

HOUSING DISCRIMINATION

DEFINING TERMS FROM HISTORY

1937 HOUSING ACT

Gave \$500 million in loans to the United States Housing Authority (USHA) to build low-cost housing projects. USHA often placed these projects in Black neighborhoods, demolishing existing housing stock and reinforcing segregation in the process.

LANHAM ACT

National Defense Housing Act of 1940 -- subsidized public (& private) agencies to build temporary and permanent housing for wartime defense industry workers.

PUBLIC HOUSING

Housing built using public funds for people with low incomes. Locally, public housing is managed by the Cincinnati Metropolitan Housing Authority.

BLOCKBUSTING

When real estate agents persuade homeowners to sell by stoking fears that another race or class will move into the neighborhood (and depreciate home values). If they're successful, they can usually resell the homes at a higher price.

REDLINING

In the 1930s, the Federal Housing Authority developed maps that marked certain (primarily Black) neighborhoods as "red" to indicate they were highest-risk for mortgage insurance. The maps were used by private and public actors for many years to deny loans to African Americans.



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URBAN RENEWAL

When the government seizes and demolishes swaths of private and public property for the purpose of building new public infrastructure. Also called "slum upgrading," "blight removal," or "Negro Removal."

"SLUMS"

In the early to mid-20th century, local and federal governments often designated densely populated urban areas with substandard housing as "slums," enabling them to justify razing low-income and Black communities in the name of urban "renewal."

HOUSING HISTORY TIMELINE

- 1933** The Cincinnati Metropolitan Housing Authority (CMHA) is founded
- 1934** The federal Public Works Administration approves funding for the racially segregated Laurel Homes apartments, the first Federal public housing project
- 1937** Housing Act of 1937 passes + CMHA completes Laurel Homes public housing project
- 1940** Lanham Public War Housing Act passes increases opportunities for wartime housing
- 1942** CMHA completes the Lincoln Court & Valley Homes public housing projects for "Blacks only"
- 1948** The Cincinnati Planning Commission releases The Cincinnati Metropolitan Master Plan and Official City Plan
- 1964** Congress passes the Civil Rights Act of 1964
- 1968** President Johnson signs the Fair Housing Act of 1968



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