

National Archives / Ohio State University Libraries

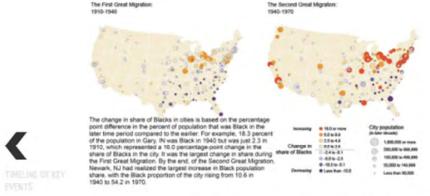
1940 federal HOLC map of Cuyahoga County, showing redlined areas

TIMELINE OF KEY EVENTS

Policies and practices shaping where people live in greater Cleveland







US Census Bureau

Great Migration 1910 to 1970

1910 - 1930

THE GREAT MIGRATION

While African Americans lived in Cleveland <u>as early as 1806</u>, during <u>the Great Migration</u> Cleveland's African American population increased from 8,500 to 72,000 people.

<u>African Americans</u> came seeking <u>a less</u> <u>oppressive racial environment</u>, and greater economic opportunities. The vast majority ended up in the <u>Cedar-Central</u> residential district.







Cleveland Call And Post/ProQuest Historical

Cleveland Call And Post, April 26th, 1947

1915 - 1948

DEED RESTRICTIONS AND RACIALLY RESTRICTIVE COVENANTS

During this period, widespread use of deed restrictions and racially restrictive covenants kept non-whites from buying homes in many Cleveland neighborhoods, and throughout the nation. Deed restrictions were written into the deed of the house that prohibited the sale of the house to non-white buyers. Racially restrictive covenants were circulated (like a petition) among neighbors.





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Cleveland Call And Post/ProQuest Historical

Cleveland Call & Post, July 13th, 1939.



1920 - 1950

RACIAL CONFLICT AT CITY POOLS AND BEACHES

African Americans seeking access at the city's public pools and beaches outside of Cedar-Central experienced discrimination, intimidation, and in some cases violence. The worst incidents occurred from 1927-36 at Woodland Hills Park (now Luke Easter Park), less than ten blocks from a pocket of black settlements dating to the turn of the century another incident occured in 1939 at Forest Hills Park. These incidents catalyzed an interracial, left-wing mobilization demanding access. Conflicts arose as Mount Pleasant and Glenville became majority-black in the 1950s, and were Garfield Park pool, and Euclid Beach Amusement Park.







Cleveland Public Library Digital Collection

Doctor Charles Garvin

1925

THE BOMBING OF PROMINENT AFRICAN AMERICAN HOMES

African American physician <u>Dr. Charles Garvin</u>'s house on Wade Park Avenue was bombed (twice).

When whites first learned that the house was being constructed by an African-American, a handbill was circulated to neighbors with the following message:

"Be Sure To Read This:

Certain niggers have recently blackmailed certain residents of the Cleveland Heights and other sections of the city. They are now trying to erect a house at 11114 Wade Park Avenue to blackmail us. But they will not. The residents of the Neighborhood will not give one cent to those blackmailers.

Appoint your committees to oppose and eradicate this group of black gold diggers. Let them know we can duplicate riots in Tulsa, St. Louis, Chicago, and Baltimore." [taken from Kenneth L. Kusmer's A Ghetto Takes Shape: Black Cleveland, 1870-1930]

Another black doctor moving to Shaker Heights, Dr. Edward Bailey, had his house bombed this same year. Restrictive covenants were circulated after both incidents.







Cleveland Plain Dealer/ProQuest Historical

An ad for Ambler Realty, Plain Dealer, March 23, 1923

1926

THE U.S. SUPREME COURT WEIGHS IN

This year, two U.S. Supreme Court decisions affected who could shape where people live. In Village of Euclid, OH v. Ambler Realty, the Supreme Court upheld the right of municipalities to create zoning ordinances, specifically ones that restricted more affordable housing like apartments. In Corrigan v. Buckley, the Supreme Court decision allowed private property owners to enforce racially restrictive covenants (these covenants prohibited homeowners from selling their houses to non-white buyers).







Cleveland Historical

An ad for the Van Sweringen development in Shaker Heights (r) and a present day photo of the home (l).

