

# Understanding Black Indianapolis Community Members' Vision for Housing in their Neighborhoods

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# Background

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Housing is foundational to the well-being of people. For example, the quality of a home determines the degree of exposure to hazards like lead, mold, asbestos, extreme temperatures, loose electrical wires, and steep staircases. Also, the affordability of a home determines the proportion of resources that can be dedicated to other basic needs like utilities, food, childcare, and medicines. Finally, a home's proximity to neighborhood features like parks, grocery stores, public transit, or schools shapes a resident's engagement in healthy behaviors [\[1\]](#).

Unfortunately, Americans' access to high-quality homes in healthy, resilient neighborhoods is worsening over time—in no small part due to budget constraints of the U.S. Department of Housing and Urban Development (HUD), our nation's primary funder for housing assistance. Between 2005 and 2015, the number of low-income households with housing needs increased from 18 to 22 million. But during that same time-period, the percent of households receiving assistance from HUD decreased from 24 to 21% [\[2\]](#).

Often, the communities most in need of housing assistance are disproportionately composed of Black and Indigenous Americans. Far from coincidental, their circumstances reflect centuries of exclusionary public policy. The history of housing discrimination in Indianapolis serves as a prototypical example.

In the early 20th century, the Black community of Indianapolis was thriving. The community's geographic hub was Indiana Avenue, a major street artery extending Northwest from the center of Downtown. The neighborhoods surrounding "the Ave" boasted all-Black academic/athletic powerhouse Crispus Attucks High School, multiple night clubs attracting the nation's elite jazz performers, a major clothing manufacturer, and the headquarters of America's first self-made female millionaire, Madam C.J. Walker [\[3\]](#).

Such dense prosperity rose out of necessity due to racially-explicit zoning ordinances that segregated the city's populace. On the one hand, concentrating Black resources allowed the community to support common amenities in a way they couldn't if they were more spread out. However, as the population grew, people faced increasingly heightened prices for land/housing due to tighter constraints in space. Thus, what might buy a single-family home in White-only designated areas of the city, could only buy an apartment unit shared between multiple Black families around the Ave. Even when large projects like Lockefield Gardens' public housing and Flanner House's sweat-equity program sought to improve the quality of housing stock, they mostly replaced existing structures rather than increasing the options for where Black people could live [\[4\]](#).

In 1917, the United States Supreme Court ruled racially-biased zoning ordinances to be unconstitutional, but the city of Indianapolis set about drafting legal loopholes under the guidance of the White Citizens Protective League. For example, they didn't specifically designate areas of the city for certain races, but a Black person could not move into a predominantly white neighborhood unless given permission by existing residents and vice versa. These types of ordinances were also struck down by the Supreme Court in 1927 [\[4\]](#), but racially restrictive covenants were another popular tactic that lasted much longer. When moving into a new home, White people would sign covenants that promised they would not resell their property to "people of the Negro or Mongolian race". The covenants were hard to challenge because they were ostensibly agreements made between private parties without direct involvement of the government. However, opponents of restrictive covenants argued that they were still state-sanctioned in the sense that they were enforced in courts or by the police. Indeed, as late as 1939, the Police Chief of Indianapolis publicly stated his intentions to enforce policies that kept the Ave segregated [\[5\]](#). The Supreme Court didn't strike down restrictive covenants until 1948.

As the Supreme Court gradually nullified explicitly-racist segregation, Black people did gradually migrate to other neighborhoods of Indianapolis, but issues of disparate wealth perpetuated their separation from white communities. After World War II, the predominant tool a middle-class family used to build wealth was homeownership. The FDR administration made this possible with the introduction of long-term, self-amortizing home loans, which allowed families to build small amounts of equity over time. The way the federal government implemented these loans made it nearly impossible for Black people to access them [6].

The federal government offered mortgages directly through the Home Owner's Loan Corporation (HOLC) and insured mortgages given by private lenders via the Federal Housing Authority (FHA). When selecting its borrowers, HOLC used maps that color-coded neighborhoods by "mortgage security". The least secure neighborhoods were delineated in red and HOLC almost never issued mortgages to borrowers in these regions (hence the term "red-lining"). Race played a primary role in determining risk. For example, HOLC's map of Indianapolis codes region D25 around the Ave as red, noting favorable influences as "None" and detrimental influences as "Age. Almost solid negro. Industrial" [7].

The FHA used similarly racist practices when banks applied for mortgages to be insured. Appraisers were instructed by its Underwriting Manual to give high ratings to homes in neighborhoods that protected against "infiltration of inharmonious racial or nationality groups." If mortgage applicants undermined the "risk determination" process, the FHA took punitive measures. For example, the FHA blacklisted a Berkeley professor who rented out his new home to a Black colleague for a few months to help cover payments while he prepared to move in himself [6].

White residents feared racial infiltration would lead to depressed property values. This belief contributed to trends of White flight away from neighborhoods that Black people managed to pioneer. Indeed, some real estate agents would take advantage of this dynamic to acquire cheap property. They used predatory tactics like paying Black people to masquerade as new residents in targeted neighborhoods [6]. Maps of racial distribution in Indianapolis reflect this pattern of White flight all the way up to present day. The Black population lies sandwiched in the middle suburban rings of Indianapolis between Downtown and more distant neighborhoods like Broad Ripple and Meridian Kessler [8].

From the 1950's to 70's, the government accelerated migration of Black people out of the Ave and into inner-ring suburbs with a series of urban renewal programs. Title I of President Truman's Housing Act funded "slum clearance", by which Indianapolis acquired large swaths of disinvested, blighted property and razed all buildings present— sometimes by use of eminent domain if necessary. Although there were plans for redevelopment at these sites, and some did get incorporated into the expanding campus of IUPUI, many were left bare and converted into parking lots instead [4].

In concert with slum clearance, the State of Indiana used the Federal-Aid Highway Act to route the burgeoning interstate highway system into the heart of Downtown in order to facilitate the daily commute of White suburbanites into the central business district. Almost without fail, the paths of I-65 and I-70 traced through Black predominant neighborhoods, which is readily apparent if highway lines are superimposed on HOLC's red-lining map of Indianapolis [9].

Pulling on the threads of segregation, disinvestment, exclusion, and forceful displacement that Indianapolis' Black community has experienced, it is impossible to disentangle the severe disparities it experiences in housing and health from deliberate choices made by local, State, and Federal government. Furthermore, our city's anchor institutions like IU School of Medicine and IU Health have directly benefited from those choices. As members of these institutions, the authors of this paper posit that we collectively owe reparations to the Black community.

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