

Gentrification and Segregation in Chattanooga, Tennessee

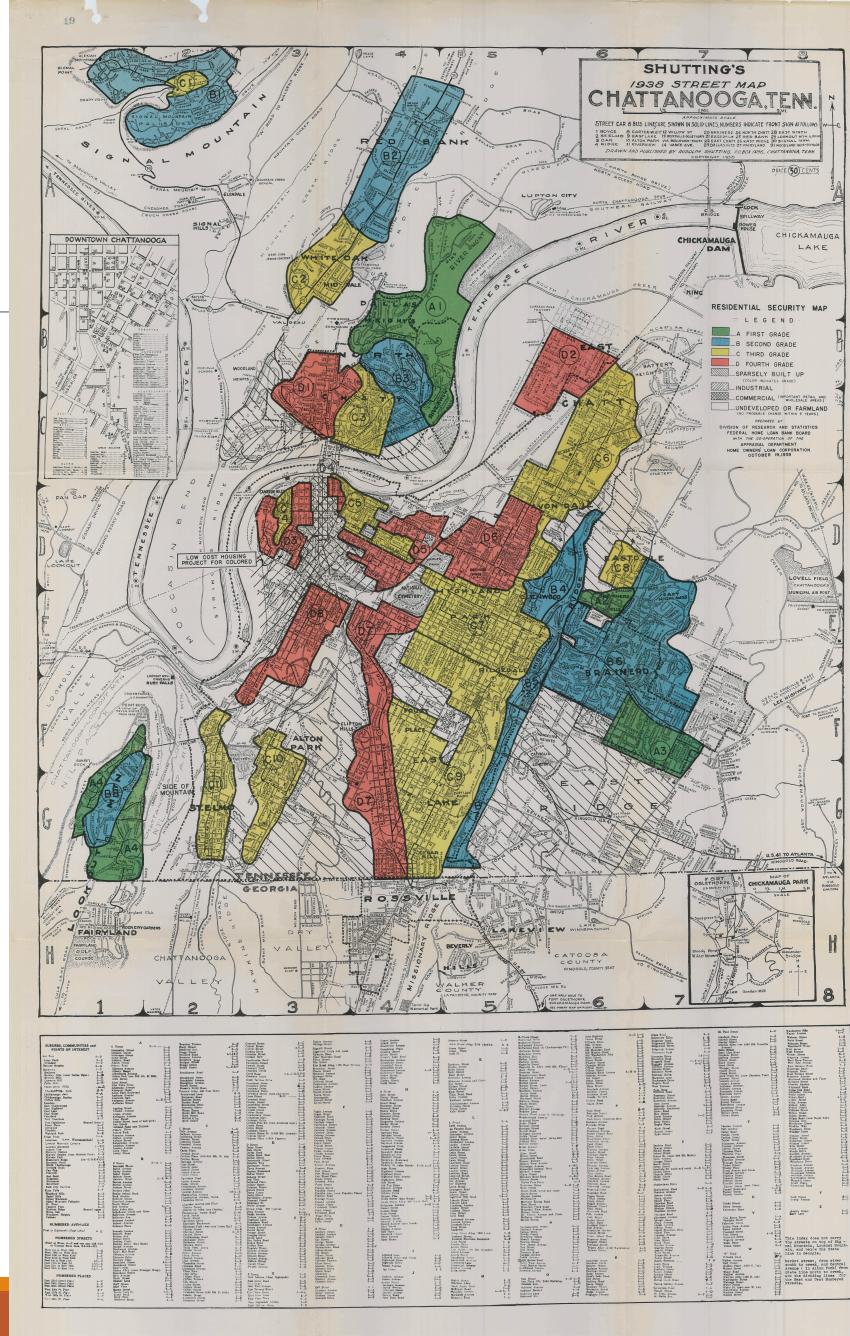
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History of Chattanooga

- Settled in 1815. Named for a Creek word meaning “rock rising to a point.”
- Strategic Confederate communications point—Lookout and Signal mountains
- Industrial boom town—iron and steel mills built after the war
- TVA (1933) alleviated some of the poverty during the Great Depression
- After WWII, the city’s factories reached record levels of productivity. In 1969, Chattanooga was so polluted that it was named America’s dirtiest city.
- During the 1950s and early '60s, local black people (many of them students) “joined the national movement for social and political equality, staging sit-ins and other means of nonviolent protest.”
- In 1962 federal courts ordered desegregation in the city’s public schools, and in 1963 the mayor opened all city-owned facilities to black people.
- “Racial tensions remained high throughout the 1960s and 1970s, and the city experienced a number of violent racial incidents.”