1927

DEED RESTRICTIONS EXPAND

An African American family tried to move into an exclusive <u>Van Sweringen development</u> in <u>Shaker Heights</u> and were eventually kicked out. This, along with the <u>Corrigan v. Buckley SCOTUS</u> decision the previous year, caused people to get new deeds, with restrictive clauses saying all neighbors must agree to the sale before it can proceed. By 1927, <u>three-quarters of Shaker residents had agreed to extend their deed restrictions for 99 years.</u>



ideastream[®]



Cleveland Historical

Venerine Branham describes growing up in Cleveland's Outhwaite Homes

1933

CLEVELAND, OHIO: BIRTHPLACE OF PUBLIC HOUSING

The Public Works Administration, part of the New Deal legislation, created the first civilian public housing in the country, during a time of great need for housing (after the Great Depression). It was primarily designed to house white middle class families, but it also created some public housing for black families. Housing projects were by and large segregated. Cleveland was one of the first cities to have a public housing project (1935 construction started locally). Ernest Bohn, a local housing advocate, lobbied hard for this. The first housing projects in Cleveland were Cedar-Central Apartments (for whites initially), Outhwaite Homes Estates (for blacks initially), Lakeview Terrace (for whites initially, which as a result erased the black community in the Flats East Bank). Cleveland didn't de-segregate public housing until early 1960s, when many whites had already left public housing in favor of New Deal housing subsidies that made suburban homeownership more affordable for the white working class.



Is The New Deal Giving The Negro A Square Deal In Relief?

Glittor's Note: This is a resease of an abbitron delicered before the St James Literary Perus, by William B Counter, director Negro Wellare Fran-

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Cleveland Call And Post/ProQuest Historical

Cleveland Call and Post, May 26, 1934.

1933

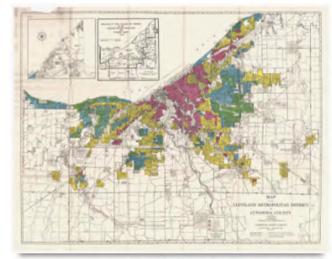
THE NEW DEAL?

New Deal legislation for "Relief, Recovery and Reform" made available \$120 billion (worth \$1 trillion today) in loans—98% went to white people. The legislation also created jobs programs (e.g., FERA, CCC, PWA, WPA) designed to put people to work and eradicate unemployment, but many programs were segregated and African Americans received the least desirable jobs. Richard Rothstein referred to this as a "state-sponsored system of segregation."









National Archives / Ohio State University Libraries

1940 federal HOLC map of Cuyahoga County

JUNE 13, 1933

HOME OWNERS LOAN CORPORATION & THE BIRTH OF "REDLINING"

Home Owners Loan Corporation was established in 1933 to help homeowners and stabilize banks. They created detailed neighborhood maps that took into account the racial composition of a neighborhood or likelihood of racial infiltration and color coded these neighborhoods in red and labeled them "undesirable" -- a process called "redlining" -- resulting in a lack of investment in black neighborhoods and enormous investment in white neighborhoods. The Federal Housing Administration (FHA) relied on these maps to make mortgage determinations until the 1960s.





Public domain/ Wikimedia Commons

A Vintage 1934 FHA pin

1934

FHA, REDLINING, AND SUBSIDIZING THE SUBURBS

Federal Housing Administration (FHA) was established by the National Housing Act of 1934. Created to stabilize the mortgage market, it insures loans made by banks and other private lenders for home building. It is well known that during this time period the agency wouldn't, for the most part, insure mortgages for blacks in redlined communities.

Another important role of this agency during this time was to <u>subsidize building of</u> <u>subdivisions where houses could not be sold to African Americans</u>. It provided financial support to white families moving out of cities and into the suburbs. They also required deeds in <u>subdivision houses to have restrictive covenants</u> prohibiting resale to non-white people.



