

# **UNVARNISHED**

## **HOUSING DISCRIMINATION IN THE NORTHERN AND WESTERN UNITED STATES**

### **INQUIRY THREE OVERVIEW: HOW HAS HOUSING DISCRIMINATION IMPACTED US?**

#### **INTRODUCTION**

Inquiry Three’s compelling question makes this history personal and local. It introduces some of the tools and practices that have created segregation, and invites students to explore how those practices have impacted their own local histories. Students analyze historical documents, use maps and data, and roleplay zoning and planning decisions.

#### **CONTENTS OF INQUIRY THREE**

##### **SUPPORTING QUESTION 1: WHAT WAS REDLINING AND WHAT ARE ITS EFFECTS?**

###### **Activity 1: How the Lines Were Drawn**

Students analyze a historical advertisement to understand how community investment and mortgage lending was influenced by the race and ethnicity of city residents.

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### **Activity 2: Reading Residential Security Maps**

Students work closely with residential security maps and primary documents to understand how neighborhoods received their designations.

## **SUPPORTING QUESTION 2: HOW WERE PROPERTY DEEDS USED TO DISCRIMINATE?**

### **Activity 3: Reading Property Deeds**

Students learn about property deeds and how restrictive deed covenants were used to discriminate and segregate.

### **Activity 4: Covenant for the Future**

Students craft new, inclusive language for future property deed covenants.

## **SUPPORTING QUESTION 3: WHAT IS LAND USE ZONING, AND HOW HAS IT BEEN USED TO EXCLUDE?**

### **Activity 5: Zoning Basics**

Students learn the reasons for land use zoning and discover the major zoning categories.

### **Activity 6: Zoning Board**

Students roleplay a zoning board and consider the potential impact of various ordinances, making recommendations for more inclusive policies.

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### Activity 7: Planning Board

Students simulate a large-scale community planning process and consider ways of distributing populations.

### Activity 8: Yesterday and Today

Students compare a 1930s HOLC Residential Security Map and a contemporary zoning map to discover similarities, differences, and changes over time.

## EDUCATOR BACKGROUND FOR INQUIRY THREE

### UNVARNISHED ARTICLES

- Article 4: Tools of Exclusion: Sundown Towns, the KKK, and the Ever-Present Threat of White Violence
- Article 5: Tools of Exclusion: Discriminatory Zoning
- Article 6: Tools of Exclusion: Racially Restrictive Covenants
- Article 7: Discrimination and the Suburban Boom
- Article 8: Tools of Exclusion: Shady Real Estate Practices
- Article 9: Tools of Resistance: Driving While Black
- Article 10: The New Deal: Government Sponsored Segregation
- Article 11: Living and Losing in the City

Note to Educators: Student versions of the *Unvarnished* articles are provided for your use in the classroom. These PDFs have simplified language, age-appropriate material, and reproduced visuals. If you elect to use the articles direct from the *Unvarnished* website, you will need to preview each article and the links before assigning them to students as they may contain racial epithets, academic terms associated with the study of race and ethnicity, and other elements that may require scaffolding by the teacher.

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### ADDITIONAL RESOURCES

These resources are intended for educator background and may not be suitable for use in your classroom. Preview this content before determining whether to share it with students.

#### Residential Security Maps:

- [Mapping Inequality: Redlining in New Deal America](#)
- [HOLC Maps in the National Archives](#)
- [Not Even Past: Social Vulnerability and the Legacy of Redlining  
How Redlining's Racist Effects Lasted for Decades](#)

#### Zoning and Urban Planning

- [City By Design](#)
- [Exclusionary Zoning: Its Effect on Racial Discrimination](#)
- [A Practical Guide to Understanding Zoning Laws](#)
- [A Nation of Walls: The Overlooked History of Race Barriers in the US](#)

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## **HOUSING DISCRIMINATION IN THE NORTHERN AND WESTERN UNITED STATES**

### **SUPPORTING QUESTION 1: WHAT WAS REDLINING, AND WHAT ARE ITS EFFECTS?**

#### **ACTIVITY 1: HOW THE LINES WERE DRAWN**

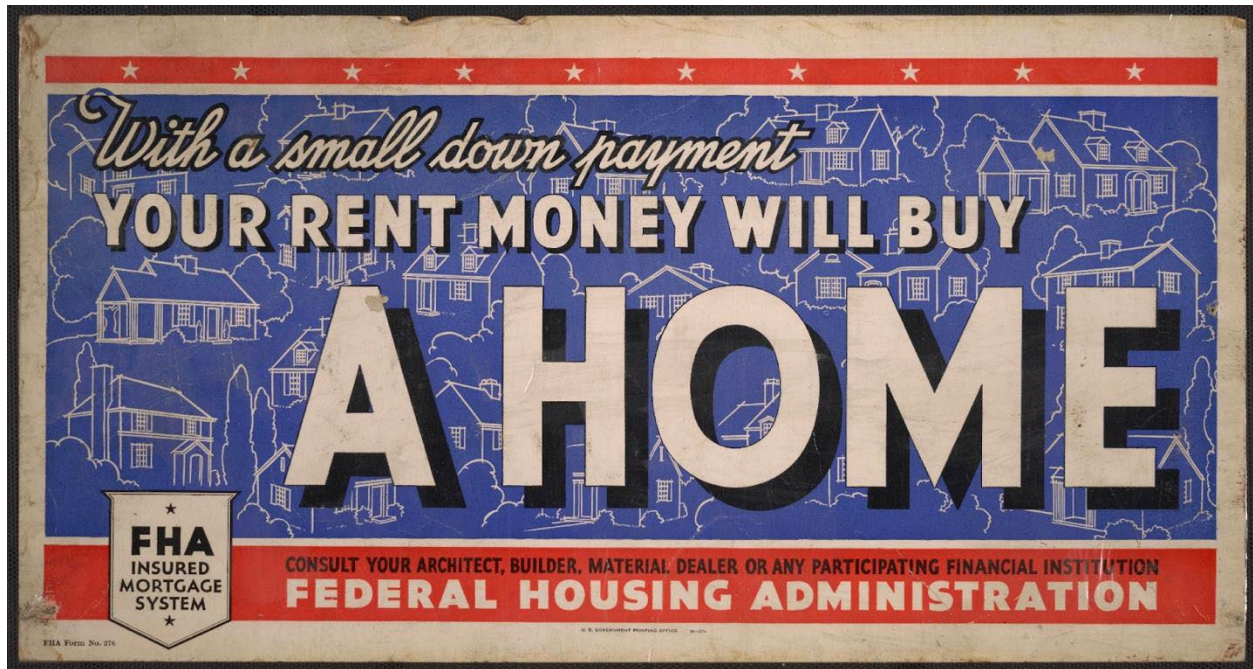
##### **Overview**

In this inquiry, students learn how the federal government, along with state and local governments, development authorities, and mortgage lenders, created systems that separated residential populations. Students do a careful guided reading of a historic advertising image and make inferences about its context. They learn about the designation of some neighborhoods as unworthy of new investment, a practice known as “redlining.”

##### **Procedure**

1. Display this image (included in the Inquiry Three Slides). Ask the class to look at it quietly for 30 seconds, learning everything they can by viewing.

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2. Lead a discussion exploring the following questions:

- Describe the elements of the image out loud. What do you see?
- List the major elements: message, imagery, colors, shape, materials. What are the largest words?
- Can you tell who is responsible for the message?
  - Call attention to the shield shape saying "FHA: Insured Mortgage System." Ask if they can infer what that might mean. Also note the tiny print at bottom center that says "US Government Printing Office." How does that add to understanding?
- What do the colors, the use of a shield motif, and the stripes and stars convey?

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- Imagine who this image might be aimed at. Who is “you” in the message?  
What is implied about “you”?
  - Support student inferences that it’s aimed at someone who is renting their home and who has the money for a “small down payment.”
- What is the viewer being asked to do? The image contains a “call to action” in the bottom red bar. The sign urges viewers to talk to “any participating financial institution.” What does that mean?
- Why would people be encouraged to talk to an “architect, builder, or material dealer”? What does that imply about the kind of home the ad is encouraging?
  - Draw out the idea that architects, builders, and material dealers are mostly needed for new home construction, not existing homes.
- Look at the kinds of homes in the image. How would you describe these houses?
  - They are freestanding, single-family homes with trees and yards
  - They are in a contemporary style for the 1940s/50s
- What else do you wonder about this message? How could we find out?