Redlining: the systematic denial of various services to residents of specific, often racially associated, neighborhoods or communities, either directly or through the selective raising of prices



B- I

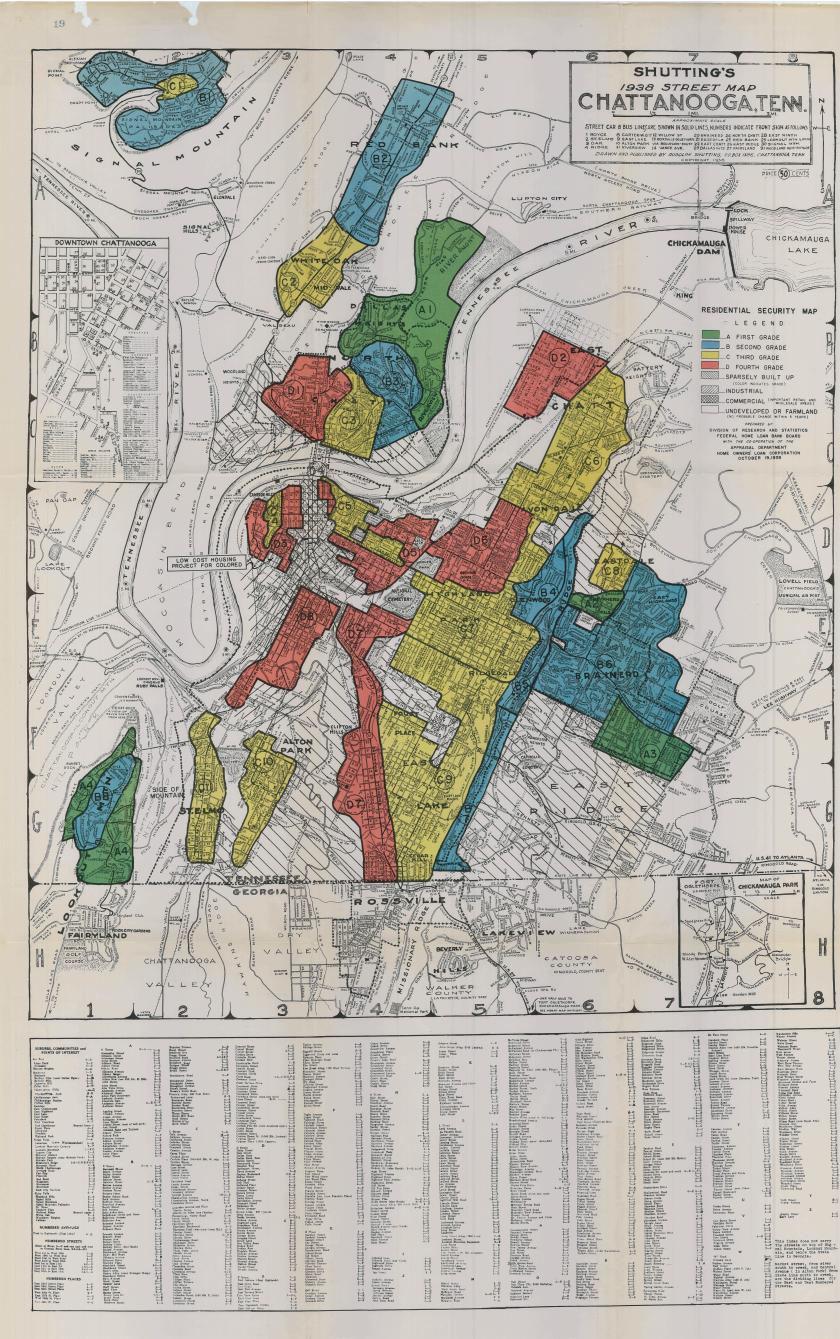
AREA DESCRIPTION

Security Map of Chattanooga, Tennessee

1. POPULATION: a. Increasing Decreasing Static Yes
b. Class and Occupation Professional Men, executives, white collar workers
c. Foreign Families 0 % Nationalities - d. Negro 0 %
During past 3 years there has been some infiltration of
e. Shifting or Infiltration people with more moderate incomes.
2. BUILDINGS:

