Patrick O’Connor

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Of the larger suburban-shaping forces that Jackson introduces within chapter 9 through 12 that I found to be the most shocking and interesting to read about is the Federal housing policies. Specifically, the FHA and the clear and outright approach too ethnic and racial discrimination. The Federal Housing Administration’s participation in validating the discriminatory practices of Home Owners Loan Cooperation (HOLC) has led to on-going suffering in areas of minority populations. Specifically, the rating system used to attempt to avoid the undesirable features. Within chapter 9, the FHA underwriters process in grading is expressed in eight criteria with the two that have the most weight being relative economic stability (40%) and protection from adverse influences (20%). The reading continues on to detail the other 6 areas for grading but as those two make up the majority they are the large moving dial in deciding where loans are approved and dispersed. Along with simple health concerns such as smoke and odor being placed in the category of lacking protection from adverse influences extremely racist concerns of the development areas not having rigid white-black separation. The underwriting manual even openly recommended "If a neighborhood is to retain stability, it is necessary that properties shall continue to be occupied by the same social and racial classes,".

To apply this grossly discriminatory practice to places I am familiar with is quite easy and I have even seen one of the examples from the book in person. The exact location is near Detroit's Eight Mile Road, specifically during the 1930's as Detroit grew outwards, the once largely black populated Eight Mile Road was beginning to be a multicultural area of both white and black groups. With the previously stated, underwriting quote it is clear that the FHA would not be willing to put any money or backing into communities of this kind at the time. To combat this, in 1941 a white developer found a loophole in the current guidelines and erected a large concrete wall between the two communities. This arbitrary four-foot wall fence was enough to convince the FHA that there should be a regrade and subsequently almost all white properties that resided on the right side of the wall were granted loans. It has been about 10 years since I have visited that area when on a hockey tournament trip to Detroit but even when visiting that site, it was clear that the lack of funding has caused this area to have few signs of a successful neighborhood such as new renovations. This once again, led to many white homeowners being afraid of black people moving in and causing the same deterioration to their home value. After some time, those that had the means to move decided to leave the area and subsequently the FHA loans were taken with them. The Detroit wall still stands near Eight Mile Road and is now surrounded by black neighborhoods on either side. As the funding was taken out, the area has met the fate that many other predominately black neighborhoods have been met with, where the cycle of systemic racism and oppression continues to ravage generation after generation.