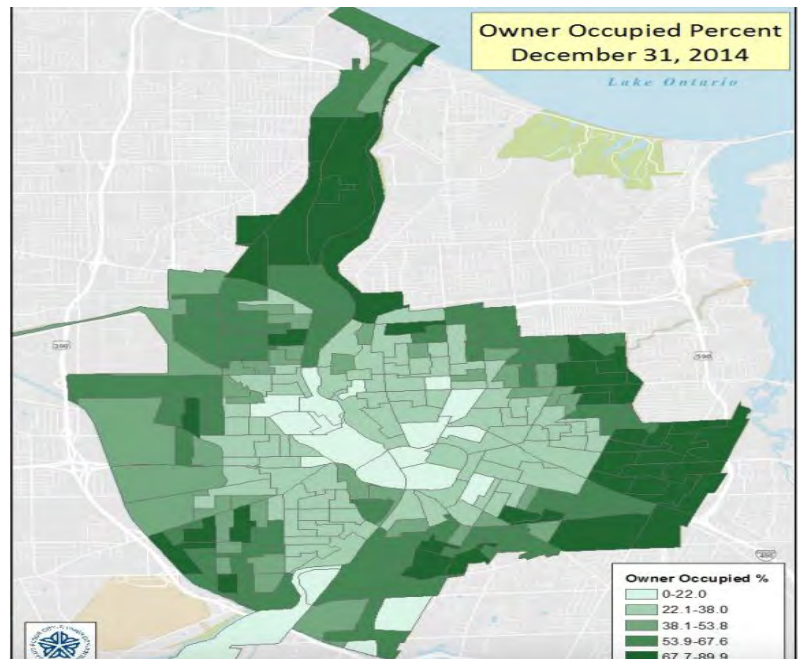
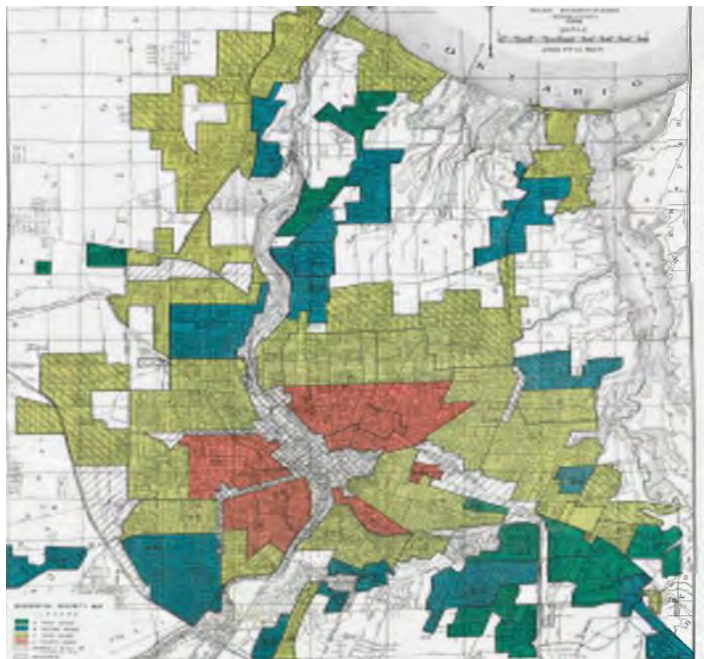


History of Segregation and Racist Policy in Greater Rochester



Shane Wiegand
shanewiegand22@gmail.com

Racism Definition



- “Individual- and group-level processes and structures that are implicated in the reproduction of racial inequality.” **Systemic racism** happens when these structures or processes are carried out by groups with power, such as governments, businesses or schools.
- Racism differs from **bias**, which is a conscious or unconscious prejudice against an individual or group based on their identity.
- Basically, racial bias is a belief. Racism is what happens when that belief translates into action.

De Jure Segregation and Racism in Rochester

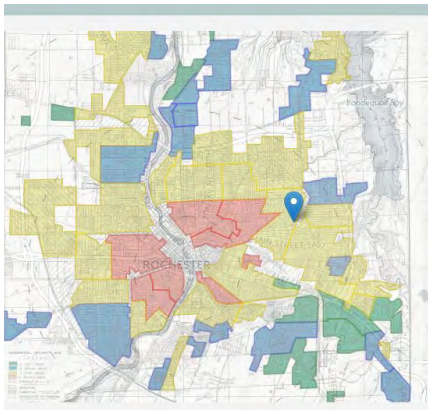
- ❑ Real Estate Industry
- ❑ Restrictive covenants/racial covenants
- ❑ Redlining
- ❑ VA and FHA backed Mortgages
- ❑ Racist Suburban Zoning Policy
- ❑ Urban Renewal



VA

U.S. Department
of Veterans Affairs

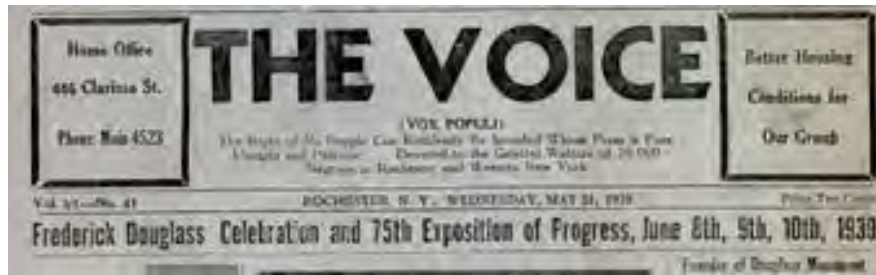
14. **RACIAL RESTRICTIONS.** No property in said addition shall at any time be sold, conveyed, rented or leased in whole or in part to any person or persons not of the White or Caucasian race. No person other than one of the White or Caucasian race shall be permitted to occupy any property in said addition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