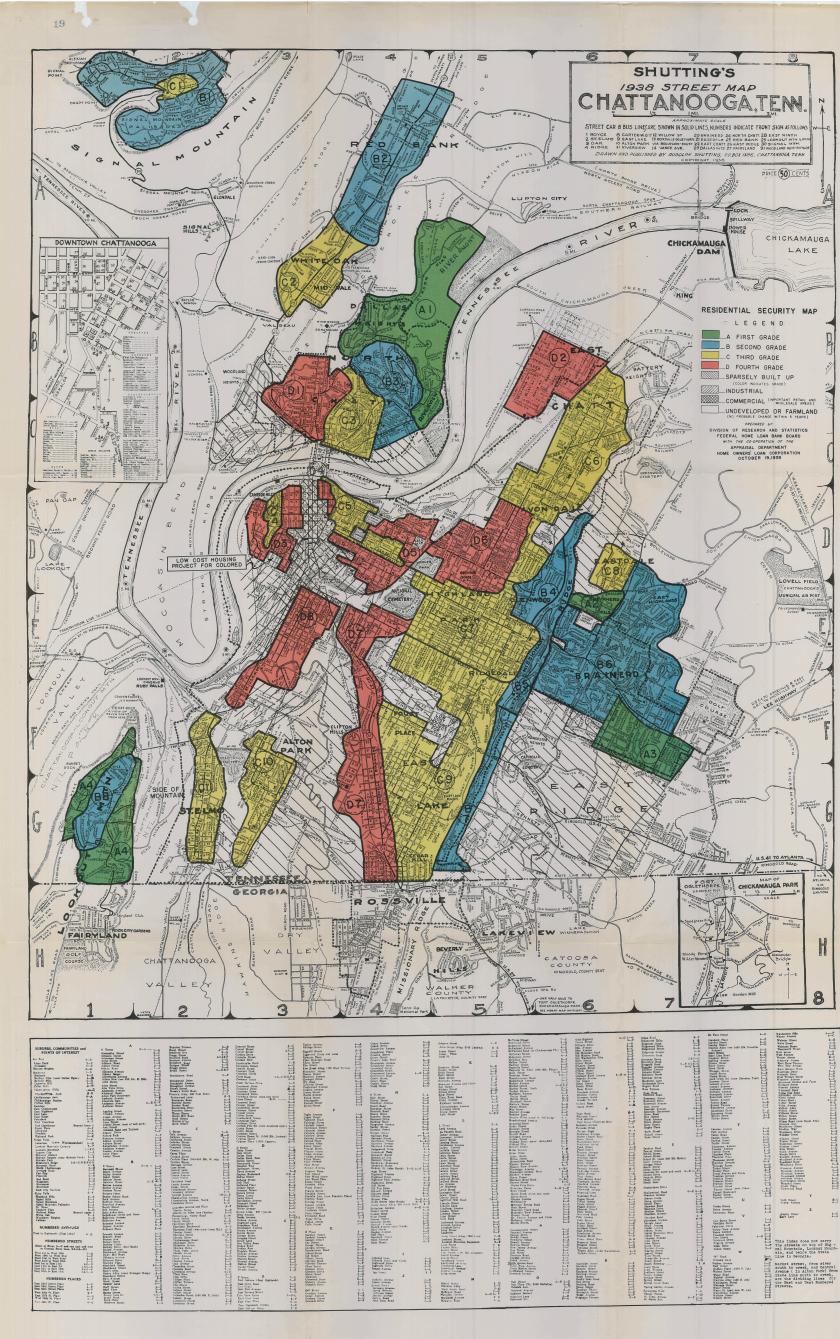
	PREDOMINATING 100 %	OTHER TYPE
a. Type and Size	6-8 rm singles	
b. Construction	Frame	
c. Average Age	18 yrs.	
d. Repair	Good	
e. Occupancy	99%	
f. Owner-occupied	80%	
g. 1935 Price Bracket	\$ 1250-7250 % change	\$ % change
h. 1937 Price Bracket	\$ 3750-6500 -11 %	\$ %
i. June 1939 Price Bracket	\$ 3750-6500 0 %	\$ %
j. Sales Demand	Fair	
k. Predicted Price Trend (next 6-12 months)	Firm	
l. 1935 Rent Bracket	\$.30 - .70 % change	\$ % change
m. 1937 Rent Bracket	\$.30 - .60 -7 %	\$ %
n. June 1939 Rent Bracket	\$.30 - .60 0 %	\$ %
o. Rental Demand	Good	
p. Predicted Rent Trend (next 6-12 months)	Firm	
3. NEW CONSTRUCTION (past yr.) No. 6 Type & Price \$5000-6000 How Selling lot owners
4. OVERHANG OF HOME PROPERTIES: a. HOLC 3 b. Institutions Some
5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 0 b. Institutions -
6. MORTGAGE FUNDS: Ample
7. TOTAL TAX RATE PER \$1000 (1938) \$.29.60
8. DESCRIPTION AND CHARACTERISTICS OF AREA:

The area is located on Signal Mountain, a separate municipality about 7 miles from the Chattanooga business center. It has good grade school, community stores and adequate transportation by means of gasoline bus which runs from the mountain top to the center of Chattanooga on regular schedule. The mountain was developed by a wealthy Chattanooga man and formerly was used almost exclusively during the summer months by the moderately wealthy to wealthier Chattanooga residents. With very few exceptions type of houses built have been very substantial, some very costly, and residents now make the mountain their home for the entire year. A golf and country club is located on the mountain.
What formerly was a summer resort hotel was three years ago sold to the Alexian Brotherhood, a Catholic Organization, for use somewhat as a religious retreat and sanatorium. Some residents on the mountain claim that this has had no effect on the area from the standpoint of residential desirability, but the fact remains that there has been no new building in this area during the past three years, and while there is only one vacant house (not including about 4 which are being repaired) rentals are only about 65% of what they were 3 years ago and the only sales made have been at very low prices. With its high altitude, easy accessibility to the city, good type of population and good type of construction, it is still a very desirable place to live and will continue so, but the trend towards now building has veered to Lookout Mountain.
9. LOCATION Signal Mountain SECURITY GRADE 2nd AREA NO. B-1 DATE 6-28-39
Chattanooga, Tenn.



D-2

AREA DESCRIPTION				
Security Map of Chattanooga, Tennessee				
1. POPULATION: a. Increasing _____ Decreasing _____ Static Yes				
b. Class and Occupation Low income common laborers - domestics				
c. Foreign Families 0 % Nationalities - d. Negro 100 %				
e. Shifting or Infiltration None				
2. BUILDINGS: PREDOMINATING 100 % OTHER TYPE %				
a. Type and Size	3-4 rm singles			
b. Construction	Frame			
c. Average Age	25 yrs.			
d. Repair	poor			
e. Occupancy	95%			
f. Owner-occupied	50%			
g. 1935 Price Bracket	\$ 600-1200	% change	\$	% change
h. 1937 Price Bracket	\$ 600-1200	0 %	\$	%
i. June 1939 Price Bracket	\$ 600-1200	0 %	\$	%
j. Sales Demand	None			
k. Predicted Price Trend (next 6-12 months)	Weak			
l. 1935 Rent Bracket	\$ 6 - 12	% change	\$	% change
m. 1937 Rent Bracket	\$ 6 - 12	0 %	\$	%
n. June 1939 Rent Bracket	\$ 6 - 12	0 %	\$	%
o. Rental Demand	Good			
p. Predicted Rent Trend (next 6-12 months)	Firm			
3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -				
4. OVERHANG OF HOME PROPERTIES: a. HOLC 1 b. Institutions Some				
5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 0 b. Institutions -				
6. MORTGAGE FUNDS: None 7. TOTAL TAX RATE PER \$1000 (1938) \$17.60 outside city				
8. DESCRIPTION AND CHARACTERISTICS OF AREA:				
The area is level to rolling, most of it outside city limits. Nearest transportation is about 4 blocks from the eastern line of the area. Houses are cheap, flimsy structures, very poorly maintained. It does not have either lights, water or sewerage. Colored school located in southern part of area. Some distance to central part of city and transportation not convenient.				
9. LOCATION Chattanooga, Tenn. SECURITY GRADE 4th AREA NO. D-2 DATE 7-6-39				