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3. Identify the image using the [collections information](#) from the keeper of this document, the Minnesota Streetcar Museum:

**Title:**

Federal Housing Administration car card, Minneapolis and St. Paul, Minnesota

**Description:**

Streetcar interior advertisement for Federal Housing Administration home financing.

The information describes the sign as a “car card,” or advertisement placed in a streetcar for riders to see. For context, show students [this image of a streetcar](#) with cardboard advertising cards displayed near the ceiling. Ask students what they know about streetcars. Fill in information as needed.



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- From 1890-1920, most cities built extensive streetcar networks using overhead power lines to transport people between the heart of the city and its outlying neighborhoods.
- For the first half of the 20th century, they were the main mode of transit in American cities and larger towns. Vast numbers of people of all ages, races, and classes used them to go to work, go shopping, go out for entertainment, and reach home.
- Beginning in the 1950s, streetcar lines were increasingly dismantled in favor of buses and automobiles.

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4. Ask students: Knowing now that this ad was displayed in streetcars, what else can you infer about the people who this ad was targeting?
  - It was probably aimed specifically at city dwellers who lived close enough to city centers to travel by streetcar
  - It seems to be encouraging city renters not only to buy a home, but also to move to a different kind of housing.
  - Anything else?
  
5. Share some background. This image was part of a widespread campaign to promote home ownership rates and to encourage Americans to move into newly constructed houses and neighborhoods. But could everyone take advantage of this offer? What did people need aside from a “small down payment”?
  
6. Assign the student version of *Unvarnished* Article 10: The New Deal: Government Sponsored Segregation. As they read, ask students to think about what they find **surprising**, **interesting**, or **troubling** about this reading.
  
7. Distribute the student reproducible **S-I-T Notes** and have them complete it individually or with a partner.

### Debrief

Review the reading and S-I-T Notes, asking key questions to check comprehension and address new questions. Some discussion prompts, along with suggested responses to explore:

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- **Why did the HOLC and FHA want to invest in home ownership?**  
This began with the Great Depression housing crisis and intensified due to post-World War II housing shortages.
- **Why did these organizations want to assess the possible risk of lending?**  
The money used to guarantee the mortgages came from public funds. Authorities believed it was important to ensure that public money was not exposed to large-scale loss, potentially causing economic collapse.
- **What tools did the Home Owners Loan Corporation use to guide banks in making federally insured housing loans?**  
HOLC Maps, Underwriting Manuals
- **How were the HOLC appraisal agents using these tools to grade different areas?**  
Suggest that they use one of the Residential Security Maps to learn more about how this worked.

### **ACTIVITY 2: READING RESIDENTIAL SECURITY MAPS**

#### **Overview**

Students analyze a sample Residential Security Map developed by the Home Owners Loan Corporation. They use the map legend and detailed observation to understand the division of urban space into valuation zones. Finally, they do a point-by-point comparison of primary documents to compare the two areas and discover the criteria used to declare credit worthiness.

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### Procedure

1. Beginning as a whole class, show students the HOLC map for Aurora, Illinois. An image is available in the Inquiry Three slides and also available online at [Mapping Inequality](#). If possible, use a projector to show the full map. The responsive features of the interactive online map allow the class to zoom in on the details.
2. Distribute the reproducible **Reading a HOLC Residential Security Map**. Assign students to work on the map questions in small groups.

### Debrief

Review the document analysis with students. Some questions to explore:

- What biases can you see in the design of these documents? The comments of the appraiser?
- Who might be the intended audience for the maps? Would they be used by homeowners? Renters? Lenders/Bankers? Developers? Urban planners?
- How do you think these maps would influence their decisions about where to build, develop, lend, or invest?
- What does 'restricted' mean in Area Description A2?
- Was this a fair way to make decisions about housing for people?

### Extensions

- If appropriate for your students, read [How Redlining's Racist Effects Lasted for Decades](#). Why is redlining called a "self-fulfilling prophecy?"

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- Have students use [Mapping Inequality](#) to find out whether their city, or another city in their state, was appraised on a HOLC map.
- Invite students to read and explore the [Underwriting Manual](#) included on the Unvarnished website. Look for instructions given to appraisers on how to value a property and a neighborhood, noting where the instructions might have an unequal effect on populations.
- Use Google Maps and Google Street View to “visit” the Aurora, IL HOLC map locations as they are today. Do the neighborhood descriptions of the 1938 still seem the same? Do the images match student expectations after looking at the map?

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**Student Reproducible: S-I-T NOTES**

What is <b>SURPRISING</b> about this topic?	What is <b>INTERESTING</b> about this topic?	What is <b>TROUBLING</b> about this topic?

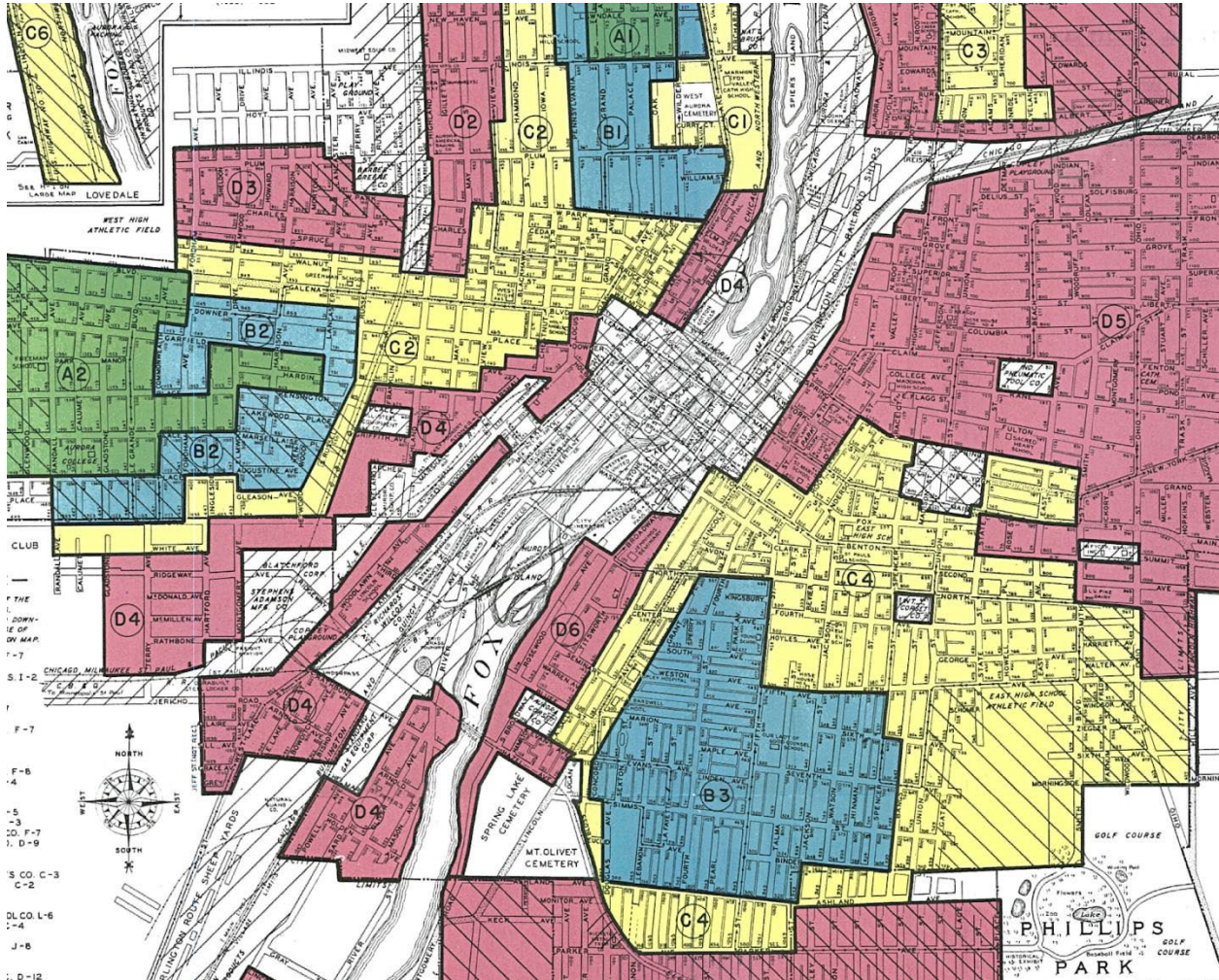


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### Student Reproducible: Reading a HOLC Residential Security Map

Below is a detail from the HOLC Residential Security Map for Aurora, Illinois.