Howard Coles

The Voice Housing Study 1938

Segregation and Slums



to the prejudice practiced against them indirectly. Invariably, they are reminded that in certain parts of the city, they are not wanted, and even in the section where the majority live, there are numerous apartments and houses which they cannot rent, because certain big real estate agencies set the example of refusing to rent to Negroes.

1939 Rochester Housing Survey

ROCHESTER DEMOCRAT AND CHRONICLE, SATURDAY, JUNE 17, 1939

Blight Caused by
Cheap Methods,
Survey Holds



BAD **HOUSING**
REPORTED IN
TRACT STUDY

Half of Dwellings
In Ormond Area
Held Unfit

“The housing situation always has been an enigma to the Negro. In Rochester only two areas have been gracefully made available for him. If any attempt is made to move out of the black ghetto the attempt is met with opposition.”

-Rev. Charles Boddie
Mt. Olivet Baptist Church
1946

8 Years Later



FOR NEIGHBORHOODS: The Rev. Charles Boddie, pastor of Mount Olivet Baptist Church, addressing the conference.

National Association of Real Estate Boards

For more than 30 years, the code read: **"A realtor should never be instrumental in introducing into a neighborhood a character of property or occupancy, members of any race or nationality, or any individuals whose presence will clearly be detrimental to property values in that neighborhood."**



FRANK A. DRUMM
President Real Estate Board



Dr. Walter Cooper

“I then confronted the housing segregation in Rochester. In **1954**, the wife and I answered ads for sixty-nine apartments and were refused at all of them.”



1957 19th Ward: James and Alice Young's experience with the Real Estate Industry & the local KKK

COLORFUL SCENE PRESENTED AS 8,000 KLANSMEN GATHER IN EAST ROCHESTER FIELD

**Reporter Barred at Gathering
of Klan Because Accompanied
by Catholic Photographer.**

**Fiery Cross Burned
between Flags on
Platform.**

RAIN PREVENTS

In 1957, a black couple, James and Alice Young, attempted to buy a house on Millbank Street in the 19th Ward. After a real estate agent would not arrange the sale, they had a white person buy it and transfer them the deed.

Shortly thereafter, they [received a letter threatening to burn the house down](#). It was signed, "KKK of Millbank Street."

1920s Kodak & Restrictive Covenants

Meadowbrook

...a great neighborhood in Brighton

About Meadowbrook

Meadowbrook Association

Events

Resources

E-Mail List

The Meadowbrook neighborhood consists of 371 homes in the Town of Brighton, a first-tier suburb of Rochester, New York. Meadowbrook is bordered by Elmwood Avenue, Winton Road South, Danbury Circle South, Bonnie Brae Avenue, and Vernon Place. Its origin as a carefully-planned development and its favorable location adjacent to Twelve Corners, the heart of modern Brighton, have combined to create an especially beautiful and well-loved home to Meadowbrook's families.



Restrictive Covenants in Brighton Written by Kodak

XII. No lot or dwelling shall be sold to or occupied by a colored person.

XIII. No intoxicating liquors or beverages shall be manufactured or sold

IN WITNESS WHEREOF, Kodak Employees Realty Corporation has caused this instrument to be signed by its Vice President and its corporate seal to be attached this 2nd day of May, 1929.

(SEAL)

Kodak Employees Realty Corporation

By Harry D. Haight

-Monroe County Clerk
Liber 1479 Page 314
Photo by Shane Wiegand



**HARRY D.
HAIGHT**

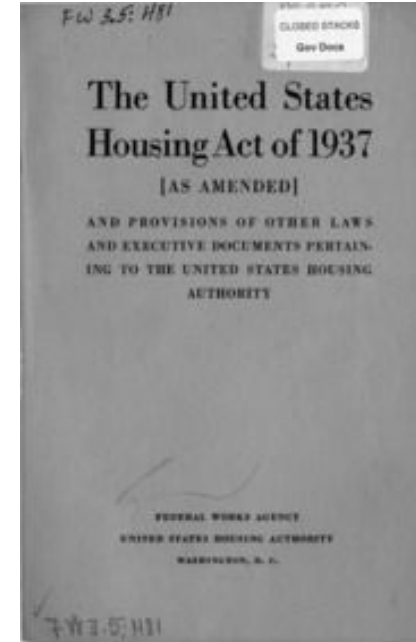
1910-1970: The Great Migration



National Housing Crisis and the 1934, 1937, 1949, and Housing Acts



Harris & Ewing, photographer / Library of Congress



To help restart the economy after the depression and to help soldiers coming back from WWII buy houses the government (FHA and VA) helped the banks give out millions of mortgages to Whites and financed massive suburban tract housing.



