnesota; he is not sure of the date but would often mention these comments in classes I took with him while in my doctoral program at the University of Illinois.

2. August 3, 1857, Frederick Douglass “West India Emancipation” speech at Canandaigua, New York.

3. Since 2014 PAALF has partnered with organizations such as PCRI. PAALF’s initiative “Your Right to Return Home” under its Peoples Plan links it with organizations such as PCRI. Comments by PCRI director and PAALF member, Maxine Fitzpatrick, in a February 4, 2014 article in *The Skanner* says a goal of the two organizations is to have housing

in Northeast Portland made available to displaced former residents. Specifically, PCRI with the support of PAALF is developing a plan to build 1,000 new affordable homes in North and Northeast.

### **Greta Smith**

1. Greg Nokes, “Black Exclusion Laws in Oregon,” *The Oregon Encyclopedia*, [https://oregonencyclopedia.org/articles/exclusion\\_laws/#.W32Pqc4zrmE](https://oregonencyclopedia.org/articles/exclusion_laws/#.W32Pqc4zrmE) (accessed August 22, 2018).

2. Richard Rothstein, *The Color of Law: A Forgotten History of How Our Government Segregated America* (New York, London: Liveright Publishing Corporation, 2017), 77, 78.

3. *Ibid.*

4. *Ibid.*, 78–80.