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### **Questioning the Source**

Survey the map together and brainstorm a list of questions about it. What will you need to know to understand this map and how it was used?

- 1.
- 2.
- 3.
- 4.
- 5.











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Look at the map legend, located in the bottom right segment of the full map. What do you think this means?

### RESIDENTIAL SECURITY MAP

#### LEGEND

	A FIRST GRADE
	B SECOND GRADE
	C THIRD GRADE
	D FOURTH GRADE
	SPARSELY BUILT UP (COLOR INDICATES GRADE)
	INDUSTRIAL
	COMMERCIAL (IMPORTANT RETAIL AND WHOLESALE AREAS)
	UNDEVELOPED OR FARMLAND (NO PROBABLE CHANGE WITHIN 5 YEARS)

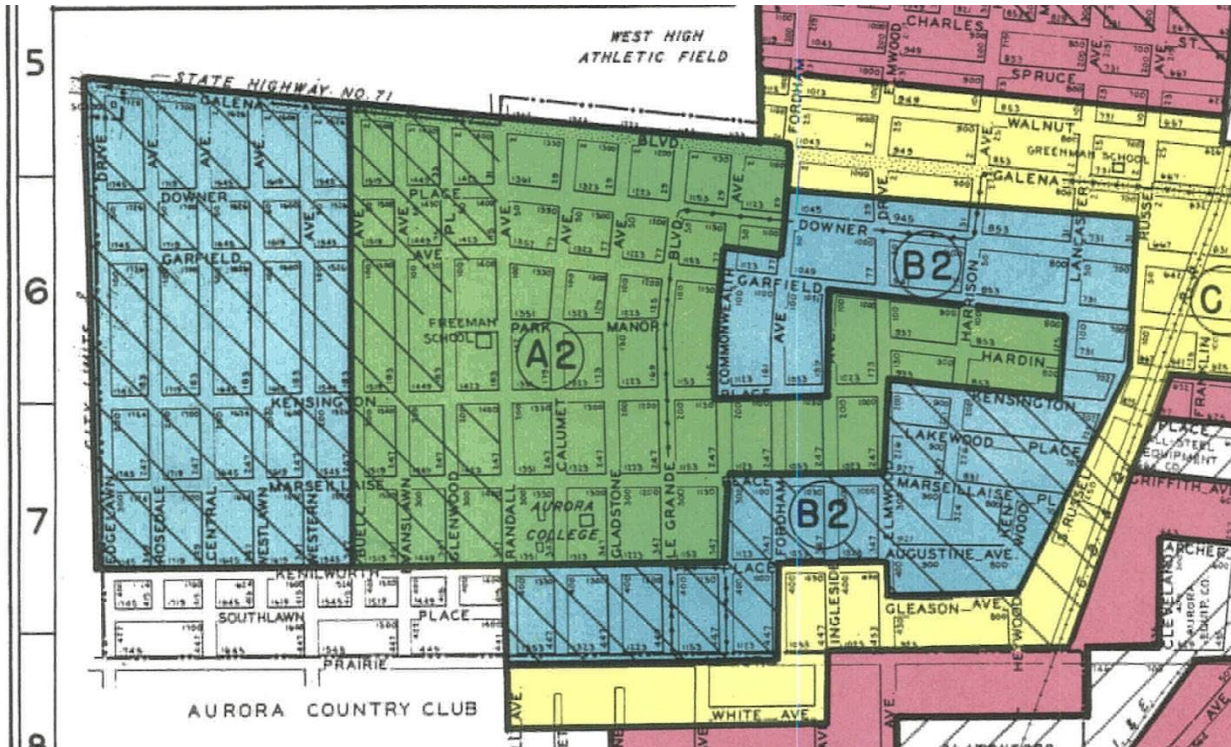
PREPARED BY  
DIVISION OF RESEARCH AND STATISTICS  
WITH THE CO-OPERATION OF THE  
APPRAISAL DEPARTMENT  
HOME OWNERS' LOAN CORPORATION  
JUNE 27, 1938

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Let's look at the map itself to see if we can find some inferences.

Here's a detail of one of the green sections of the map, section A2.

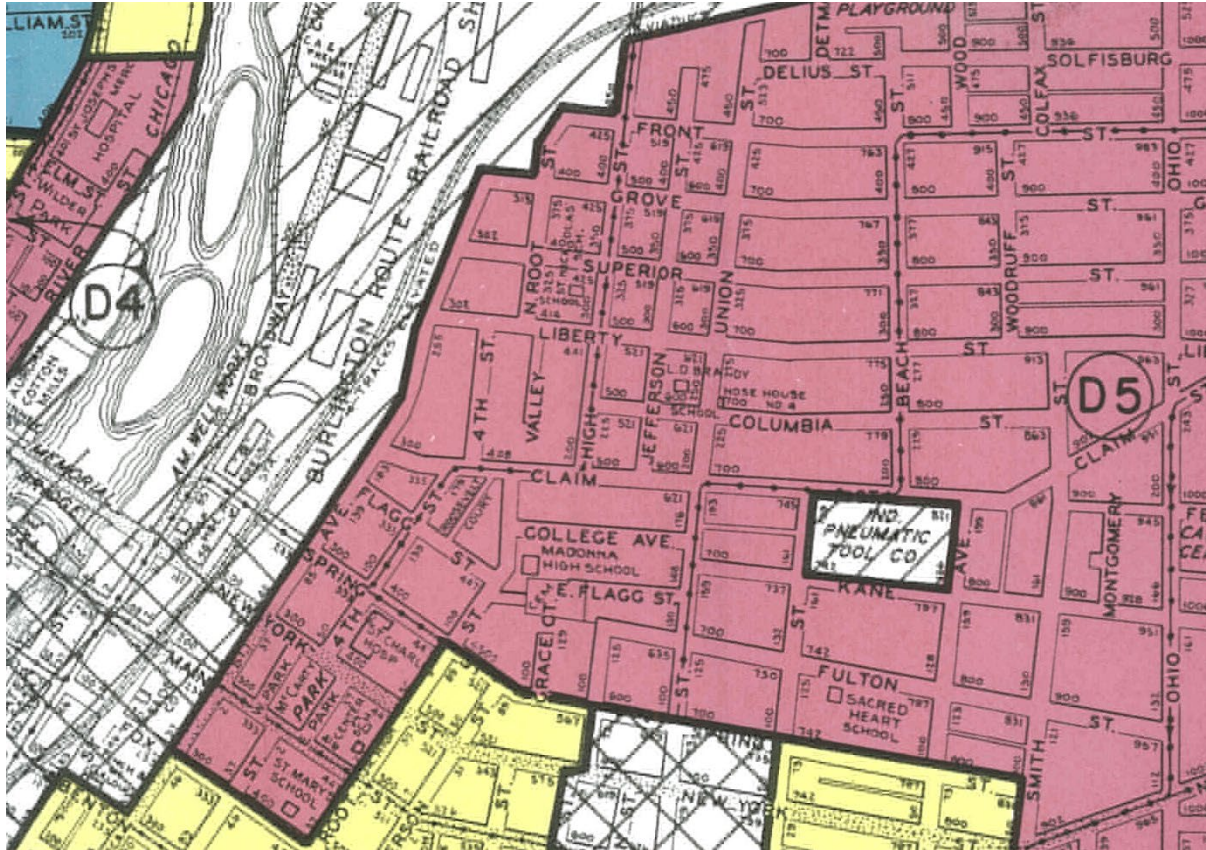


Look at the layout of the streets and at the edges of the green section. What do you notice about the street layout? What do you see in and near this section?

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Here is a detail of a red area, section D5.



What do you notice about the street layout in Section D5?

There are several schools in this section. List here the names of three schools you can see. What do their names suggest?

- 1.
- 2.
- 3.

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What is in the small white box surrounded by red? Look at the white section to the left. What is in this area?

Look back at the legend to figure out what type of area is shown in white. List them here:

- 1.
- 2.
- 3.
- 4.

Look at the borders of the white spaces on the map. What colors are the sections next to white sections? Are there any sections that do not border a white section? What colors are those?

Comparing the sections and what is nearby may give you some hints about what the grades indicate. Going solely on what you've noticed in the map, where do you think appraisers or loan officers would think are the best sections of this city to live in?



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### The HOLC Neighborhood Grading System

Between 1935 and 1940, the Home Owner's Loan Corporation sent appraisers out to map all American cities with a population of at least 40,000. HOLC appraisers reviewed the sections block by block and filled out reports called "Area Descriptions." These descriptions were then used to apply ratings to each area based on this scale:

**A (First Grade):** Upper- or upper-middle-class White neighborhoods that HOLC defined as posing minimal risk for mortgage lenders as they were "ethnically homogeneous" and had room to be further developed. Loans in these areas were easily qualified and had lower interest rates.