1936 FHA Underwriting Manual

Part II
233-235

UNDERWRITING MANUAL

social groups are present, to the end that an intelligent prediction may be made regarding the possibility or probability of the location being invaded by such groups. If a neighborhood is to retain stability it is necessary that properties shall continue to be occupied by the same social and racial classes. A change in social or racial occupancy generally leads to instability and a reduction in values. The pro-

UNDERWRITING AND VALUATION PROCEDURE
UNDER TITLE II
OF THE
NATIONAL HOUSING ACT

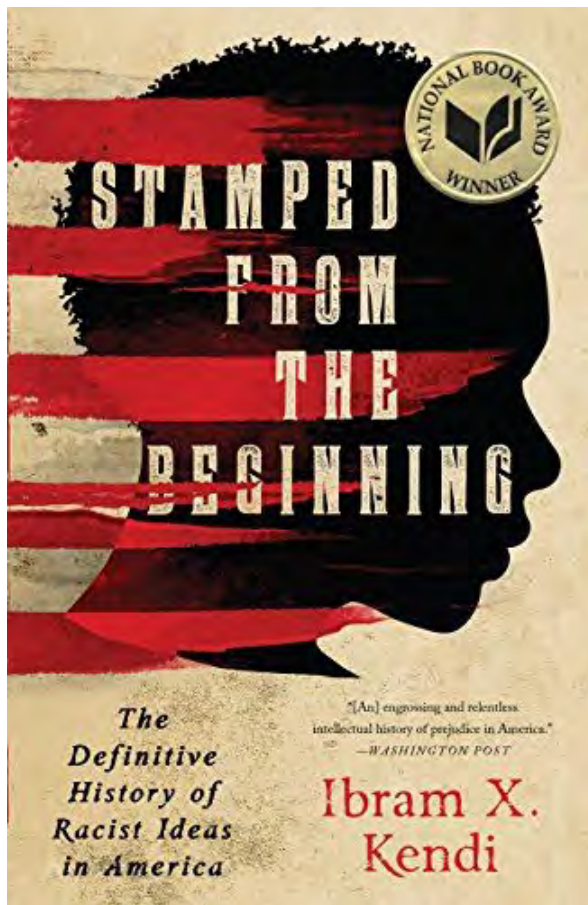
FEDERAL
HOUSING ADMINISTRATION



With revisions to April 1, 1936

1939 FHA Underwriting Manual

“To be most effective, deed restrictions should be imposed upon all land in the immediate environment of the subject location.... Recommended restrictions should include provisions for the following... Prohibition of the occupancy of properties except by the race for which they are intended.”



“Time and again, powerful and brilliant men and women have produced racist ideas in order to justify the racist policies of their era”

-Ibram X. Kendi, Stamped from the Beginning

Restrictive Covenants in Irondequoit as Stipulated by FHA

5. The dwelling shall be occupied by persons of the

Caucasian race only.

[Liber 1960 page 300](#)



William D. Henderson, treasurer of Alliance Organization Inc., presents dividend checks to **Fred M. Hills**, left, and Mrs. Viola Foster at organization's first anniversary fete.



**BELMEADE and
WYNDALD RD.**

off 88 & 130 Cooper Rd.
4 New Colonial homes, oil heat
stone fireplace, low taxes.

\$32⁵⁰ MO.
INT. &
PRIN.

Financed Through
The Alliance Realty
Mortgage Dept.




1938 Brooklea Heights in Gates, 250 Houses



ALLIANCE REALTY CORP.

... didn't know what we
to this housing develop-
d. We planned 250 houses,
y. And when things are
nomies are made possible
in materials, in equipment,
why we can offer these
60-foot lots, near a golf
prices.

BUY UNDER THESE SIMPLE F.H.A. TERMS



Brooklea Builder Norman Huyck at the Microphone

7: No lot shall ever be occupied by a colored person. This restriction, however, shall not prevent the employment of a colored person as a domestic servant by an owner or occupant.

Actual restrictive covenant written by Wm. C. Daley of the General Realty Service Inc. for the Baseball Park Tract built by Fred P. Tosh in the Beechwood Neighborhood.

8. This land is sold on the express covenant that it shall never be occupied by a colored person nor for the purpose of doing a liquor business thereon.

(SEAL) GENERAL REALTY SERVICE INC.

By Wm. C. Daley,

Pres.

-Monroe County Clerk

[Liber 1501 page 106](#)

Photo by Shane Wiegand



WILLIAM C. DALEY



From the Albert R. Stone Negative Collection, Rochester Museum & Science Center, Rochester, N.Y.