Complaints Accumulate on Land Contract Deals

Cleveland Call And Post/ProOuest Historical

Cleveland Call and Post, July 31st, 1954

1940 - 1960

USE OF LAND CONTRACTS **EXPANDS FOR AFRICAN-AMERICANS**

Land contracts became huge during this time, especially in black neighborhoods like Glenville, Mount Pleasant, etc. Land contracts are an agreement between a buyer and a seller, offering no protection like in a traditional mortgage. It's like a rent-to-own situation and if a buyer misses one payment, they can be immediately kicked out. With traditional mortgages from banks, there are more protections for the buyer. Land contracts became big among African

Americans during this time because they couldn't get FHA-backed loans. A 1961 state law required these land contracts be publicly recorded. The practice died down in the '60s but made a comeback after the 2008 recession and is still in play today.









Public domain/ National Archives

African-American soldiers, March 10, 1945

1941 - 1945

WORLD WAR II

The war and growth of defense industries leads to a renewed and even <u>more massive migration</u> of black Southerners to northern (and western) cities that would last into the 1960s.









Cleveland Call And Post/ProQuest Historical

Cleveland Call and Post, December 9th, 1944

1944

THE GI BILL'S UNEQUAL BENEFITS

\$95 billion of GI Bill opportunities went mainly to returning white soldiers, with benefits including low-cost mortgages, low-interest loans and financial support. Of the first 67,000 mortgages insured by the GI Bill, fewer than 100 were taken out by non-whites. African Americans were not banned from utilizing GI Bill mortgage benefits in theory. But, in practice there were very few suburban developments in which African-Americans could purchase a house (since these developments were mostly only available to white buyers).







The Cleveland Press Collection

Aerial view of a new home development in Bedford, 1959

1945 - 1960

SUBURBAN SPRAWL AND WHITE FLIGHT

<u>Suburban sprawl</u> and <u>white flight</u> to the suburbs became prevalent. As certain inner city communities were <u>officially red-lined</u> and marked as undesirable, the population loss devoided inner cities of essential tax dollars used for schools, roads, parks, and other public necessities.





"We Went To Normandy Beach Together--Why Not Euclid Beach?



Cleveland Historical

Picket Line, August 1946, Euclid Beach, Cleveland Call & Post

1946

RACIAL VIOLENCE AND PROTESTS AT EUCLID BEACH PARK

Euclid Beach Park was the site of racial tension, picketing, and violence due to policies that excluded African Americans from swimming facilities, the roller rink, and the dance hall. In February of 1946, Cleveland City Council passed an ordinance the following year banning discrimination at Cleveland amusement parks. However, the following year, Euclid Beach closed its roller rink and dance hall to the public (private events were not subject to the city's new ordinance). Swimming facilities in the park closed in 1951.

The amusement park itself remained open until 1969.







said Tracts to a corporation or association formed by residents or owners of property in Innis Arden No. 2, or to a corporation or association formed by residents or owners of Innis Arden, for community purposes, in the activities of which corporation or association residents of Innis Arden No. 2 shall have the right to participate, subject to reasonable restrictions and requirements imposed by such corporation or association.

14. RACIAL RESTRICTIONS... No property in said addition shall at any time be sold, conveyed, rented or leased in whole or in part to any person or persons not of the White or Caucausian race. No person other than one of the White or Caucausian race shall be permitted to occupy any property in said addition or portion thereof or building thereon except a domestic servant actually employed by a person of the White or Caucausian race where the latter is an occupant of such property.

15. ANIMALS. No hogs, cattle, horses, sheep, goats, or or similar livestock shall be permitted or maintained on said property at any time. Chicken hens, pigeons, rabbits and other similar small livestock, not exceeding a total of twenty-five in number, shall be permitted but must be kept on the premises of the owner. Not more than one dog and cat may be kept for each building site. No pen, yard, run, hutch, coop or other structure or area for the housing and keeping of the above described poultry or animals shall he built or maintaied closer.

University of Washington

An example of a racial deed restriction

1948

SCOTUS STRIKES DOWN RACIALLY RESTRICTIVE COVENANTS

Shelley v. Kraemer Supreme Court decision made racially restrictive covenants not enforceable (reversing an earlier ruling). But discriminatory practices persisted until the 1960s, preventing minority land ownership, minority wealth-building, and minority suburban living.