**B (Second Grade):** Residents are generally nearly or completely White, U.S.-born; neighborhoods that still had room for more development. HOLC defined these as "still desirable" and sound investments for mortgage lenders.

**C (Third Grade):** Areas where residents were more often working-class and/or first or second-generation immigrants from southern or eastern Europe. These areas often lacked standard utilities and were made up of older building stock. HOLC labeled these areas "declining" and believed loans made there to be risky investments.

**D (Fourth Grade):** Areas received this grade because they were "infiltrated" with people such as Jewish, Asian, Mexican, and Black families that HOLC believed to be "undesirable populations" that would bring down the value of home investments. These areas were more likely to be close to industrial areas and to have older housing. The HOLC declared them "hazardous" areas where investment was high-risk. Loans made in these areas often had much higher interest rates.

How did the valuers arrive at these grades? Let's look closely at some related primary sources: the Area Descriptions for each neighborhood.

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### Area Description - Security Map of Aurora, Illinois, Section A2

NS FORM 3  
10-1-37

AREA DESCRIPTION - SECURITY MAP OF Aurora, Ill.

1. AREA CHARACTERISTICS:

a. Description of Terrain. Level

b. Favorable Influences. All utilities. Good schools and adequate transportation. Very well maintained, beautiful trees and lawns. Aurora College and Freeman School in area.

c. Detrimental Influences. None except state highway #71 on north. Factory and railroad to east.

d. Percentage of land improved 50 %; e. Trend of desirability next 10-15 yrs. Up

2. INHABITANTS: Business & professional.

a. Occupation High class factory workers; b. Estimated annual family income \$ 2000-8000

c. Foreign-born families None %; None predominating; d. Negro - %

e. Infiltration of None; f. Relief families None, very few, if any

g. Population is increasing Yes; decreasing \_\_\_\_\_; static \_\_\_\_\_

3. BUILDINGS:

	PREDOMINATING	100%	OTHER TYPE	_____%	OTHER TYPE	_____%
a. Type	<u>Singles 5-8 rms</u>					
b. Construction	<u>Frame</u>					
c. Average Age	<u>20</u> Years					
d. Repair	<u>Good</u>					
e. Occupancy	<u>100</u> %					
f. Home ownership	<u>90</u> %					
g. Constructed past yr.	<u>9 \$7000-12,000</u>					
h. 1929 Price range	\$ <u>6500-14,000</u>	<u>100%</u>	\$ _____	<u>100%</u>	\$ _____	<u>100%</u>
i. 1937 Price range	\$ <u>4500- 8,400</u>	<u>70-80%</u>	\$ _____	<u>_____%</u>	\$ _____	<u>_____%</u>
j. 1938 Price range	\$ <u>4000- 8,400</u>	<u>70-80%</u>	\$ _____	<u>_____%</u>	\$ _____	<u>_____%</u>
k. Sales demand	\$ <u>9000</u>		\$ _____		\$ _____	
l. Activity	<u>Good</u>					
m. 1929 Rent range	\$ <u>60 - 125</u>	<u>100%</u>	\$ _____	<u>100%</u>	\$ _____	<u>100%</u>
n. 1937 Rent range	\$ <u>40 - 80</u>	<u>65%</u>	\$ _____	<u>_____%</u>	\$ _____	<u>_____%</u>
o. 1938 Rent range	\$ <u>40 - 80</u>	<u>65%</u>	\$ _____	<u>_____%</u>	\$ _____	<u>_____%</u>
p. Rental demand	\$ <u>40 - 65</u>		\$ _____		\$ _____	
q. Activity	<u>Good</u>					

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Ample; b. Home building Ample

5. CLARIFYING REMARKS: Two new subdivisions to west have building restrictions and the area herein described is also restricted, although there are some garage bungalows or cottages on rear of a few lots, built 10-15 years ago - all zoned for residences. Very stable population. Trend of growth is in this direction. East of Commonwealth are many stone and brick residences with a 35 foot building line restriction. A very uniform and stable neighborhood.

6. NAME AND LOCATION Aurora, Ill. SECURITY GRADE A AREA NO. 2

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## HOUSING DISCRIMINATION IN THE NORTHERN AND WESTERN UNITED STATES

### Area Description - Security Map of Aurora, Illinois, Section D5

NS FORM 9  
10-1-37

AREA DESCRIPTION - SECURITY MAP OF Aurora, Ill.

1. AREA CHARACTERISTICS:

a. Description of Terrain. Level to rolling

b. Favorable Influences. Has all public utilities. Fair bus transportation. Good schools, including Madonna High (for girls)

c. Detrimental Influences. Nothing particular with the exception of industry to west.

d. Percentage of land improved 90 %; e. Trend of desirability next 10-15 yrs. Static

2. INHABITANTS:

a. Occupation Mechanics & laborers; b. Estimated annual family income \$ 800-1500

c. Foreign-born families 10 %; Mixed predominating; d. Negro Yes; 2 %

e. Infiltration of Foreigners; f. Relief families if any

g. Population is increasing Yes; decreasing \_\_\_\_\_; static \_\_\_\_\_

3. BUILDINGS:

	PREDOMINATING	100 %	OTHER TYPE	_____ %	OTHER TYPE	_____ %
a. Type	<u>Singles</u>					
b. Construction	<u>Frame</u>					
c. Average Age	<u>25-40</u> years		_____ Years		_____ Years	
d. Repair	<u>Fair to poor</u>					
e. Occupancy	<u>90</u> %		_____ %		_____ %	
f. Home ownership	<u>75</u> %		_____ %		_____ %	
g. Constructed past yr.	<u>Few if any</u>					
h. 1929 Price range	\$ <u>2800-5500</u>	<u>100</u> %	\$ _____	<u>100</u> %	\$ _____	<u>100</u> %
i. 1937 Price range	\$ <u>2500-4500</u>	<u>82-80</u> %	\$ _____	_____ %	\$ _____	_____ %
j. 1938 Price range	\$ <u>2500-4500</u>	<u>82-80</u> %	\$ _____	_____ %	\$ _____	_____ %
k. Sales demand	\$ <u>3000</u>		\$ _____		\$ _____	
l. Activity	<u>Fair</u>					
m. 1929 Rent range	\$ <u>25 - 35</u>	<u>100</u> %	\$ _____	<u>100</u> %	\$ _____	<u>100</u> %
n. 1937 Rent range	\$ <u>18 - 25</u>	<u>70</u> %	\$ _____	_____ %	\$ _____	_____ %
o. 1938 Rent range	\$ <u>18 - 25</u>	<u>70</u> %	\$ _____	_____ %	\$ _____	_____ %
p. Rental demand	\$ <u>20</u>		\$ _____		\$ _____	
q. Activity	<u>Fair</u>					

4. AVAILABILITY OF MORTGAGE FUNDS: a. Home purchase Limited; b. Home building Limited

5. CLARIFYING REMARKS: Colored people around Kane, Fulton, Pond Ave. and Trask St., also on North along R.R. Streets are mostly paved. A low priced area. One of the older districts of Aurora with many American-born foreigners of mixed nationalities. A low income community, but percentage of home ownership high. Obsolescence heavy. Well treed.

6. NAME AND LOCATION Aurora, Ill. SECURITY GRADE D AREA NO. 5

There are no slum sections in Aurora.

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### **Comparison Table: Area Descriptions A2 and D5**

Use the primary documents to find and compare the key data on this table.

<b>Section</b>	<b>Area A2</b>	<b>Area D5</b>
Favorable Characteristics		
Detrimental Influences		
Trend of Desirability		
Inhabitant Occupations		
Family identities		
Infiltration		
Housing type		
Housing Age		
Housing repair		
Rate of home ownership		
Availability of Mortgage Funds		
Clarifying remarks		
Security Grade		



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Which neighborhood is being recommended as a good investment? What are the appraiser's reasons?

What are some reasons that the desirability of Area D5 is predicted to be "static"?

The term "redlining" has been used to describe the effect created by these maps. Where do you think the term originates? What is likely to happen to a redlined neighborhood like area D5?

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### **SUPPORTING QUESTION 2: HOW WERE PROPERTY DEEDS USED TO DISCRIMINATE?**

#### **ACTIVITY 3: READING PROPERTY DEEDS**

##### **Overview**

Students read an article on deed covenants and use their knowledge to decode a mock property deed.