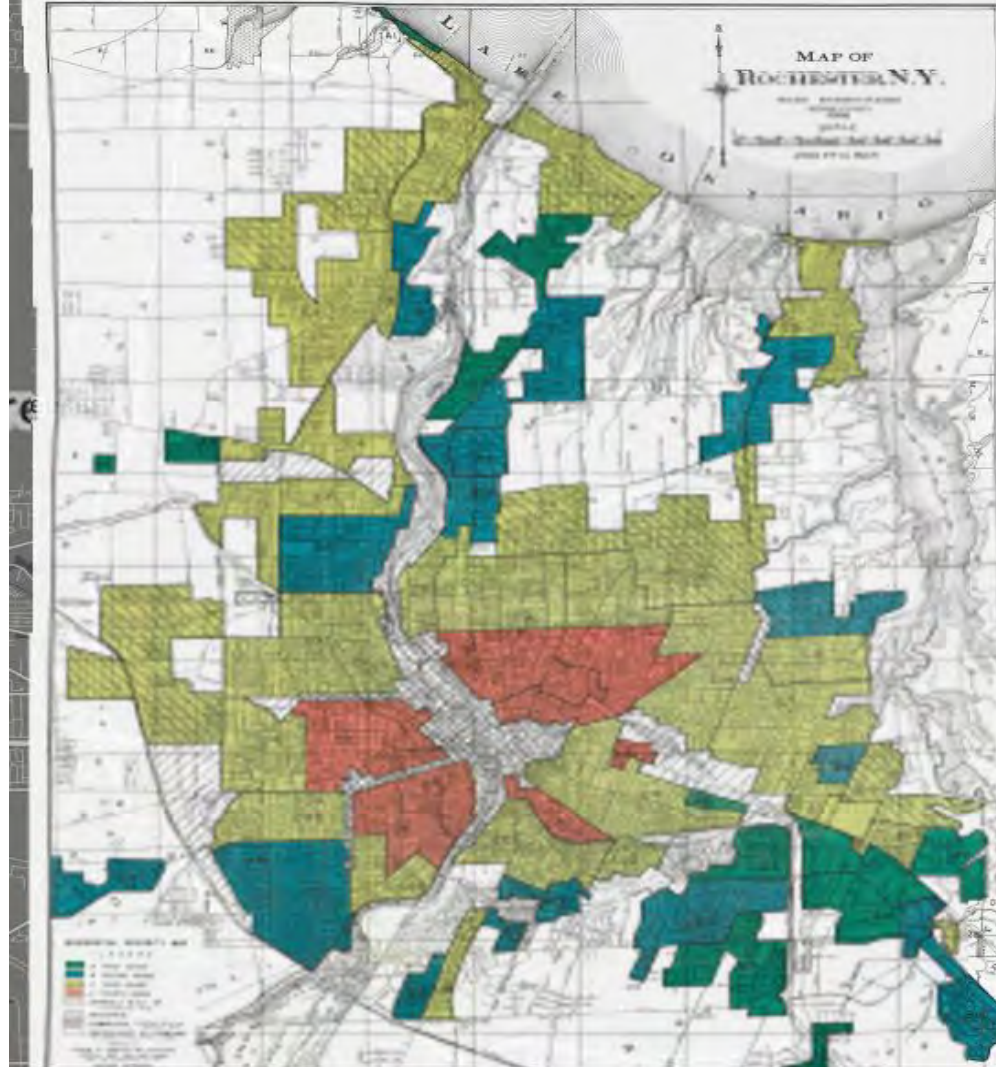
Judge Reuben Davis - Elmdorth Ave



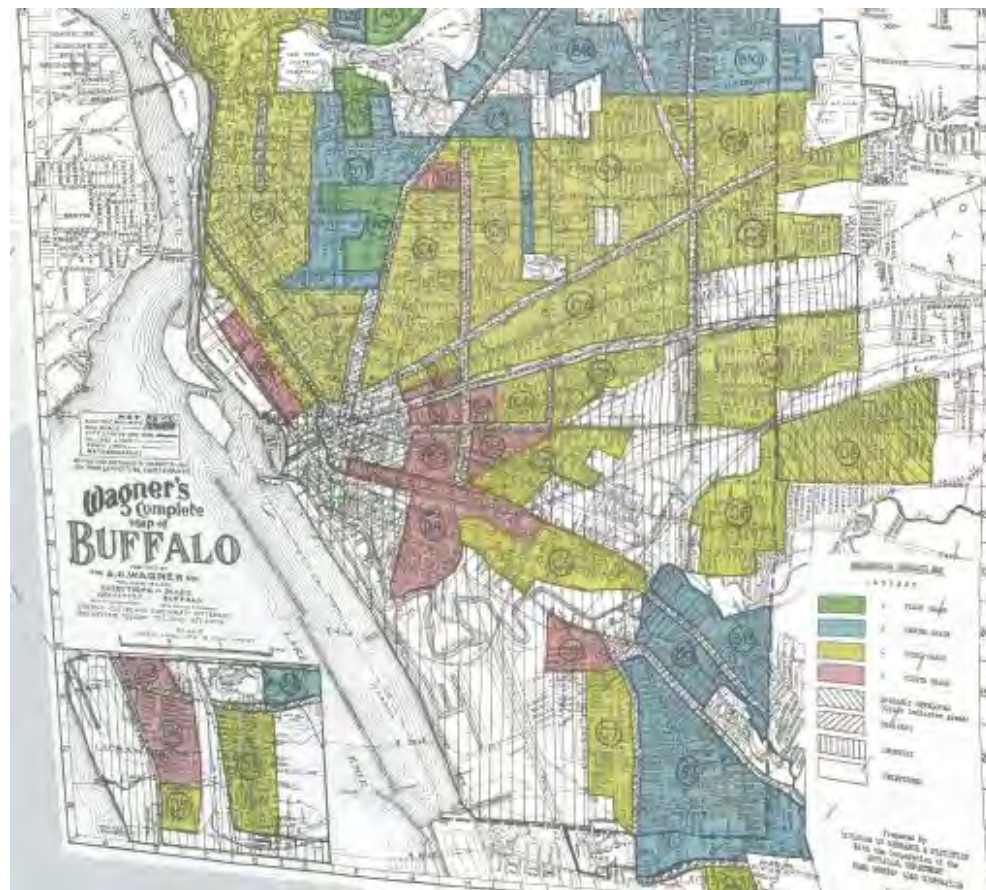
I would say that there were probably four black families that lived anywhere west of Genesee Street at that time.