D-4

AREA DESCRIPTION

Security Map of Chattanooga, Tennessee

1. POPULATION: a. Increasing _____ Decreasing _____ Static Yes
Common laborers - wage earners - clerks - some domestics,
b. Class and Occupation white collar workers - some executives and professional men
live in apartments
c. Foreign Families 0 % Nationalities - d. Negro 10 %
e. Shifting or Infiltration None
2. BUILDINGS: PREDOMINATING 80 % OTHER TYPE 10 %
a. Type and Size 5-8 rm singles Apartments 12-24 units
b. Construction Frame & brick Brick
c. Average Age 40 yrs. 20 yrs.
d. Repair Poor Fair
e. Occupancy 95% 95%
f. Owner-occupied 10% None
g. 1935 Price Bracket \$ 2000-3500 % change \$ 12,000-50,000 % change
h. 1937 Price Bracket \$ 2000-3500 0 % \$ 12,000-50,000 0 %
i. June 1939 Price Bracket \$ 2000-3500 0 % \$ 12,000-50,000 0 %
j. Sales Demand None None
k. Predicted Price Trend Firm Weak
(next 6-12 months)
l. 1935 Rent Bracket \$ 20 - 35 % change \$ 25 - 35 % change
m. 1937 Rent Bracket \$ 20 - 35 0 % \$ 25 - 40 +6 %
n. June 1939 Rent Bracket \$ 20 - 35 0 % \$ 25 - 40 0 %
o. Rental Demand Good Good
p. Predicted Rent Trend Firm Firm
(next 6-12 months)
3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price - How Selling -
4. OVERHANG OF HOME PROPERTIES: a. HOLC 4 b. Institutions Some
5. SALE OF HOME PROPERTIES (2 yr.) a. HOLC 0 b. Institutions -
6. MORTGAGE FUNDS: Very limited 7. TOTAL TAX RATE PER \$1000 (1938) \$ 36.60
8. DESCRIPTION AND CHARACTERISTICS OF AREA:

This area adjoins principal business district, is from rolling to very hilly, consists of very old large houses, brick and frame, some apartment houses and some negro shacks. It has all utilities and is convenient to stores, churches and business. Many of the large old houses have been turned into cheap rooming houses.

As a whole occupants are of the lazy shiftless type, willing to do just enough to eke out an existence. Upkeep of houses extremely poor and the area has absolutely nothing to recommend it as a residential neighborhood except the fact that it is adjacent to the main business section. There are several very nice apartment houses in the area occupied by a much better type of citizen than the average in the area.

Protests (1960)



Federal Desegregation

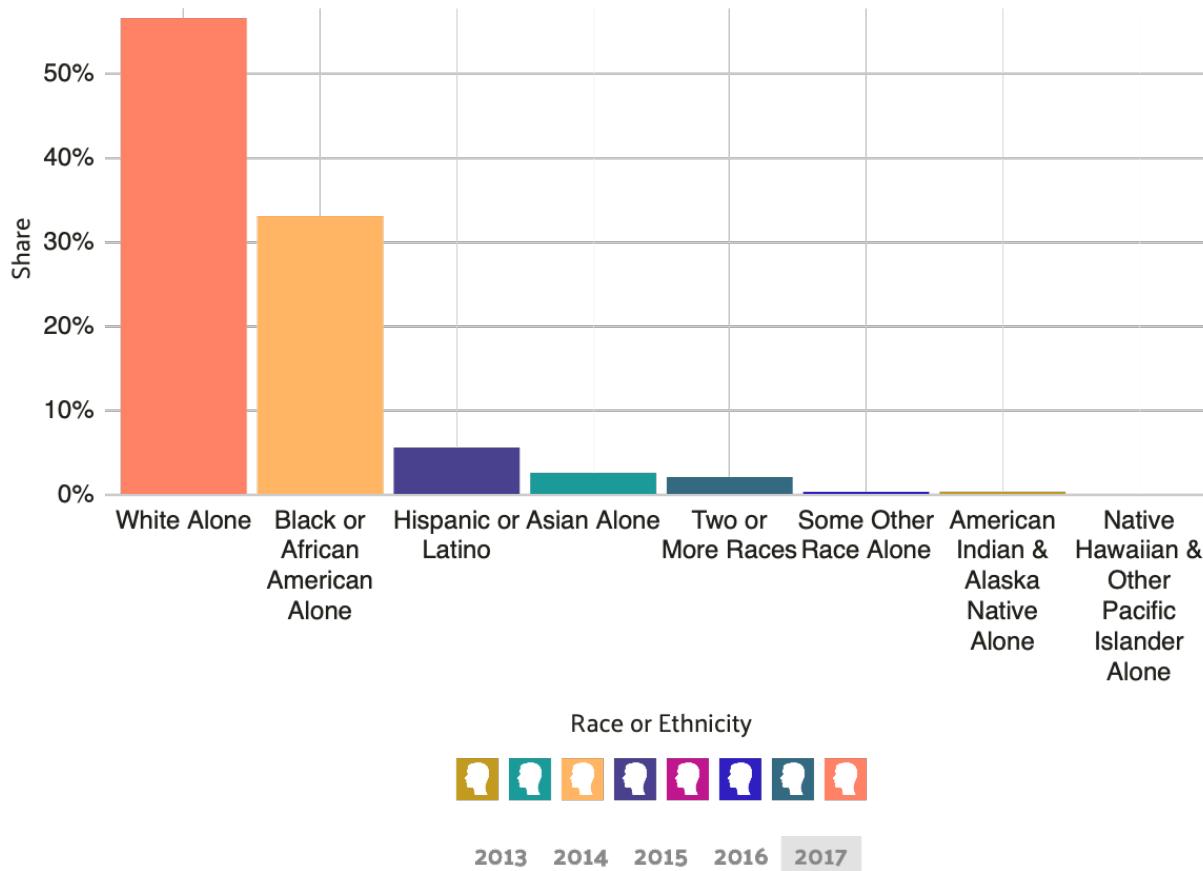
- City public school desegregation (1962 in Chattanooga)
- Civil Rights Act of 1964
- Civil Rights Act of 1968 (follow-up to CRA 1964; includes Fair Housing Act)