1950 - 1953

KOREAN WAR

Roughly 600,000 African Americans served in the military during the <u>Korean War</u>. It was the last armed conflict to feature segregated units -- in October 1951, the all-black 24th Infantry Regiment was disbanded, and black and white soldiers fought side by side.











Michael Schwartz Library, Cleveland State University

This 1955 Forest Hill application asks prospective residents for their occupation, church affiliation and pastor's name, whether they have ever been a member of the Communist Party, and for two "social references."

1950 - 1959

FOREST HILL HOMEOWNERS ASSOCIATION ESTABLISHED

The <u>Forest Hill</u> Homeowners Association established an application process that kept minorities out.

To sell their property, Forest Hill homeowners had to get approval from the association -- a panel conducted background checks on and interviewed prospective residents. While not explicitly racist, the lengthy application process made Forest Hill unwelcoming to minority residents.









Cleveland Press Collection/Cleveland State University

1953

TOWNE CASINO BOMBINGS

Towne Casino jazz club on Euclid, which had a mixed-race clientele, was <u>bombed</u> three times in 1953. After the third bombing, the club closed permanently on August 1, 1953. Out front the owners wrote on the marquee: "DON'T BOMB US. WE OUIT."

Many people attribute the incidents to unease with the contemporary racial transition underway to the north and west in Hough in the 1950s (in which time Hough went from 4% to 74% black).









Cleveland Press Collection/Cleveland State University

The Stewart's home at 15508 Talford Avenue in 1953, after being vandalized.

1953

STEWART HOME VANDALIZED

Wendell and Genevieve Stewart, the first African American family to move to the southeasterly Lee-Harvard neighborhood, were <u>severely harassed</u> by their white neighbors, necessitating the intervention of Mayor Thomas Burke and community groups.











1953

"THE GENTLEMEN'S AGREEMENT"

An agreement reached in Cleveland City Council that one must get a ward councilman's approval to put in a <u>subsidized housing project</u> in their ward (see Mayor Carl Stokes <u>efforts to build public housing</u> in Cleveland's Lee-Seville neighborhood). At the time, the west side had no public housing except in <u>Ohio City</u> and <u>Tremont</u>.







Living History series (May 4, 2017), ideastream

Norman Krumholz, former Planning Director for the City of Cleveland, refects on the urban renewal program.

1954

THE CLEVELAND DEVELOPMENT FOUNDATION FORMS

The Cleveland Development Foundation formed and, in conjunction with the City of Cleveland, applied federal funding from the recently passed U.S. Housing Act towards "urban renewal"—some argue that the real purpose of urban renewal activities was to protect the suburbs and further disadvantage minority neighborhoods. Examples: Garden Valley (79th and Kinsman) housing development which was built on a landfill and Longwood Project in Cedar-Central (along Woodland Ave. near E. 36th-E. 40th).







On left: Zoning Unit Hears Fight on Church (March 22, 1954) Cleveland Press Collection/Cleveland State University. On right: Mt. Zion Defies Bombs; Buys Grandin Mansion (April 10, 1954) Call and Post.

195

MT. ZION CONGREGATIONAL CHURCH BOMBED

The all-black Mt. Zion Congregational Church fought before the Zoning Board to open their church in the former Grandin Mansion on E.108 and Magnolia. Opposition to the church opening was led by Councilman George Costello, who argued that the "presence of the Negro church would lower property values in the neighborhood," according to the Cleveland Press. The Zoning Board agreed to allow the church to operate in the mansion, but just days after winning the appeal, the mansion was bombed. It was rebuilt in 1956.





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U.S. Congress

Image from the a 1951 report to Congress entitled "The Need for Industrial Dispersal," shows Cleveland with an "A" status – meaning there is less than 3% unemployment within the city.