The owner refused to sell to us. Because we were black. There was a restrictive covenant in the deed that these houses when built were not to be sold to the colored and Italians.”

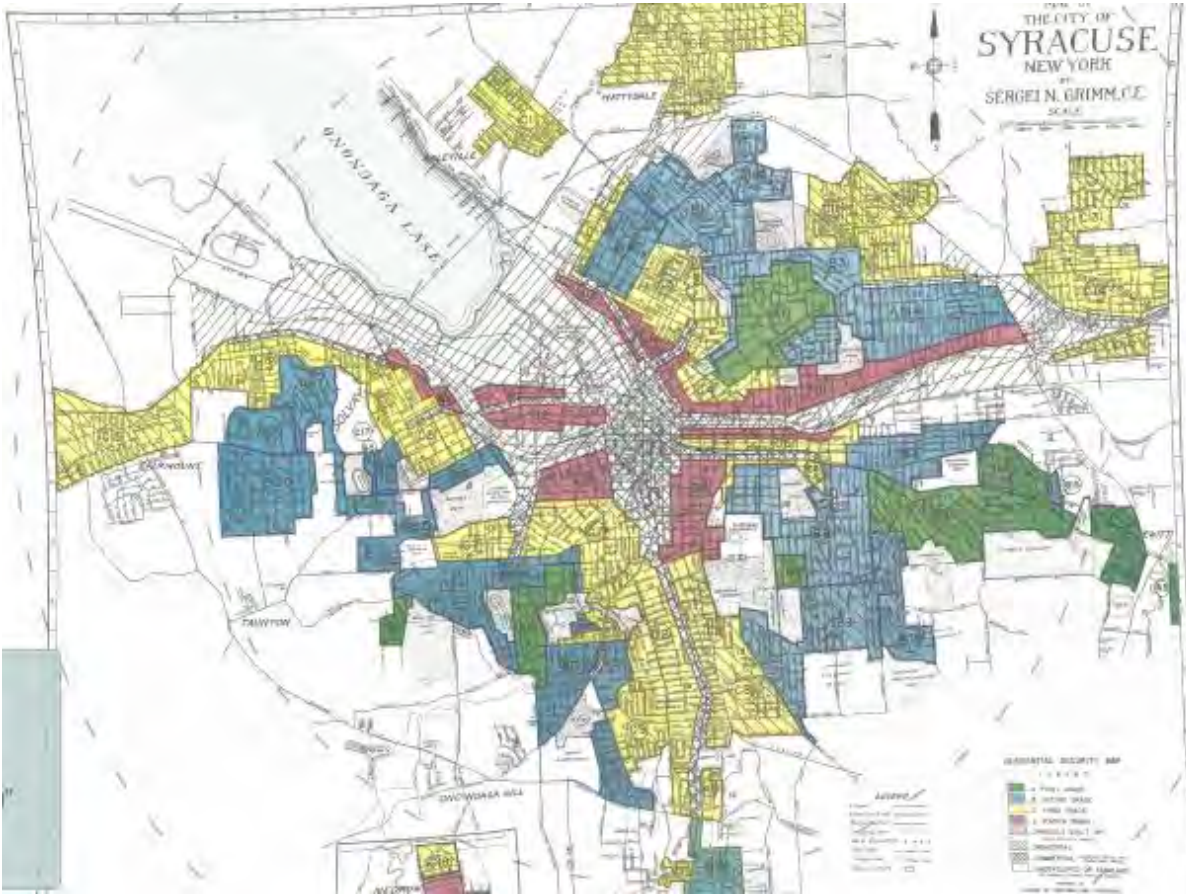
**HOLC
Residential
Security Map
Rochester 1935**



