“A place under the sun”: African American Resistance to Housing Exclusion

by Melissa Cornelius Lang

PETER BURNETT, one of the designers of Oregon exclusion laws in 1844, argued they were imperative in order to “keep clear of that most troublesome class of population . . . we wish to avoid most of the evils that have so much afflicted the United States and Countries.” During the 1860s, Harvey Scott, editor of the Oregonian and co-founder of the Oregon Historical Society, wrote editorials arguing that Chinese should be “crowded on the outskirts where they can carry on their beastly practices, smoke their opium and enjoy their own intolerable stenches.” In the fall of 1942, members of the Central East Portland Community Club protested at City Council against a so-called development of a “negro colony” in northeast Portland as part of the wartime housing boom. “We feel it is a crime,” John Lee Strandli argued, “and high treason to all property owners and businessmen to allow such a settlement from a moral, a racial or a property appraisment [sic] . . . we have heard of lynchings and thought it was terrible. After rubbing elbows, we now know why the South does its own work out of necessity.” In 1968, the Oregon Advance Times reported that James Airy, President of the Beaverton Human Relations Counsel, communicated to a group gathered for a meeting at West Slope that African Americans, “no matter what their jobs or income cannot rent or buy houses in Cedar Hills, Cedar Mills and Hillsboro areas.” Tom Sloan of Tektronix, Inc., followed Airy, stating that “Negroes are employed by his company, but — they live in Albina.” The message to the Black community in Oregon, since the state’s inception and through much of the twentieth century, has been clear: the white majority has jurisdiction over where Black and Brown bodies can live, work, and gather.

An understanding of this history is paramount if we want to find ways toward reconciliation and reparations. Often, these stories — focused on the Vanport flood, exclusion laws, and redlining — have been told without illuminating calculated and strategic methods of Black resistance and resilience. This has resulted in narratives of victimhood that diminish the power that exists in the Black community yesterday and today. I want to try to remedy this imbalance in my research. Today, I am going to focus on three ways Black Portlanders fought back and uplifted their community from within through: Black realtors, Black investment corporations, and white allies who worked as fronts before 1926; Black-owned and Black-centered banks and credit unions; and Black activist organizations beginning in the 1940s.
Much of my research begins with Black newspapers, which were essential to community building in the Pacific Northwest. They established roots and a shared narrative among Black community members divorced from the traditional kinship networks they relied on in the South and Midwest. Black newspapers furthermore combated racial stereotypes perpetuated in white newspapers. One way this was done was by celebrating Black homeownership. In 1900, Booker T. Washington stressed the need for the Black community to report their property on the upcoming census in order to combat negative stereotypes. Editors of Black newspapers in Portland took this call one step further by celebrating Black homeownership through photographs and bios across several issues of The Advocate in the 1910s and 1920s.

Through these listings, I am working to develop an extensive list of property exchanges in the community. From that data, I can pull real estate deeds from Multnomah County Records, Portland Directories here at the Oregon Historical Society and online, real estate reports in the Oregonian, and military and census records. Luckily for me, in 1995 and again in 1997 Bosco-Milligan Foundation compiled a list of spaces rented or owned by Black Portlanders or otherwise significant to Portland Black history. Unluckily for me, the records on the list, drawn mainly from newspaper research, do not always reflect the information available through property deeds.

When researching a specific historic site, for example, the Rutherford Home, which was also the offices of the NAACP (National Association for the Advancement of Colored People) for many years, I can see that the property was purchased by the Rutherfords in 1919, two years before the previously understood recorded date of 1921. The deeds reveal that a Mrs. Ennes sold the home to William and Lottie Rutherford in 1919 for $1,700. Ennes was a widow of a small landholding developer in Portland. The original deed included a strict payment plan, including a 6 percent interest rate on late disbursements, and a clause that stipulated the property would be recovered to Ennes if a payment was missed. There is a second deed, in 1923 — not 1921 — that includes the same parties, Ennes to William and Lottie Rutherford, for the same property, but for the sale of one dollar. What is important here is that these deed records play a significant role in revealing the type of vulnerability Black Portlanders experienced due to exclusionary housing practices — something many white Portlanders avoided by having regular loan opportunities available to them.