1954

INDUSTRIAL DISPERSAL

Industrial jobs moved out of central cities during this period, which exacerbated a spatial mismatch between jobs and labor, not to mention an absolute decline in employment options in Rust Belt cities. This was due in part to Truman-era policies of "industrial dispersion" -- that is, encouraging manufacturers to move out of cities, partly due to fear of bombings in the Cold War-era.







Cleveland Press Collection/Cleveland State University

Aerial view of the construction of the Innerbelt Bridge in 1959.



1956

INTERSTATE HIGHWAY ACT OF 1956

The Interstate Highway Act of 1956 spurred people and businesses out of cities. Several major highways (Interstates 71, 90) were built in the 1950s and '60s – and Cleveland's population dropped from 914,808 in 1950 to 876,336 a decade later.

Freeways routed through existing black neighborhoods somewhat, but most of Cleveland's freeway system did not go through or isolate black communities. Built in 1950s, the Innerbelt skirted the mostly-black Cedar-Central neighborhood, and I-71 was routed close to the black community of Linndale in 1962. The Clark Freeway project which would have impacted many eastside neighborhoods was stopped after suburban opponents of the freeways were joined by Cleveland Mayor Carl B. Stokes.







Cleveland Press Collection/Cleveland State University

Mr. John Pegg and Mrs. Dorothy Singleton Pegg, 1956

1956

PEGG HOME VANDALIZED

African American lawyer John Pegg's home in Ludlow, near Shaker Heights, was <u>vandalized</u> and his garage was bombed. This event spurred the creation of the <u>Ludlow Community</u>
<u>Association</u>, which tried to create a more integrated community by marketing the neighborhood to white people. NAACP pushed back against these integration efforts saying the community was neglecting black families.









Michael Schwartz Library, Cleveland State University

Myrtle Avenue homes built by Bussey Construction.

1957 - 1959

NEW HOUSING FOR AFRICAN AMERICANS

African American construction companies (and a handful of white developers) built new, suburban-style housing for black occupancy on scarce vacant land in the city's far southeastern corner.

One such company was <u>Bussey Construction</u>, owned by African American contractor Arthur Bussey. Bussey added high-end features to his homes, which attracted middle class black buyers.









Ohio Congressional Archives

OHIO CIVIL RIGHTS **ACT PASSED**

The Ohio Civil Rights Act of 1959 was passed to "prevent and eliminate the practice of discrimination in employment against persons because of their race, color, religion, national origin, or ancestry."







Cleveland Call and Post/ProQuest Historical

A report on Operation Equality (left), and an ad placed by Fair Housing, Inc. (right) appear in the Call and Post, Cleveland's weekly African American newspaper in 1967.

1960 - 1970

FAIR HOUSING ACTIVISIM

Fair housing organizations pushed back against prevailing, discriminatory real estate industry norms by actively pursuing matches between black home seekers and white sellers willing to break the color line on their street. These organizations' philosophy was that there should be no communities in a metro area with no blacks. Fair Housing, Incorporated, Operation Equality, and PATH (Plan of Action for Tomorrow's Housing) were especially active.







Hough: Before and Beyond '66, Living History series, July 7, 2016, ideastream

Carolyn Watts Allen, former Safety Director for the City of Cleveland, remembers blockbusting when she was a 3rd grader in living in Glenville.

1961

BLOCKBUSTING BEGINS

The practice of <u>blockbusting</u>—where realtors harass and scare people into selling their homes by saying the neighborhood is being corrupted by minority families and that property values are going down—starts in earnest in the 1950s with both white and African American realtors participating. It peaked in the early '60s in Cleveland, in the Lee-Harvard, Glenville, and Corlett neighborhoods. <u>Some contend, it still happens today</u>, although it was ostensibly outlawed with the passage of the <u>Civil Rights Act</u>



(Fair Housing Act) of 1968.

ideastream





National Archives

1961 - 1973

VIETNAM WAR

More African Americans served in Vietnam than any other American war. During the height of the U.S. involvement, 12.6 percent of the troops were black – even though they made up 11 percent of the U.S. population at the time. African-Americans soldiers were also more frequently on the front-line, and, as a result, suffered a much higher casualty rate. In 1965, African-Americans represented almost 25 percent of those killed in action.