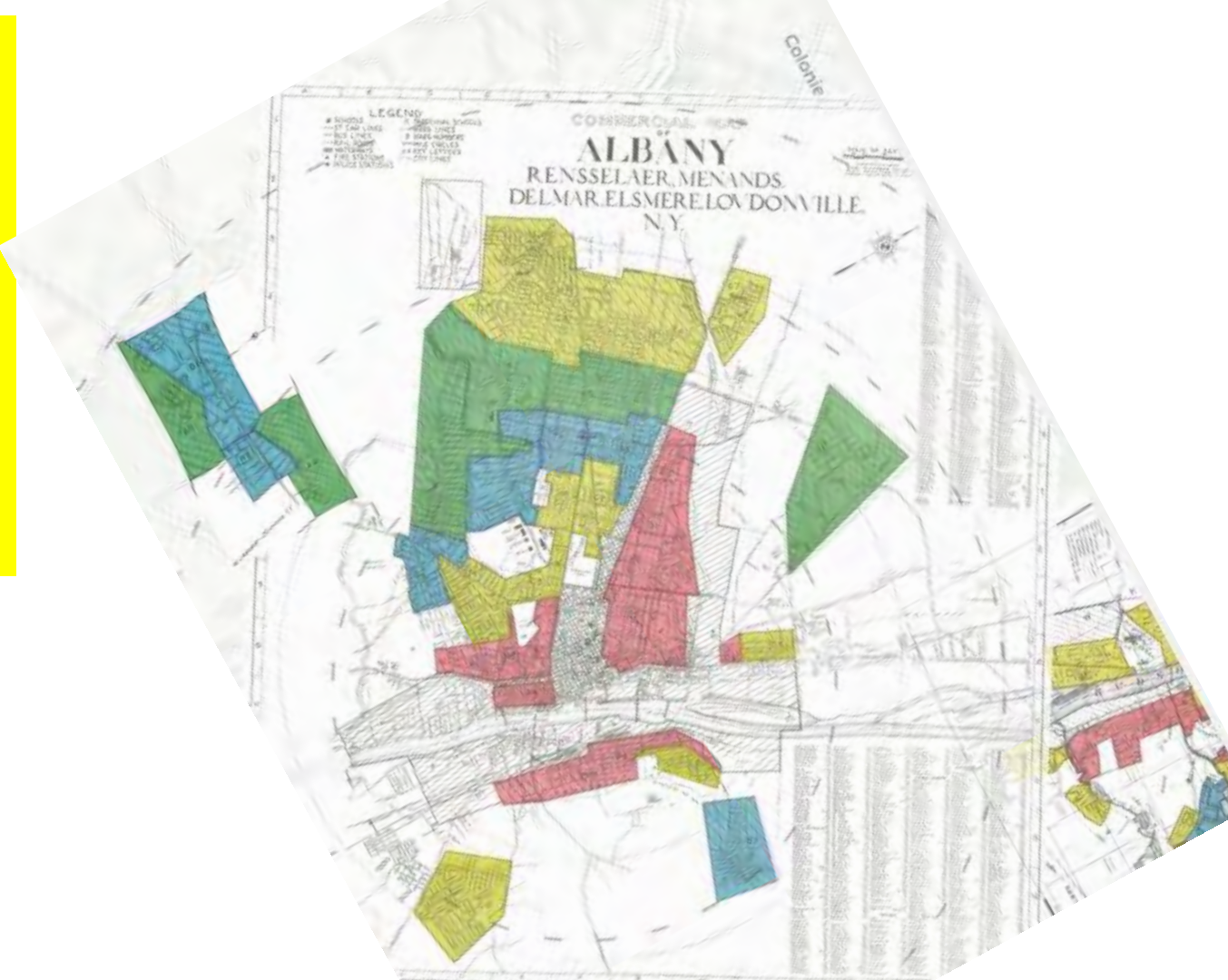
HOLC Residential Security Map Buffalo



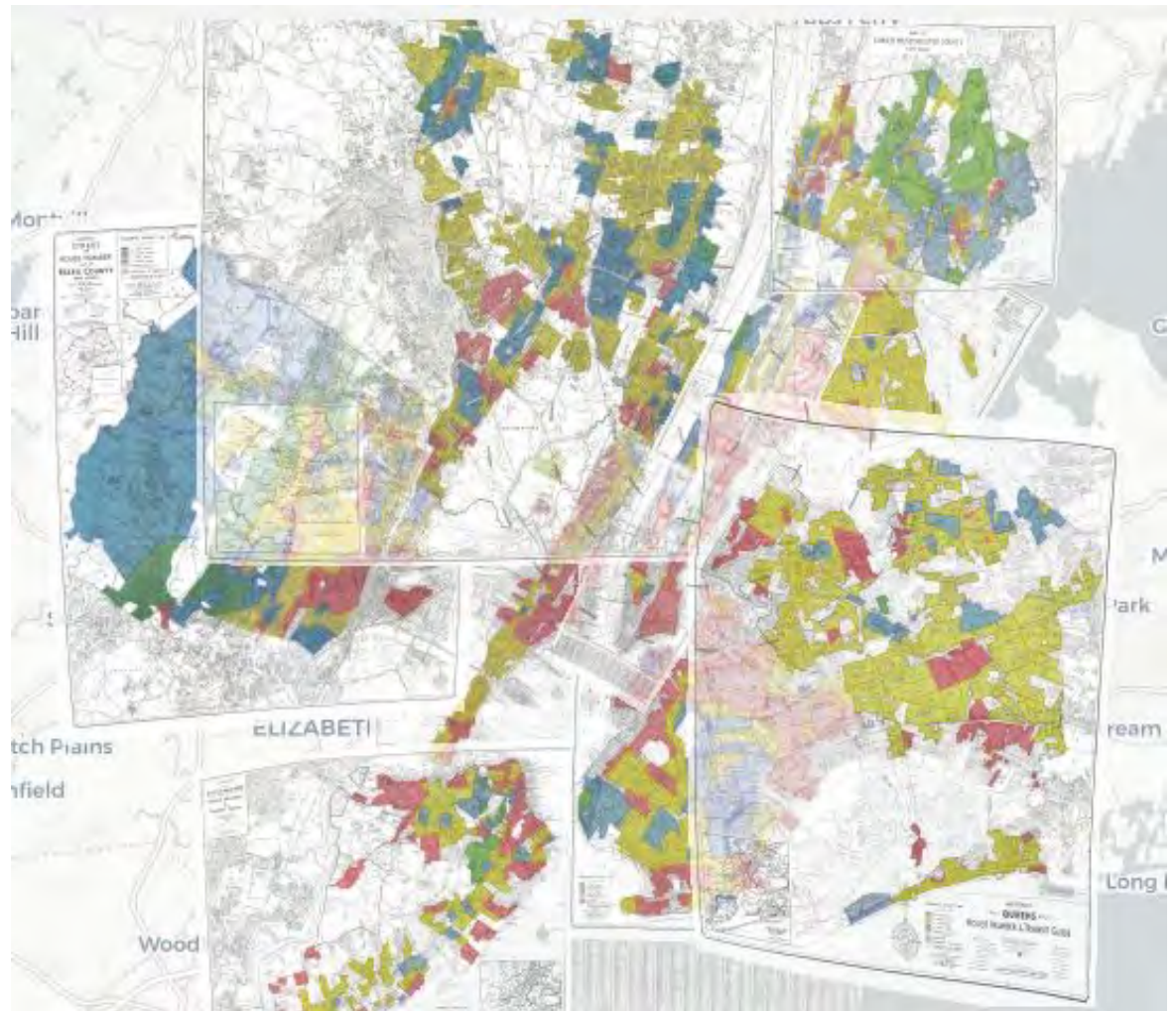
HOLC Residential Security Map Syracuse



HOLC Residential Security Map Albany

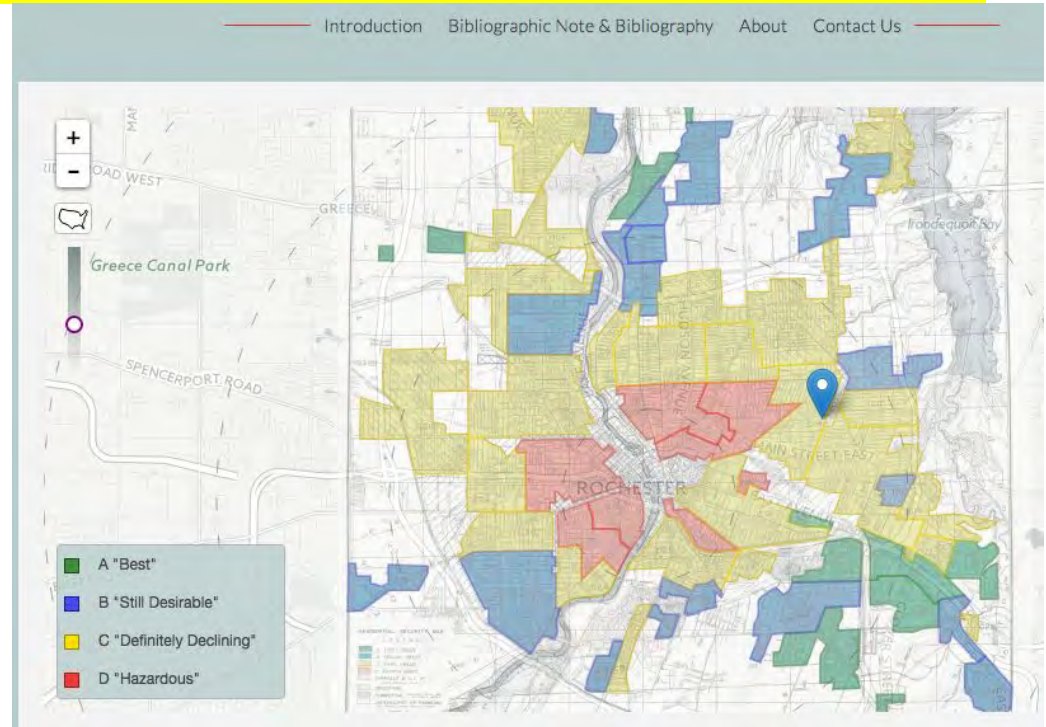