In an oral history conducted during the 1970s, Otto Rutherford, son of William and Lottie, spoke of a family lawyer, Mr. Thompson, who assisted them during the purchase of the home. Whites and white-passing folks, Otto explained, would work as “fronts” by assisting in the passing of property from reluctant white sellers to Black families. I have not been able to
THIS SPREAD, published in The Advocate on Saturday, December 20, 1918, is an example of how Black newspapers celebrated Black homeownership during the early twentieth century. Here on page five, the editors highlight area residents’ homeownership through biographies and photographs.
confirm the identity of the lawyer, “Mr. Thompson,” on any of the Rutherford deeds, but we do see a mention of the “family lawyer” as responsible third party if deed conditions were not met.

**EARLY EXCLUSIONARY PRACTICES**

White realtors used restrictive covenants and redlining to legitimize exclusionary practices, however, the Black community developed strategies to circumnavigate the system, including by doing business with Black realtors and Black development corporations. In 1903, for example, several Black men who worked at the Portland Hotel expanded the Enterprise Lodge, a fraternal order, into an investment company under the same name. The company allowed the community to pool its resources to buy and sell land. I have tracked many of their purchases through deed records at the Multnomah County Assessment, Recording, and Taxation office as well as in the *Oregonian* under “Real Estate Transactions.” By cross-checking who Enterprise was buying from and selling to, I have learned that the corporation was not just dealing within the Black community but also with white folks. What is unknown is whether buying and purchasing under the investment company title allowed for some kind of anonymity, so that white buyers and sellers may
not have been fully aware it was a Black institution.

In one Oregon Daily Journal article, a white man by the name of J.B. Murray was identified as a salesman for Enterprise. Currently, I am trying to track his connection with the organization through deeds found in the county records. Each and every deed will list some parties to the sales for each property, and I am hoping that tracking these sales will allow me to determine whether Enterprise used a white or white-passing front to do business, and if so, how often. In order to do this, I have created an extensive spreadsheet listing every exchange from Enterprise as well as other deeds exchanged with Black homeowners from 1900 to 1926.

What is important to understand is that limitations put on the Black community in the workforce and in accumulating property never stopped African Americans from building real and substantial capital. They were industrious to say the least. This is best demonstrated in a particular sale that is of interest to me. In 1909, Enterprise sold land in Buckman’s Addition to Clara Logan for $5,000; in today’s terms, that would be over $130,000. Clara was the wife of John Logan, a waiter at the Portland Hotel and one of the founders of Enterprise. From census records, I know that Clara was a hairdresser for a private family. Why was the property sold to Clara and not John? And how did a hairdresser and waiter afford such a large purchase? Was this property a development among many Black parties? For now, I can only speculate, but I am optimistic that a dig into the sale of parts of this land will reveal some answers. Another next step is identifying when racial clauses were removed from property deeds. This may help me further identify the role of Black investment groups, realtors, and fronts. As my research develops, I hope to illuminate this much-overlooked practice of self-resilience that came from within the community itself. Three realtors I am currently following are Walter Greene, a realtor and investor with Walter Greene & C.C. Craddock, who was active for much of the first half of the twentieth century. The second is E.D. Cannady, the husband of Beatrice Cannady and early editor of the Black newspaper The Advocate. And the third is Ruth Flowers, a daughter-in-law of Allen Flowers, a prominent early Black pioneer in Portland. While dealing in real estate is nothing special on face value, it is hard to imagine it was not also a form of activism against exclusionary practices, because we know these three were also closely tied to the activist community in other ways, as evidenced in oral histories, Black newspapers, NAACP records, and the records of women’s clubs.

THE HOME

Buying homes and carving out social space in a segregated city was crucial to community building. Racial justice organizations in Portland, such as the Oregon Association of Colored Women’s Clubs and the NAACP, were often born in the homes of activists.
Beyond political organizing, homes were also the centers of social life for the Black community (outside of the church). Barred from many white restaurants until 1953, it was through dinner parties and Sunday brunches at private homes that Portland’s Black food culture flourished. By the 1950s, a vibrant restaurant scene was fully established, offering entrepreneurial opportunities for a community otherwise excluded.16

Lastly, home-ownership served an important hospitality need. With few hotels willing to serve African Americans, community members housed newcomers and visitors, including field agents from national civil rights organizations.17 This type of hospitality proved paramount for the community when Black travelers were a target of anti-Black hate crimes. Homes therefore were integral to a network of safe spaces for Black travelers on the road.