Call and Post, August 17, 1963; Cleveland Historical/Willis Family Photographs/Day Street

On left: Article from Call and Post, August 17, 1963; On right: Jazz Temple owner Winston Willis, with girlfriend in 1963.

1963

THE JAZZ TEMPLE BOMBED

Owned by African American businessman. Winston Willis, <u>The Jazz Temple</u> on Euclid hosted jazz legends like Miles Davis and John Coltrane – and was recognized nationally as a jazz mecca. It also catered to a mixed-race clientele – and was, thus, the target of intimidation by police and locals. After a series of threats, <u>the club was bombed after hours in August 1963</u>.

After the bombing, Willis continued to operate other businesses in the area, as he owned the whole south side of the block of Euclid between E. 105th and E. 107th. But by the early 1970s, Willis was locked in conflict with the city and the Cleveland Clinic over the property, which he eventually lost while serving time in prison for writing a bad check.







Cleveland Press Collection/Cleveland State University

Former Cleveland City Councilman George Forbes, who represented the neighborhood that Howe Elementary was located in, looks back on the events leading up to the protest.

1964

PROTESTER KILLED AT HOWE ELEMENTARY

At the construction site of <u>Stephen E. Howe</u> <u>Elementary School</u> in Glenville, a white reverend, Bruce Klunder, was killed while protesting the school's construction. This reverend was part of a group protesting the creation of a segregated school, believing schools should be integrated rather than containing blacks by building more capacity in heavily black areas even though white schools nearby were sometimes not up to their capacities.







ideastream



Transcript of the Cleveland hearing.

1966

U.S. COMMISSION ON CIVIL RIGHTS VISITS CLEVELAND

In April 1966, the U.S. Commission on Civil Rights traveled to Cleveland to investigate the conditions facing African-American residents here. As a tape recorder rolled, commissioners grilled city officials and spoke with dozens of citizens.

They collected more than 30 hours of testimony describing the difficulty in finding good jobs and housing, the experience of attending segregated schools and encounters with police.

Most of that testimony is now available <u>here</u>, courtesy of the National Archives and Records Administration.







Segment from Stokes: An American Dream (2009)

HOUGH RIOTS

In the 1950s blacks made up less than 5 percent of the population in <u>Hough</u>. Ten years later, more than 70 percent of the 2.2 square mile neighborhood was black. Over the years, <u>the neighborhood</u> became Cleveland's most populous and it suffered overcrowded, slum-like conditions, with rampant crime, limited city services, and segregated schools. Residents complained of police abuse and a mayoral administration that was unresponsive to their concerns. These conditions reached a boiling point on a hot day in July 1966, when the Hough riots broke out.

Hough resident Louis "Luke" McCoy, who was 18 at the time, <u>described the scene</u>:

"You could see fire, probably houses, burning. You could see flames in the air. You could hear the fire engines. You could hear the police cars. You could hear people running, you could hear the footsteps because everybody was looting."





Cleveland Heights Historical Society / Cleveland Historical
The East Overlook Road home of J. Newton Hill was bombed in 1967.

1967

J. NEWTON HILL'S HOUSE BOMBED

The home of African American Executive Director of the <u>Karamu House</u> is bombed on East Overlook Road.









The Cleveland Press Collection

Republican Seth C. Taft congratulates Mayor Carl B. Stokes at the Election Board.

1967

CARL STOKES ELECTED CLEVELAND MAYOR

GLENVILLE SHOOTOUT

<u>Stokes</u> becomes the first African American mayor of a large city. His <u>administration</u> worked to improve opportunities for African American residents, especially in terms of jobs, housing, and transportation.





Credit: Northeast Ohio Broadcast Archives [NOBA]-John Carroll University. Fires during rioting in Glenville during July 23-28, 1968.

1968

GLENVILLE SHOOTOUT

This was a <u>6-day period of violence</u> between a black militant group and Cleveland Police, with casualties on both sides.