50 Years After Fair Housing Act

- “Whites fled Chattanooga's downtown in response to federal efforts to integrate schools and neighborhoods. Federally funded roads and highways allowed for white families to live in new suburban areas while continuing to work in the inner city.”
- There is still substantial proof that whites and blacks continue to live in separate areas in Chattanooga, with five census tracts in the city having >75% black residents.
- “The federal government put billions of dollars into creating segregated communities, but we haven't put billions into undoing them.”

2017 Demographics



Gentrification

- While white flight occurred in the 1950s and 1960s with the rise of desegregation, efforts in Chattanooga to “revitalize” the downtown area have led to skyrocketing rent increases and the displacement of black citizens.
- “Chattanooga’s market-based urban renewal has led to a loss of 2,592 African Americans in downtown and adjacent neighborhoods from 2000 to 2017. Simultaneously, those same neighborhoods experienced a net influx of 5,066 white residents.”

Table 1: Population Change by Race Downtown, 1990-2013

Year	White Population	Black Population
2013	4,880	2,358
2010	3,463	2,297
2000	2,550	3,623
1990	2,402	3,720

Source: U.S. Census Data from Social Explorer.

Gentrification

- “Cameron Hills, once redlined, is now a LEED certified campus for Blue Cross Blue Shield of Tennessee. North Chattanooga benefitted tremendously from investments in Waterfront Park. Similarly, the renaissance of Southside included redevelopment of an elementary school, targeted investments in local infrastructure and loan programs to attract artists supported by various nonprofits and foundations. Local government has actively used payment-in-lieu-of-taxes (PILOT) agreements to attract businesses and investments back to the city. Despite all of these projects and programs, African Americans in Chattanooga remain outside looking in. Many African Americans who used to live in Hill City, Cameron Hills, Southside and North Chattanooga have been either forcibly removed or displaced by gentrification.”

Fastest gentrification in the nation

- In 2012, the Fordham Institute published a [study](#) listing Chattanooga as having two of the top 20 fastest gentrifying zip codes in the nation.
- Results extracted from percentage population change from 2000 to 2010 Census data.
- No. 1 zip code, 37408, represents the Southside—an area very well-known for its rapid transformation. New businesses that have arrived are concepts such as Play Wash Pint, The Local Juicery, Southside Social, and Market South (includes a craft brewery and test kitchen).



Resources

- <https://bit.ly/35GeTxV>
- <https://en.wikipedia.org/wiki/Redlining>
- <https://dsl.richmond.edu/panorama/redlining/#loc=12/35.058/-85.337&city=chattanooga-tn&area=B1&text=downloads&adImage=3/55.628/-146.602>
- <https://www.timesfreepress.com/news/local/story/2018/feb/25/fifty-years-after-fair-housing-act-neighborhoods/464531/>
- <https://mashable.com/2017/02/19/chattanooga-sit-ins/>
- <https://tennesseeencyclopedia.net/entries/chattanooga/>
- <https://datausa.io/profile/geo/chattanooga-tn/#demographics>
- <http://ftpcontent2.worldnow.com/wrcb/pdf/NAACPFinalSept11.pdf>
- <https://www.timesfreepress.com/news/news/story/2012/jun/23/census-data-notes-neighborhood-reshaping-southside/81009/>
- <https://drive.google.com/file/d/1vG14kEZCo-QO73bxlh-7HF3ScWR9S7y8/view>
- <https://www.flickr.com/photos/picnooga/32569713123/in/album-72157677820323774/>