One way these networks were communicated was in a booklet titled The Negro Motorist Green Book, published by Victor Hugo Green. More commonly known as the Green Book, this tool listed spaces where African Americans were welcome in each state. In the 1940 edition, only two hotels were listed in Oregon: the Golden West, still standing on NW Everett and NW Broadway, and the Medley Hotel on N. Interstate (demolished). Only Montana, South Dakota, and Utah contained so few listings, while other regional states list twelve to twenty sites. These numbers reflect the size of the Black communities in each state.18

According to the 1945 City Club of Portland Report, “The Negro in Portland,” not only was housing segregated but “land values in [these] areas [were] high, thus discouraging building. No mortgage firms were found to be interested in soliciting or financing loans” to the Black community. In 1945, the Portland Realty Board continued to include segregation practices rooted in its 1919 code of ethics.19 The 1945 code policy declared: “A Realtor should never be instrumental in introducing into a neighborhood a character of property or occupancy, members of any race or nationality, or any individuals whose presence will clearly be detrimental to property values [sic] in that neighborhood . . . a Realtor is not relieved of this responsibility even where the owner instructs him to sell to anyone.”20 In my research, I have had little success in locating the records of the Portland Realty Board itself. It therefore is difficult to identify instances when the board took action against realtors who disobeyed the code.

But we do have evidence in the NAACP Portland records of then President Gladys Hindson, writing to the realty board, objecting to the expulsion of a realtor for selling a home to someone who was not Caucasian. The letter cited the Fourteenth Amendment, stressed the importance of the Realty Board’s following the law by resisting restrictive covenants, and requested an audience with the board to foster a better understanding between them and Portland minority groups.21
COMMUNITY CREDIT UNIONS AND BANKS

Despite restrictive covenants, redlining, and other exclusionary housing practices, the Black community in Portland did not succumb to the lines that bound them. There were several ways they used community networks and direct action to fight white supremacy in housing. In 1957, for example, members of the NAACP Portland Branch organized out of the Rutherford home to establish the NAACP Federal Credit Union. Exclusionary practices by banks not only made it difficult to purchase a house without cash up front but also negatively impacted their ability to upkeep their homes. Ultimately, this exclusion led to an increase in blight and abandoned homes and, in turn, an increase in crime in the decades to come. Community members responded by gathering under the banner of the NAACP, under then President Phil Reynolds, and chartered the Credit Union in 1957. Records show that a majority of the labor to open and sustain the branch was conducted by women, most prominently during this period, Verdell Rutherford. Nevertheless, it would not be until 1974, when the Equal Credit Union Opportunity Act became law, that lending institutions were banned from discriminating against female applicants.

Self-help practices, such as community credit unions, were nothing new in the Black community in America. Black benevolent societies became the bedrock to community organizing in the twentieth century, because they had been the earliest forms of public organizing among freedmen. These groups were forged by freed slaves in order to provide social safety nets they were otherwise excluded from, such as burial insurance, sickness and disability pay, and affordable loans.

In its first year, the NAACP Federal Credit Union made two loans and pooled $737 dollars from 46 contributors. Ten years later, they had provided $71,039.16 in loans from 497 members and had earned a profit of $4,208.79. In 1959, the bank moved from the Rutherford home to its first offices at 2055 N. Williams Ave, now the Billy Webb Elks Lodge. The board was democratically elected by its members, and public meetings doubled as social events. In some cases, for example, musical selections were offered between the readings of reports, and even a "Credit Union Prayer" was delivered after introductory remarks. In these ways, members of the credit union created a banking platform that was open to ideas and centered on community uplift.

By 1966 the credit union moved to new offices at 2752 N. Williams Avenue, which is now the home to Microcosm Publishing. This was very much a community-led effort, and the bank continually struggled to remain open. In 1991, it consolidated with Multco Employees Credit Union, which had opened in 1932 to serve employees working for Multnomah County and is now called Point West. From its Northeast location near Holladay...
Park, the bank continues to prioritize diversity in banking services.28