Warren K. Leffler, U.S. News & World Report / Library of Congress Lyndon B. Johnson signing the U.S. Fair Housing Act. 1968

U.S. FAIR HOUSING ACT PASSES

This act prohibits discrimination in housing based on race and other factors. In addition to the 1964 U.S. Civil Rights Act, this legislation finally starts to reverse course on the FHA's discriminatory policies.









Audio: EngagedScholarship@CSU / Cleveland Voices / CC BY-NC-SA 3.0 Photo: The Cleveland Press Collection

Realtor Isaac Haggins talks about the day of the bombing.

1969

HAGGINS REALTY BOMBED

Haggins Realty on N. Taylor Rd was bombed as an act of racial violence. African American realtor Isaac Haggins was also accused of blockbusting in the Forest Hill section of Cleveland Heights and East Cleveland, long a racially exclusionary area.









FAIR CREDIT REPORTING ACT **PASSES**

This act made credit more available to African Americans.







Audio: EngagedScholarship@CSU / Cleveland Voices / CC BY-NC-SA 3.0 Photo: Special Collections, Cleveland State University Library

Former Heights Community Congress leader Lana Cowell discusses the motivation behind the audit and the action taken as a result.

ST. ANN AUDIT OF REAL ESTATE **PRACTICES**

The St. Ann Audit found widespread housing discrimination and racial bias, even after the passage of the Fair Housing Act. Findings from the audit created the basis for forming the Heights Community Congress, which works to make sure people aren't steered when choosing where to live (still in place today). ideastream^e







Cleveland Historical

Phil Hart and Kathleen Barber discuss the role of Cuyahoga County Engineer Albert Porter in the Heights Freeway Fight.

1977

CLARK FREEWAY PROJECT HALTED

A multi-year opposition, organized in large part by white women from Shaker Heights with support from Cleveland Mayor Carl Stokes, successfully halted plans for this freeway which would have torn through several east side Cleveland neighborhoods as well as the Nature Center at Shaker Lakes.







Audio: EngagedScholarship@CSU / Cleveland Voices / CC BY-NC-SA 3.0 Photo: Cuyahoga County Archives, William S. Gaskill Files, Folder 'Cuyahoga Plan, 1974-1978." / Cleveland Historial

Cuyahoga Plan Executive Director Kermit Lind talks about the ad campaign that helped promote normalization of racial diversity in home buying and selling.

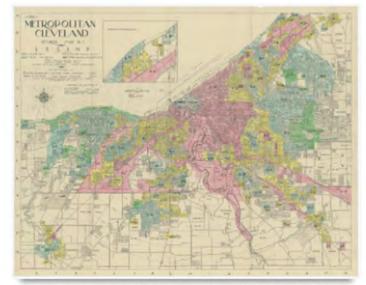
1974

THE CUYAHOGA PLAN FORMS

The goal of <u>this plan</u> was to create more integrated communities, by providing resources for families to move into whatever neighborhoods they chose, and monitoring real estate and lending practices in the county.







The Ohio State University Libraries, 2013. Federal HOLC "Redlining" Maps for Ohio Cities.

Redlining maps, created by the federal government, used discriminatory criteria to assign lending risk to certain neighborhoods (red=more risky for mortgage support).

1976

U.S. V. AMERICAN INSTITUTE OF REAL ESTATE APPRAISERS

This Supreme Court decision makes illegal the use of race in property appraisal and mortgage underwriting (ends <u>overt</u> redlining).







Government Moves Against Redlining
New York Times (1923-Current file); Nov 13, 1977; ProQuest Historical Newspapers: The New York Times

Government Moves Against Redlining

The Federal Home Loan Bank Board moved last week against redlining, the practice of denying mortgage loans in neighborhoods thought to be declining. In proposed new regulations, savings and loan associations, which account for more than half of the nation's mortgage lending, would for the first time be prohibited from refusing a loan because of the age of a house or a neigh-

Vice President Mondale, announcing the new regulations, called them "the strongest action ever taken" to end discrimination in mortgage lending and credit practices.