##### **Procedure**

1. If needed, help the class understand the role of a deed in conveying property. Pre-teach vocabulary such as *mortgage*, *deed*, *covenant* as needed.
2. Share with students that deeds have been used to exclude people from purchasing certain properties. Even when people could afford to buy a house, they were sometimes prevented from completing the purchase or taking possession by restrictive covenants. Restrictive covenants are agreements in contracts that prohibit buyers from taking certain actions after they purchase a property. Most home deeds include covenants. Often, they limit how a house can be used, whether more buildings can be added, or what the house looks like from the street (like what color a house can be painted or the type of windows). Covenants are a way to assure neighbors, buyers, and lenders that the value of their homes will not decline.

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3. Assign the student version of *Unvarnished* Article 6, Tools of Exclusion: **Racially Restrictive Covenants**.
4. Debrief the reading to check for comprehension. Describe the activity in which students will learn the parts of a deed, read language from restrictive deeds, and rewrite the language by creating an inclusive deed covenant for future property owners.
5. Distribute the student reproducible **Decode a Property Deed**. Students may do the exercise individually, as a class, or in small groups as appropriate to facilitate the reading of the legal language.

### **Debrief**

The mock deed includes a covenant. Ask students: what was the covenant about? What did it require, and why? Students will recall that it was about land conservation and required homeowners to preserve a wetland area on their property. It's one example of a legal covenant that might exist on property today. However, as they've read, there were other covenants used in the past to exclude. In Activity 4, they will discover restrictive deed language and reinvent it for the future.

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### **Student Reproducible: Decode a Property Deed**

A deed is a physical document that records ownership and responsibility for a property when it transfers between a seller and a buyer. Deeds are required by states to document the sale of a home or land. Deeds must contain certain provisions to be legally binding.

See if you can read this deed!

Deeds use traditional legal language and can be hard to read.

Look for these parts, and mark them on the deed as instructed.

**Grantor and grantee names and addresses.** The grantor is selling the property. The grantee is the buyer.

Circle the names of the grantors. Put a rectangle around the name of the grantee.

**Description of the property.** This is a legal description of exact property boundaries.

Put a squiggly line under the property description.

**Words of conveyance.** These words officially transfer ownership to the grantee.

Circle the words of conveyance.

**Consideration clause.** States what the grantor received in return for the property.

This is usually money, and the amount must be listed. Find where the deed says how much money the grantee paid and put a check mark over it.

**Covenants.** This is language requiring the owner to do certain things, or not do certain things, with the property. Find a covenant in this deed. Put a box around that section. What does this covenant require? Note it below:

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**WARRANTY DEED**

KNOW ALL PERSONS BY THESE PRESENTS, that Aaron Johnson and Lilian Johnson, of the Town of Pleasantfield, in the County of Lincoln and State of Pennsylvania, GRANTORS, in consideration of \$150,000 paid to our full satisfaction by Maria Brown, GRANTEE, by these presents do hereby give, grant, sell, convey, and confirm unto GRANTEE, and its successors and assigns forever, a certain piece of land in the Town of Pleasantfield, in the County of Lincoln, and State of Pennsylvania, described as follows:

It being all and the whole of the property at 142 Bluebird Lane, extending from the northwest corner of Bluebird Lane and Main Street and extending 60 feet West and 60 feet South to the edge of Little Creek, and recorded as Plot 72 in Book 37, Page 296 of the Town of Pleasantfield Land Records, together with one (1) dwelling house and (1) garage outbuilding,

TO HAVE AND TO HOLD said granted premises, with all the privileges and appurtenances thereof, and to the said GRANTEE, its successors and assigns, to its own use and behoof forever; and we, the said GRANTORS, for ourselves and our heirs, executors and administrators, do covenant with the said GRANTEE, and its successors and assigns, that we are the sole owners of the premises, and have good right and title to convey the same in manner aforesaid, that they are FREE FROM EVERY ENCUMBRANCE; and we hereby engage to WARRANT AND DEFEND the same against all lawful claims whatever.

**COVENANT OF CONSERVATION RESTRICTION AREA**

WHEREAS, wetland transition areas are integral portions of a freshwater wetlands ecosystem and the GRANTOR has entered into a Conservation Restriction/Easement on the Property to restrict subsequent development of the Restricted Area; NOW THEREFORE, the GRANTOR hereby conveys, transfers, assigns and grants to the GRANTEE a Conservation Restriction/Easement with respect to the Southern border of the property along Little Creek. This Restricted Area shall be preserved in its natural state and any/all activities that inhibit the natural succession of vegetation are prohibited.

IN WITNESS WHEREOF, we hereunto set our hands and seals this 14th day of September 2018.

\_\_\_\_\_ Aaron Johnson

\_\_\_\_\_ Lilian Johnson

\_\_\_\_\_ Maria Brown

\_\_\_\_\_ Notary

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## HOUSING DISCRIMINATION IN THE NORTHERN AND WESTERN UNITED STATES

### ACTIVITY 4: COVENANT FOR THE FUTURE

#### Overview

Students read examples of restrictive deed language and identify words and phrases used to exclude. They write a new covenant expressing an intent to be inclusive in future land transfers.

#### Procedure

1. Give students a content warning as this exercise includes archaic language about racial identification. If your students will need additional preparation to engage with the content, allow time for that.
2. Distribute the student reproducible **Covenants for the Future**. Students can complete the assignment individually or in small groups.

#### Debrief

Ask what it was like to read the language in the deed covenants. Allow some time to process the feelings and thoughts that arise. Emphasize that the language is archaic and reflects ideas of the time, many of which we now know to be incorrect and/or recognize as offensive.

Use a thumbs up/thumbs down teaching strategy to ask students whether they think covenants like these are still legal.

After tabulating the vote, tell students that racially restrictive covenants are no longer legal. They were struck down in two stages. The first was the Supreme Court decision *Shelley vs. Kraemer*, 1948. While sharing the story below, use images from the **Inquiry Three Slides** to show pictures of the Shelley home, the Shelley family, a

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## **HOUSING DISCRIMINATION IN THE NORTHERN AND WESTERN UNITED STATES**

recently installed historical marker at their home, and family descendants. You might also show the short video from iCivics [The Shelleys and the Right to Fair Housing](#). As always, preview online content before sharing with your class.

*The J. D. Shelley family had left Mississippi in 1930 to get away from racial violence. After years of renting, in 1945 they purchased a house at 4600 Labadie Street. The Shelleys and their realtor were both unaware that the property deed included a 1911 covenant prohibiting its sale to anyone of the "Negro or Mongolian race" for fifty years, which would not expire until 1961.*

*The Louis D. Kraemer family, neighbors who lived down the street, joined other local White families to sue the Shelleys, in hopes of declaring their purchase void for breaking the covenant. The Shelleys prevailed in local court, but the Kraemers appealed and the Shelleys lost in the Missouri Supreme Court. Collaborating with the NAACP, the Shelleys appealed to the US Supreme Court. In a unanimous decision, the Court held that racially restrictive covenants do not themselves violate the Fourteenth Amendment because they are private contracts. But the Court declared that people could not use the courts or police to enforce such a contract as that would constitute a state action violating the Equal Protection Clause of the Fourteenth Amendment. Racial covenants were not made illegal and remained on the books, but no longer could people bring lawsuits to those who ignored them. It was a partial victory against racial covenants because they continued to be used across the US, but it set an important precedent.*

*It was not until the Fair Housing Act of 1968 that racially restrictive covenants were declared explicitly illegal with language preventing "discrimination of sale, rental, and financing of dwellings and other housing-related transactions, based on race, color, national origin, or religion."*

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Use another thumbs up/thumbs down response to ask students whether they think they could still find racial covenants on deeds today. Let them know that this language does survive on many property deeds. Can they think of some reasons why, even though these covenants are now illegal, they remain on some property deeds to this day? Reasons include:

- The long lives of these documents which are permanent and cumulative public records
- The rarity of needing to update them (usually only when a home changes hands)
- The time and legal expense that has usually been required to make changes
- Property owners being unaware that their deeds contain this language

In recent years, a “deed scrubbing” movement has emerged to remove this language. The **Inquiry Three Slides** contain photos of Shamia Reese and Maria Cisneros, both active in this movement. Since 2018, at least thirteen states have created legislation allowing property owners to remove racially restrictive covenants more easily from their deeds. Is your state one of them?