While this was the first known bank to serve the Black community in Portland, it would not be the last. In August 1969, the Freedom Bank of Finance opened its doors in Cascade Square on Northeast Killingsworth Avenue. Founder, President, and Realtor, Venerable F. Booker claimed: "It is virtually impossible for a Black to be on a bank board of directors. The only way is to start your own bank." The new bank was considered to be a "candidate for infant mortality" by other banking centers around the city. Yet, Freedom Bank defied these criticisms; in 1971, it was one of only a half dozen Black community banks in America to have a branch operation. Before Freedom, the only successful Black-centered banks were in cities with African American populations larger than half a million. Some of the bank’s success initially came from large customers, such as Model Cities, Multnomah County, and the State of Oregon.29

By 1976 Freedom Bank had changed its name to the American State Bank, and its mission from a Black-centered institution to one that served a wider community. The bank also moved its center from the heart of Northeast Portland into a more white-populated area in order to integrate. At the time of the move, Booker stated that "about a year ago we realized we were going to have to do something if we were ever going to grow...we felt we were restricted as far as exposure is concerned and that if we stay here (a minority area) our growth would be limited."30 Booker argued that the Black community was unwilling to support itself through deposits and that the limitations on job opportunities for the community gravely impacted people’s ability to lend to each other. The small size of the Black population, furthermore, had grave effects on the bank’s mission to serve the community. Still, the bank was criticized for not loaning to minority entrepreneurs, a reproach Booker defended, arguing that the first responsibility of the bank was to stay solvent and not take risks it could not afford.31 Why Booker did not support the NAACP Federal Credit Union or merge with it is unknown, and is something I hope my research will eventually unveil.

POLITICAL ORGANIZING AGAINST EXCLUSIONARY PRACTICES

Black churches were instrumental in Portland activism. They were not just a space to congregate and find spiritual rejuvenation; pastors also seconded as political leaders. As trusted members of the community, they often represented groups during public demonstrations. When members of the Central East Portland Community Club descended on City Council in 1942, protesting against a proposed housing development in Albina — the so-called “negro colony” — Rev. J.J. Clow, Pastor of Mt. Olivet Baptist Church, defended African Americans and deplored the racism expressed in chambers that morning: “The negroes, those who are fighting, have the hope that when this war is over they will have a place under the sun and will not be restricted and shunned.
as so many lice, or fleas that people must avoid.” He argued, “why talk about democracy, why do you say to an American citizen, ‘You can’t breathe the air’ when decent citizens, white or Black want to live in a democracy they have a right to live there? Anything else will be sabotage of democracy. These people who come here pleading, can talk about democracy and Christianity all they want but they are sabotage.”

By the 1940s, housing had become an employment issue. Without adequate housing available for the tens of thousands of war workers flooding into the city, Portland would lose out on wartime contracts to other large West Coast cities such as Seattle and Los Angeles. Portland had to build new housing and had to do so fast.

While Mayor Earl Riley and the Housing Authority of Portland (HAP) seemed to shrug off the racist protests of Central East Portland Community Club, seemingly with a sense of annoyance, two facts remain: the development site in question was never built in Albina, and the largest concentration of homes for African Americans during the war was in the City of Vanport — on the outskirts of town, just as the protesters had requested and as echoed by former City Council member J.E. Bennett, when he stated that the city should “actively discourage” bringing more Black workers into the city limits.

The influence of religious leaders on housing policy extended beyond individuals. In 1965, the NAACP Religious Services Committee addressed the issue, hoping to use members’ influence as religious leaders to appeal to the agents and lenders themselves. Meeting minutes recorded a measure that stated: “Moral pressures . . . should be made upon real estate dealers and lending institutions in the interest of ‘open occupancy’ in housing.”

The NAACP was an ongoing presence in housing advocacy in Portland. With the rise of Black Nationalism in the 1960s, the younger generation of leaders grew tired of their parents’ collaborative activism, and they turned to more forceful tactics to stop oppression. In the fall of 1963, the Fair Housing Authority (FHA) invited President

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**REV. J.J. CLOW**, pastor of the Mt. Olivet Baptist Church, is pictured here in 1943. He served as president of the Portland chapter of the NAACP.
John F. Kennedy to commemorate the development of a new housing project, The Northwest Towers, as part of his West Coast tour. Believing the project discriminated against Black applicants, NAACP President Mayfield Webb took a hard stance against this publicity stunt. Webb and fellow leadership threatened to picket the dedication. In a telegram sent to members of the president’s staff, Webb stated:

Delighted President will visit Portland but shocked at announcement of dedication of all-white public housing project . . . [we] have lost confidence in Housing Authority here because of a long history of subtle segregation policies. . . . We feel President would make great mistake in appearing in support of project and face demonstrations by groups otherwise wholly friendly and eager to help welcome him to Portland.  