The regulations are among the initial moves taken by the agency to upgrade housing in inner-city areas, a goal set by President Carter. According to Mr. Mondale, they are an "essential step" in the Administration's urban policy and will help "revitalize our

The S.&L.'s, for their part, take the position that redlining has had little to do with the fundamental problems of the inner cities. The United States League of Savings Associations, in response to the proposed rules, said that "there has been entirely too much emphasis on the denial of housing credit being primarily responsible for the decline of urban neighborhoods."

The board also proposed regulations to put into effect the recently enacted Community Reinvestment Act, which requires bank regulatory agencies to make sure that lenders are meeting "the credit needs of their local com-

The regulations, as now worded, would require S.&L. associations to have "written, nondisoriminatory underwriting standards" and to review marketing practices "to assure that services of lenders are available to all segments of the community.

Robert H. McKinney, who was appointed chairman of the Home Loan Bank Board by President Carter, predicted that the savings and loan industry was "going to be very upset" over the new regulations. "These regulations are tough, but they're not unreasonable." said Mr. McKinney, who headed an S.&L. association in Indianapolis be-fore going to Washington this year. "We aren't asking the industry to

make unsafe or unsound loans," he said.

COMMUNITY REINVESTMENT ACT **PASSES**

This act created incentives for banks to reinvest in low and moderate income neighborhoods.

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New York Times / ProQuest Historical Newspapers



GULF WAR













2001 - 2010

HEIGHT OF SUBPRIME MORTGAGE CRISIS

African Americans got these mortgages at 2-4x the rate of white counterparts. Neighborhoods of Shaker Heights, Garfield Heights, Solon, Lee-Harvard were all hit hard. So-called "predatory lending" was already on the rise and becoming a topic of public discussion in Cleveland during the 1990s, however. These practices happened for years under the Federal Reserve's supervision. In 2008, the City of Cleveland sued several lenders--including Citicorp, Bank of America, and Wells Fargo--arguing that their practices had created a public nuisance, but a federal court dismissed the suit.







AFGHANISTAN/IRAQ INVASION/OCCUPATION













ideastream

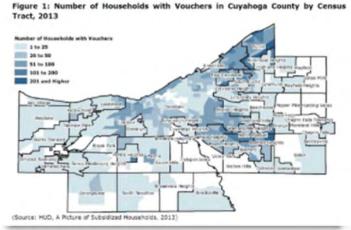
2009

THE AMERICAN RECOVERY AND REINVESTMENT ACT PASSES

HOUSING VOUCHER MOBILITY REPORT

Also known as the Stimulus, this provided \$840 billion for schools, municipalities, infrastructure development, energy, etc. Advocacy orgs say it disproportionately benefited white people because of who is able to meet qualifying criteria.





2016

HOUSING VOUCHER MOBILITY REPORT

This report from the Housing Research and Advocacy Center finds that the largest voucher program in Cuyahoga County consists of 89.6% African American participants who are clustered in racially segregated areas with high concentrations of poverty, crime, poor schools, and high exposure to environmental hazards. Most participants surveyed wanted to live in a better neighborhood but were unable to find one because voucher program participants are largely excluded from better areas, due to a variety of factors (such as landlord participation in the voucher program). ideastream[®]



2017

SELECTED SOURCES

Amelia Caldwell, PhD candidate, ideastream powerpoint presentation

CSU's Center for Public History and Digital Humanities

CSU's Cleveland Memory Project

CWRU's Encyclopedia of Cleveland History

<u>History Matters: How Policy and Practice Shaped Cuyahoga</u>, by the Kirwan Institute (2015)

Todd Michney, PhD, interview

Richie Piiparinen, PhD, interview

<u>Jason Reece</u>, PhD, interview

Mark Souther, PhD, interview

Race and Population Change: A Longitudinal Look at Cleveland Neighborhoods, by Townsand Price-Spratlen and Avery M. Guest (2002)

Racial Equity Institute Phase I Workbook

The Color of Law, by Richard Rothstein







2017

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