### Extensions

- Research the status of your state regarding deed scrubbing legislation. Has it already passed? Is there a bill pending? Are any elected officials working on it? Students might write letters to local officials to ask about introducing this legislation or do a study of states where it has passed or where it hasn't. Look through the resources about removing racial covenants at [JustDeeds](#).
- If students' families are homeowners, they may be interested in looking at the deeds to their own homes.



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- Watch the 18-minute animated video [Segregated by Design](#).
- Explore the online exhibit [Undesign the Redline](#).

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### Student Reproducible: Covenant for the Future



Below are examples of racially restrictive covenant language from real property deeds. Find and underline words that specify who **can** and **cannot** buy the house under this covenant. Find and circle exceptions for domestic servants.

“No lot covered by this indenture, or any part thereof, shall ever be sold, resold, conveyed, granted, devised, leased or rented to or occupied by, or in any other way used by, any person or persons not of the Caucasian Race, nor shall any such excluded person live in any main building or subsidiary building or any such lot; provided, however, that this restriction shall not be applicable to domestic servants in the employ of the owner or occupant then living in such building. In the event of a breach of this restriction ... the title of such lot shall immediately

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revert to the Company, its successors or assigns and the Company, its successes or assigns may thereupon re-enter and take possession of the lot, with all improvements thereon.”

St. Louis Hills, St. Louis

House built: 1942

Restriction placed: 1949

“(15) That neither said lots nor portions thereof or interest therein shall ever be leased, sold, devised, conveyed to or inherited or be otherwise acquired by or become property of any person other than of the Caucasian Race.

“(16) That neither said lot nor any portion thereof shall ever be lived upon or occupied by any person other than of the Caucasian strictly in the capacity of servants or employees actually engaged in the service of such occupant, or in the care of said premises for such occupant, such circumstances shall not constitute a violation of this condition.”

El Cerrito, San Diego

House built: 1950-1951

“No part of said property hereby conveyed shall ever be used or occupied by any Hebrew or by any person of the Ethiopian, Malay or any Asiatic Race, and the party of the second part his heirs, personal representatives or assigns, shall never place any such person in the possession or occupancy of said property or any part thereof, nor permit the said property or any part thereof, ever to be used or occupied by any such person, excepting only employees in the domestic service on the premises of persons qualified hereunder as occupants and users and residing on the premises.

Seattle, Washington

House built: 1930

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“No persons of any race except the white race shall use or occupy any building on any lot except that this covenant shall not prevent occupancy by domestic servants of a different race employed by an owner or tenant.

High Ledge Homes

West Hartford, CT

House built: 1940

### Write a Covenant for the Future

Many homeowners are working to have these covenants removed from their home documents. Imagine taking it a step further. Imagine you are a property lawyer interested in making housing in your community more inclusive. Rewrite new covenant language below to ensure that the property can be sold fairly to any buyer in the future.

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## **HOUSING DISCRIMINATION IN THE NORTHERN AND WESTERN UNITED STATES**

### **SUPPORTING QUESTION 3: WHAT IS ZONING, AND HOW HAS IT BEEN USED TO EXCLUDE?**

#### **ACTIVITY 5: ZONING BASICS**

##### **Overview**

Students learn about the history of land use zoning, its endorsement by the federal government, and its intended purposes. They discover how zoning can disproportionately impact different communities. They will experiment with solving zoning problems in a fictional city. Finally, they compare a 1938 HOLC Map with a 2021 zoning map of the same city.

##### **Procedure**

1. Begin by leading students in the discussion of key questions: What belongs where? Should local governments be able to control where people live? These are the questions behind the implementation of land use zoning.
2. Share some background. Before the introduction of zoning, cities and towns developed haphazardly. Owners of land were relatively free to do whatever they wanted with it - sometimes resulting in negative outcomes. Early zoning sought to protect safety and prevent losses in home value by restricting certain smelly, noisy, or dangerous industries to certain areas. Ask students if they can think of examples of land uses that don't go well together (e.g. a meatpacking plant next to a drinking water reservoir, a rail yard next to a school). Under the 10th Amendment of the US Constitution, states can give

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municipalities the power to regulate local matters concerning public health, general order, safety, and welfare - an ability termed “police power.” Since about 1900, one of the ways this power has been used is to manage how cities develop. At its most basic, zoning is a way of defining allowed uses in specific spaces. It can also define requirements for buildings and spaces within the designated zones. You can imagine zoning using any space.

3. As a warmup, invite students to look at the classroom. What’s an allowed use for the desks or tables? What is not an allowed use? Where in the classroom is a good place to put your coat and backpack? Where is not - for example, if you drop backpacks in the aisles, what bad outcomes could happen? What should be required in a classroom? Windows for light and fresh air? Fire protection? Where should supplies be kept? Where shouldn’t they be kept? Magnify these classroom concerns into ones that impact a large city. Protecting the public and creating a more desirable city to live and work are the goals and are written into zoning laws.
4. View the 17-minute video [A Brief History of City Planning](#). Distribute the reproducible **Zoning Basics** and have students complete their responses based on information from the video. The video is very fast-paced, and students may want to go back to specific sections to review. Time codes are included with the questions they relate to.
5. Review major events in the history of zoning. In 1917, the Supreme Court declared racially based zoning laws unconstitutional. In 1922, in *Euclid vs. Ambler Realty*, the Supreme Court declared that the practice of zoning for different land uses was constitutional. At the same time, the federal government issued standards and legal guidance for establishing zoning practices in local towns and cities under the Standard State Zoning Enabling Act. Show the excerpt below, included in the **Inquiry Three Slides**:

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U. S. DEPARTMENT OF COMMERCE

SEC. 2. DISTRICTS.—For any or all of said purposes the local legislative body may divide the municipality<sup>16</sup> into districts of such number, shape,<sup>17</sup> and area as may be deemed best suited to carry out the purposes of this act; and within such districts it may regulate and restrict the erection, construction, reconstruction, alteration, repair, or use<sup>18</sup> of buildings, structures, or land. All such regulations shall be uniform for each class or kind of buildings throughout each district,<sup>19</sup> but the regulations in one district may differ<sup>20</sup> from those in other districts.

SEC. 3. PURPOSES IN VIEW.<sup>21</sup>—Such regulations shall be made in accordance with a comprehensive plan<sup>22</sup> and designed<sup>23</sup> to lessen congestion in the streets; to secure safety from fire, panic, and other dangers; to promote health and the general welfare; to provide adequate light and air; to prevent the overcrowding of land; to avoid undue concentration of population; to facilitate the adequate provision of transportation, water, sewerage, schools, parks, and other pub-

A STANDARD STATE ZONING ENABLING ACT

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lic requirements. Such regulations shall be made with reasonable consideration, among other things, to the character of the district and its peculiar suitability for particular uses,<sup>24</sup> and with a view to conserving the value of buildings<sup>25</sup> and encouraging the most appropriate use of land throughout such municipality.

SEC. 4. METHOD OF PROCEDURE.—The legislative body of such municipality shall provide for the manner<sup>26</sup> in which such regulations and restrictions and the boundaries of such districts shall be determined, established, and enforced, and from time to time amended, supplemented, or changed. However, no such regulation, restriction, or boundary shall become effective until after a public hearing<sup>27</sup> in relation thereto, at which parties in interest and citizens<sup>28</sup> shall have an opportunity to be heard. At least 15 days' notice<sup>29</sup> of the time and place of such hearing shall be published in an official paper, or a paper of general circulation, in such municipality.

SEC. 5. CHANGES.<sup>30</sup>—Such regulations, restrictions, and boundaries may from time to time be amended, supplemented, changed, modified,

6. Ask students to list the purposes endorsed in the federal Act:

- Lessen congestion
- Secure safety from fire, panic, and other dangers
- Promote health and the general welfare
- Provide adequate light and air
- Prevent the overcrowding of land
- Avoid undue concentration of population
- Facilitate the adequate provision of transportation, water, sewerage, schools, parks, and other public requirements

7. Ask students to note what the SSZEA says about *how* decisions shall be made:

“With reasonable consideration to” ....

- The character of the district
- Improving the value of buildings
- Encouraging the most appropriate use of land

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8. Ask students whether they see any potential conflicts between the purposes of the considerations. For example, is improving building value consistent with maintaining the character of a district or providing for the general welfare? Deciding between these competing values is the work of zoning boards.

### **Debrief**

Today, most communities have an official zoning body. These can be known by different names in different states, such as Planning & Zoning Commission, Zoning Board of Appeals, Board of Adjustment, etc. With students, go to the website of your local municipality and look for zoning information. What is your official zoning body called? Look for a recent zoning board agenda to see what is being discussed. Look for published zoning maps. If your town or city has a master plan, look at it together and talk about what you see. Do students agree that the proposed changes would be positive? What else would they recommend?