HOLC Residential Security Map Each Borough of NYC



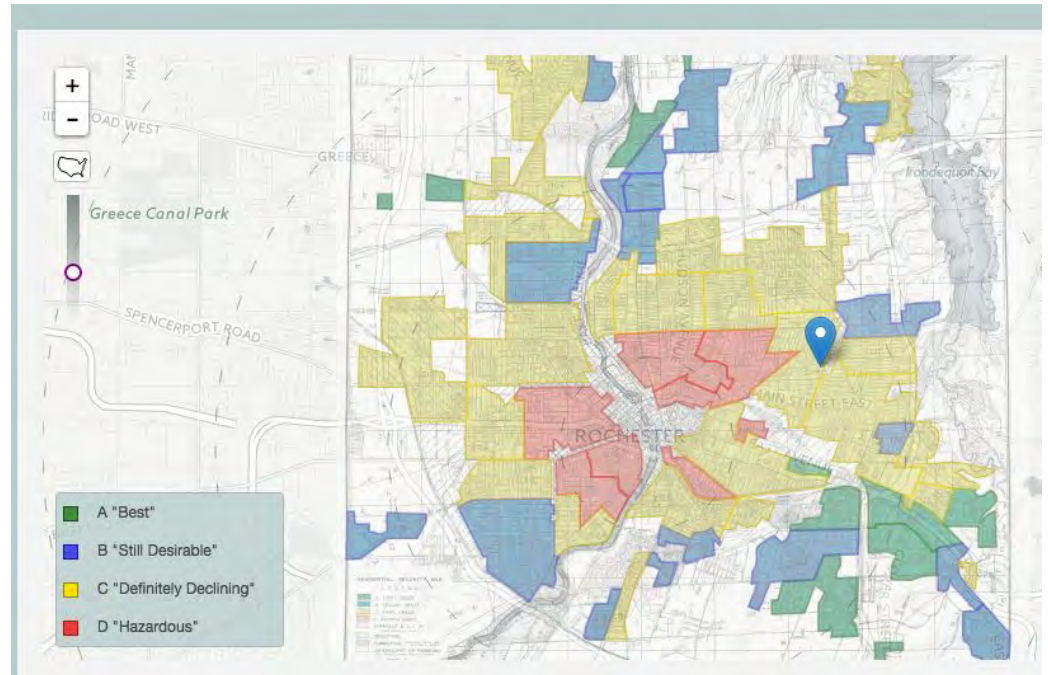
The government created the Home Owners Loan Corporation (HOLC) to survey and rate neighborhoods in several northern cities, including Rochester.