Eventually, Kennedy’s visit was cancelled altogether, despite Webb’s support for the visit under other terms. Two months later, Kennedy was assassinated in Dallas, Texas. Webb’s work sent a forceful reminder to HAP that the NAACP was keeping track and willing to hold HAP accountable for segregation practices.
My research into the NAACP Portland Branch activities is an ongoing project. Records for this branch alone exist in five separate archives across the Pacific Northwest. Traditional white-led historical institutions were not always welcoming to people of color, their history, or their records. The community therefore relied on home-grown historical preservation efforts for family and institutional histories. In turn, many documents have been lost or destroyed. The incomplete record of the NAACP remains an enormous obstacle in the effort to raise awareness around Black organizing and resistance in Oregon.

**ALBINA FAIR SHARE 1970S**

By the 1970s, the architectural fabric of Albina had gravely deteriorated. The City of Portland had designated Albina as an area for the expansion of industrial mix-use. These and other divestment practices by the city and federal agencies did not go unchallenged by local organizations. As civic participation expanded during the 1970s, Black organizations continued to take a harder line against racial oppression, because it was clear to them that federal and local agencies had failed time and time again. Out of this frustration, Rev. William Curtain founded a highly organized and confrontational movement called Albina Fair Share (AFS). During this uptick of civic engagement, AFS grew rapidly from a few clergymen to 4,300 members within a year.38

Yet, while politicians and city planners responded to AFS’ complaints through programs such as Dangerous Building Code, Northeast Recycle Program, and Federal Innovative Grant, they had little to no effect. Moreover, while neighborhood revitalization projects became increasingly part of the zeitgeist in the 1980s and 1990s, work by activist groups such as the NAACP, Urban League, women’s clubs, and AFS completely disappeared from the discussion in the mainstream press and were replaced with narratives that focused more and more on the programs that city planners invented.39

**CONCLUSION**

It is a ridiculous notion to try to cover a century of resistance in the Black community in a short presentation. But I hope that I have demonstrated here today some of the lesser-known and varied ways the Black community resisted exclusionary housing practices. Capitalizing on their industriousness, they developed a network of realtors and investment opportunities when they were otherwise excluded, and they founded and utilized community organizations to keep the work of the city and the state in check. Yet, both exclusionary practices and community organizing formed to combat them continue to persist today. I urge you not to take my findings as a historical narrative situated in the past — but to use them as a call to action to help continue this fight today. The NAACP, Urban League, and even the Oregon Association of Colored Women’s Clubs are still active and need your help.40


9. Ibid., 5–6.

10. Ibid., 13.


13. Ibid.


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8. Bosco-Milligan Foundation, Cornerstones of Community, 35. Many articles, records, and family histories list the Rutherford Home as being purchased in 1921, but the deeds reveal that the home was purchased in 1919 and sold again or finalized in 1923.


16. Bethanye McNichol, “Food Day, Enjoyment of Good Food Legacy of Oregon’s Black Pioneers,” Oregonian, February 5, 1985, p. FD2. Evidence of the vibrant food culture in the African American community can also be found in the event programs of various local organizations and in Black newspapers both archived in the Rutherford Collection, PSU Special Collections.

17. Bosco-Milligan Foundation, Cornerstones of Community, 34, 42.


20. Portland Realty Board’s Code of Ethics, Part III, Article 34 and Portland Realty Board’s By-laws Article III, sections 3 and 5.
both as quoted in City Club of Portland, “The Negro in Portland,” 62.


22. Press release from Portland Branch NAACP Federal Credit Union, January 26, 1982, Rutherford Collection, box 5, folder 48, PSU Special Collections.


27. NAACP Portland Chapter, Federal Credit Union, Rutherford Collection, 1960s, box 5, folder 46, PSU Special Collections.


31. Ibid.

32. Portland City Council Minutes, December 30, 1942, microfilm, A2018-011, PARC.


37. Ibid.

38. Kigel, “‘It Reminds Me of a Neighborhood I Used to Live in in East Harlem’,” 5–9.


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