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## HOUSING DISCRIMINATION IN THE NORTHERN AND WESTERN UNITED STATES

### Student Reproducible: Zoning Basics

View the video [A Brief History of City Planning](#).

*Zoning Vocabulary:* Match the words in the word bank to their definitions by writing them in the boxes to the left.

<b>WORD BANK</b>	
<b>Urbanization</b>	<b>Gentrification</b>
<b>Urban Reform</b>	<b>Zoning</b>
<b>Urban Planning</b>	
	The formation and growth of towns and cities due to the growth of populations in a relatively small area
	The process of improving city infrastructure to make city living healthier and safer, such as building water and sewer systems and establishing minimum housing requirements
	A set of activities focused on designing the use of land and the built environment to serve long-term goals, usually managed through a political process
	The process of creating and enforcing rules and regulations that govern the allowable uses of land within a designated area
	Changes within a neighborhood caused by an increase in the number of more affluent residents and more costly businesses and services that forces out populations in lower income brackets

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### Questions

What was the major reason people migrated to cities in the 19th century?

What were three of the reasons the narrator says “the city of the 1800s was not a nice place to be”? (2:30)

- 1.
- 2.
- 3.

How did each of these new transportation technologies change cities? (4:55)

Streetcars	Automobiles

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The move of more affluent White people to the suburbs meant more commuting.  
How did that impact urban populations? (7:30) (10:00)

After the 1960s, urban planning changed focus. What were three new priorities?  
(10:50)

- 1.
- 2.
- 3.

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## HOUSING DISCRIMINATION IN THE NORTHERN AND WESTERN UNITED STATES

### ACTIVITY 6: ZONING BOARD

#### Overview

Students roleplay members of a zoning board and make decisions about regulations and standards. They discover how zoning regulations can promote inclusion or exclusion in ways that correlate with race, ethnicity, and income.

#### Procedure

1. Watch the 5-minute video [An Introduction to Zoning](#). Have students read the student version of *Unvarnished* Article 5, **Tools of Exclusion: Discriminatory Zoning**.
2. Share some background: By 1910, cities were experimenting with the use of zoning to control where populations could live. Between 1910 and 1917, Baltimore, Los Angeles, St. Louis, Oklahoma City, New Orleans, and many more cities passed race-based zoning ordinances (local laws), mostly preventing Black people from moving to majority-White neighborhoods.

Share the following story with students.

*The year is 1915. William Warley is a Black postal carrier, newspaper editor, and attorney. As a newspaper editor, he takes on local topics related to race relations and believes in using community power to challenge racially based restrictions. After leading a successful boycott of a local theater to challenge its segregated entrances and seating, he is looking for the next opportunity to expand equality for Black residents.*

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*At the time, Black professionals in Louisville looking for better housing were beginning to move into neighborhoods that were formerly majority White. Some White residents resisted. In November 1913, a White newspaper printer proposed a new ordinance, arguing that the presence of Black people in mostly White neighborhoods could increase racial strife and cause the value of homes to decline. Though this was not a well-founded concern since Black residents were already living in almost all areas of the city, worried White people formed neighborhood associations and pushed for a segregation ordinance. In December, city officials passed a law stating that a person of one race could not move into a block where the majority of residents belonged to another race.*

*William Warley saw an opportunity to challenge this ordinance. Quickly forming a new chapter of the NAACP, he and his allies prepared a test case by making an offer to buy a piece of property in a majority-White neighborhood. They cooperated with White realtor Charles Buchanan, who also opposed the segregation ordinance. They made a deal in which Warley made an offer to buy the house, documenting the specific conditions in a written agreement:*

*It is understood that I am purchasing the above property for the purpose of having erected thereon a house which I propose to make my residence, and it is a distinct part of this agreement that I shall not be required to accept a deed to the above property or to pay for said property unless I have the right under the laws of the State of Kentucky and the City of Louisville to occupy said property as a residence.*

*The terms of the agreement made it clear that Warley would not have to pay for the house if it was illegal for him to live there. Buchanan then sued for breach of contract, creating a test that directly challenged the*

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*new law. The county court and state court of appeals ruled the ordinance legal, but when it was appealed to the US Supreme Court, its use of zoning to exclude people based on race was declared unconstitutional. The Court acknowledged the city's right to use zoning ordinances in "promotion of the public health, safety, and welfare" but affirmed that the Fourteenth Amendment guaranteed "to the colored race the enjoyment of all the civil rights...enjoyed by white persons."*

In 1917, racially based zoning was ruled unconstitutional in *Buchanan v. Warley*. But this didn't bring an end to the use of zoning to exclude people based on race. Nor did it stop cities and towns from using zoning to locate detrimental facilities farther from higher-income, mostly-White neighborhoods and closer to those of immigrant, Black, Indigenous, or Hispanic residents.

3. Ask students to consider the question: Based on what they know, did this clear declaration that racially based zoning was now illegal result in integrated neighborhoods? Clearly, simply outlawing the use of zoning law to discriminate did not by itself create more integrated communities. Why not? In this section, we'll explore how zoning can have discriminatory effects, even when race isn't explicitly mentioned in the law.
4. Divide students into groups of 4. Each group will roleplay as a local planning board. Distribute the student reproducible **Zoning Board: Evaluating Regulations**. Working as a group, students work through the 12 regulations and decide whether to keep, eliminate, or change them.

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### **Debrief**

Review group decisions and discuss potential implications. Ask what they have noticed about the regulations on the books. They may identify these issues, all of which contribute to the situation known as exclusionary zoning:

1. **Restrictions on density (Regs 1, 2, 3, 6, 8).** It is very common for communities to limit the total population within city or town borders by creating regulations that reduce density. Requirements for lot size, minimum square footage, and maximum building height reduce the total number of housing units, limiting the number of homes available and often increasing the price of each home. Prohibitions against Accessory Dwelling Units, like basement or garage apartments or tiny houses, do the same. Where single-family homes are the basic housing unit, there are fewer opportunities for higher-density living in apartments, townhouses, and multi-family homes. That works against co-housing, extended family living, etc.
2. **Segregation of Uses (1, 4, 5, 6, 7):** Zoning often separates different uses into different zones. Designating a downtown as “Commercial” or a factory area as “Industrial” limits the total housing available and makes entire sections of the community uninhabitable. Distance between commercial, industrial, and residential areas requires more transportation and longer commutes. Limiting the use of one’s home for business can prevent lower-income families and parents with young children who work from home from living there.
3. **Appearance Requirements (Reg 10):** Sometimes, communities impose rules about how buildings must look. This can include historic district requirements, expectations for yard and sidewalk maintenance and limits on things like fences, pools, playscapes and other types of structures allowed in visible areas of the home exterior. In some cases, these requirements pose a significant financial burden.



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4. **Age Restrictions (Reg 11):** Communities are often required by law to provide affordable housing. Often, they meet this obligation by creating affordable housing for senior citizens only, rather than housing that includes families with young children or younger adults.
5. **Inclusionary Zoning (Regs 8 and 12)** Only two regulations reflect ideas from the practice of Inclusionary Zoning (IZ). Also known as smart growth or inclusive urbanism, IZ is a planning movement that uses zoning to create cities that can include all income levels, household/family types, ages, and racial groups. Ask students what ideas they have that could further the goal of inclusionary zoning.

Exclusionary zoning has disproportionate effects on racial groups. Because there are disparities in income and accumulated wealth between racial groupings, people who have the funds to buy more expensive housing are disproportionately White. The effect is that many communities with exclusionary zoning regulations are majority White. In 1971, in *James v. Valtierra*, the Supreme Court ruled that most exclusionary zoning practices were legal because income was not a protected factor under the 14th Amendment. Exclusionary zoning continues to be common across the United States.

Emphasize that not all zoning is bad. Examples of zoning that's helpful to communities - such as

- Creating design guidelines for pathways, parks, and streets
- Improving pedestrian and bike safety with walkways, sidewalks, curb cuts, and dedicated lanes
- Requiring building setbacks to allow more air, light, and open space to penetrate city streets

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### **Extensions**

Encourage students to visit a local zoning board meeting, and/or write a local government representative to weigh in on a zoning issue that matters to them.

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## HOUSING DISCRIMINATION IN THE NORTHERN AND WESTERN UNITED STATES

### Student Reproducible: Zoning Board - Evaluating Regulations

Choose a name for your city: \_\_\_\_\_

Zoning is often a hot topic in city governments and residential communities. It can help make the difference between building a good place to live and a not-so-good one.

You serve on the \_\_\_\_\_ (city name) Zoning Board. Your group is tasked with revising and updating the old zoning regulations for your city. You all share the goal of creating an inclusionary zoning code, meaning that your zoning regulations will support affordable housing and social inclusion.

The following regulations are part of your existing zoning code. Review and discuss each one in turn. Decide if you will **keep** this regulation, **eliminate** this regulation, or **change** the wording of the regulation to be more inclusionary. Try to reach full agreement on your group's recommendation for each regulation.

Remember, your goal is to be inclusive. For each regulation, ask yourselves: is there a need in the community for this regulation? Does this ordinance promote residents' health, safety, or welfare? Who does this ordinance exclude? Whose interests does this ordinance serve?

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Reg #	Regulation	Decision
1	New dwellings in Residential zones must be constructed on lots no smaller than one acre per single family home.	
2	Accessory Dwelling Units (basement or garage apartments, cottages, or other second dwellings on the same property) are prohibited in Residential zones.	
3	Floor plans for new dwellings built in Residential zones must enclose a minimum of 1200 square feet of floor space.	
4	Commercial Zone 1A (downtown) may contain only retail and service businesses that welcome the public.	
5	No retail stores, child care businesses, hair salons, or other home-based businesses may be operated in Residential zones.	
6	In Commercial Zone 1A (downtown), maximum building height shall not be greater than five stories, measured from roof cornice to street level.	
7	No new dwellings may be constructed within 250 yards of an Industrial zone.	
8	Dwellings in Residential zones other than Mixed-Use Zone 1B may contain only one building designed for or containing one dwelling unit. Townhouses, duplexes, triplexes and other multi-family dwellings are nonconforming uses and are not allowed.	
9	In Mixed-Use Zone 1B, 25% of the apartments in multi-unit buildings must be offered for sale or rent only to qualifying households with total earnings of 30%-50% of local median income.	
10	Dwellings in Historic Residential District 1C must be restored and maintained in a manner consistent with their appearance in the 1880s.	
11	Residential zone 1D is set aside for age-restricted senior housing. Any development proposal for this zone must admit only qualified tenants of age 62 or older.	
12	Mixed-Use Zone 1B may contain Commercial, Light Industrial, Residential, and Open Space uses adjacent to one another, subject to environmental and safety reviews.	

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## HOUSING DISCRIMINATION IN THE NORTHERN AND WESTERN UNITED STATES

### ACTIVITY 7: PLANNING BOARD

#### Overview

Students zoom out to get the big picture by considering how urban design can create segregation. Students use a grid plot out a plan for a hypothetical city expansion, using more inclusive zoning practices

#### Procedure

1. In addition to zoning, cities engage in large-scale, long-term planning. This, too, can have an impact on who is able to live in different parts of a city or to live there at all.
2. Distribute the student reproducible **The Big Picture: Planning Board**. Assign students to work individually or in small groups. Tell students that it is a problem-solving challenge that is a bit like a puzzle.
3. Provide students with colored pencils or markers and give them time to plot out their city on the provided 15x15 grid. The residential elements of the grid represent different housing densities, and students must combine housing of the different densities to arrive a total housing capacity of 1200. At the same time, they must include features of other zones: Industrial, commercial, open space, and infrastructure. There is room for creativity as they design their city. They may choose to take an artistic approach and draw this as a landscape, but it also works if students simply color in or use initials to dedicate the purpose of each grid box.

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## **HOUSING DISCRIMINATION IN THE NORTHERN AND WESTERN UNITED STATES**

### **Debrief**

Display and compare the city plans. Was it difficult to ensure there was enough housing? Would the housing they have specified create a diverse community, especially with respect to income and family composition? Did they ensure safety by separating industry from areas of high human activity? Is there a downtown or business center, or is it dispersed and rural in nature?

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## **HOUSING DISCRIMINATION IN THE NORTHERN AND WESTERN UNITED STATES**

### **Student Reproducible: The Big Picture -Planning Board**

**City Name:** \_\_\_\_\_

You are on the planning board of your city. An old military base has closed, and the land it formerly used is now a new section of the city in development. Your task is to draw a city plan based on inclusive principles. There are some land uses already in place - you'll have to incorporate those into your plan.

Your goal is for your new city expansion to house at least 1200 people.

For each 300 people, there must be at least

- three boxes of open space
- three boxes of infrastructure
- two boxes of institutions
- one box of commercial
- 4 boxes of agricultural

Use the grid to plot your city. Use initials within each space, or use color coding and artwork to make a map of the city.

#### **Residential**

Single-family dwelling (SFD) - each dwelling takes 1 box of grid space, equaling 5 people per space

Multi-family dwelling (MFD)- each building takes one box of grid space, equaling 10 people per space

Suburban/Rural Homesteads (SRH)- each dwelling takes two boxes of grid space, equaling 5 people per space



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## **HOUSING DISCRIMINATION IN THE NORTHERN AND WESTERN UNITED STATES**

### **Commercial**

Small business (SB) - 1 box of grid space

Large business - (SB) 4 boxes of grid space

### **Agricultural**

(AG) each unit takes 4 boxes of grid space

### **Industrial**

(IND) Include 3 industrial facilities - each takes 4 boxes of grid spaces

Industrial zones must not be next to residential or institutional zones

### **Institutional**

(INS) Schools, libraries, hospitals, universities

### **Open Space**

(OS) Include at least 3 open spaces - parks, cemeteries, natural areas - taking up at least 8 grid spaces

### **Infrastructure**

(INF) - roads, bus and rail stations, parking, water treatment, electric plant

**UNVARNISHED**  
**HOUSING DISCRIMINATION IN THE**  
**NORTHERN AND WESTERN UNITED STATES**

Plan for zoning \_\_\_\_\_(city name) former Army Base


# UNVARNISHED

## HOUSING DISCRIMINATION IN THE NORTHERN AND WESTERN UNITED STATES

### ACTIVITY 8: YESTERDAY AND TODAY

#### Overview

Students explore how one city has evolved by comparing a 2021 zoning map with a 1938 HOLC map of the same area.

#### Procedure

1. Invite students to compare city maps over time to see how places have evolved. Distribute the **Yesterday and Today** reproducible. This shows a section of the HOLC map for Aurora, IL, and roughly the same section from the city's 2021 zoning map. Both maps are available online, and it may be helpful to project them or look at them on a monitor to zoom in on their content:
  - [Aurora, IL Zoning Map Book 2021](#) via the [City of Aurora website](#)
  - [Aurora, IL HOLC Map](#), via [Mapping Inequality](#)
2. Allow students time to examine both maps and make comparisons. The question guide asks them to compare the two maps and draw conclusions about how land uses have changed and how past decisions about a particular area can influence its development long into the future. Students are asked to make and support a claim.

#### Debrief

Discuss students' answers, with special attention to the question of whether past views of the city correlate with how neighborhood development proceeds today.

# UNVARNISHED

## HOUSING DISCRIMINATION IN THE NORTHERN AND WESTERN UNITED STATES

### Student Reproducible: Yesterday and Today

Compare the two maps in this packet: the 1938 Home Owners Loan Corporation (HOLC) Map and the 2021 Aurora, IL Zoning Map Section AU-22.

1. Locate the red star on both maps to give you a point of reference. Both of them mark the southern end of Stolps Island in the Fox River.
2. Look at the lower west bank of the river. On the HOLC map, what color covers most of the river bank? Compare this to the AU-22 Zoning Map. What can you say about how the use of this neighborhood has changed?

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3. Compare the two maps in the upper right quadrant. Find the area between West Park Ave and Plum Street on both maps. On the HOLC map, what grades were given to C1 and B2? \_\_\_\_\_

- What did those grades mean? \_\_\_\_\_
- On Zoning Map AU-22, what is the most common kind of housing in this area today? \_\_\_\_\_

4. On the HOLC map, find section D4 on the west bank of the river. Now find the same area on Map Au-22. What is there now? \_\_\_\_\_

- What questions do you have about the changes in area D4 between 1938 and 2021? Write your questions here:

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5. Judging by the number of multifamily dwellings, what are the most and least dense residential areas on AU-22 today?

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6. Where would you expect to find the most expensive housing in Aurora today?

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7. Study both maps for a little more time. What other changes can you find?

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8. Your opinion: Is there a connection between the way communities like Aurora were viewed in the 1930s and the way they are planned today? Respond yes or no, and give supporting reasons for your claim.

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