Rating Scale



Areas shaded red and yellow indicated that the government was less likely to back mortgages because those areas were potentially dangerous, polluted, or had residents of color.

Rating Scale



HOLC Assessor's Report on the Corn Hill Neighborhood

AREA DESCRIPTION

Security Map of Rochester, New York

1. POPULATION: a. Increasing _____ Decreasing _____ Static Yes

b. Class and Occupation Daily workers & laborers with incomes of \$1000-1500

c. Foreign Families 10 % Nationalities Italian d. Negro 75%

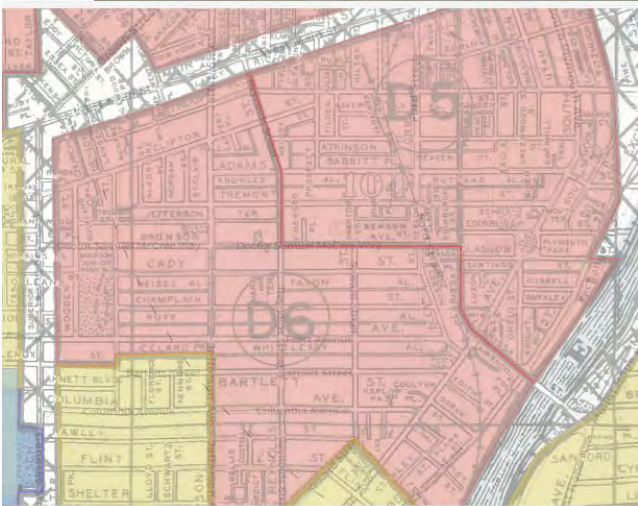
None

PREDOMINATING 100% OTHER TYPE %

Medium & large sized 1-family
2-4 stories, 7 rooms & up
Frame & few brick

60+ years

Poor



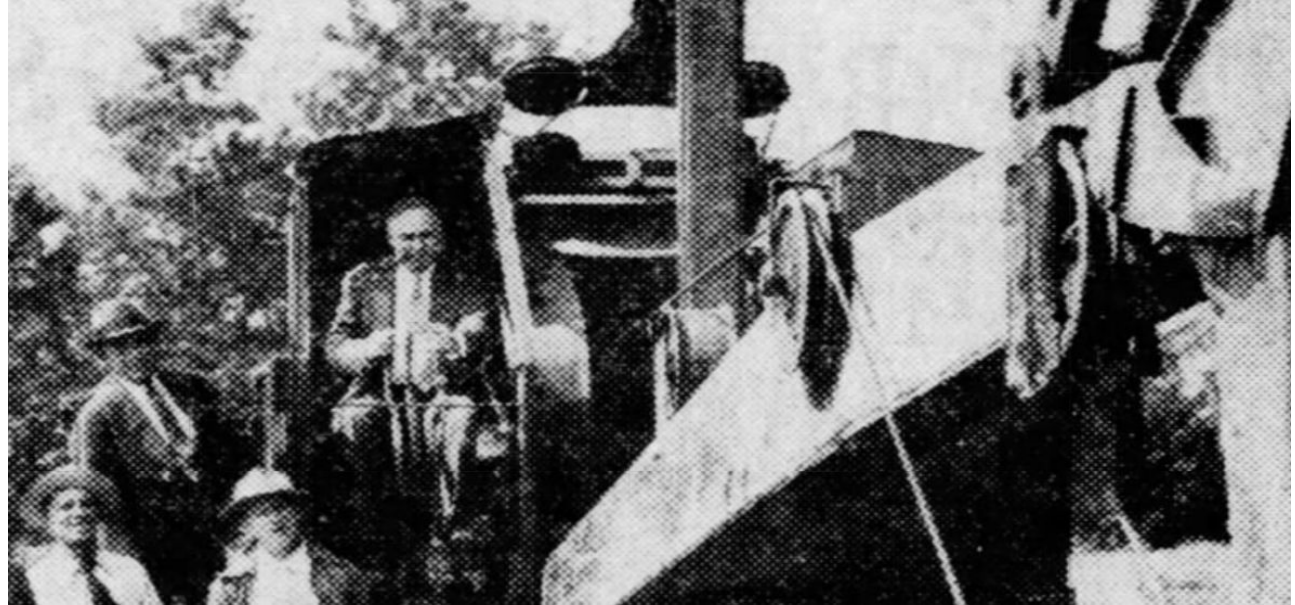
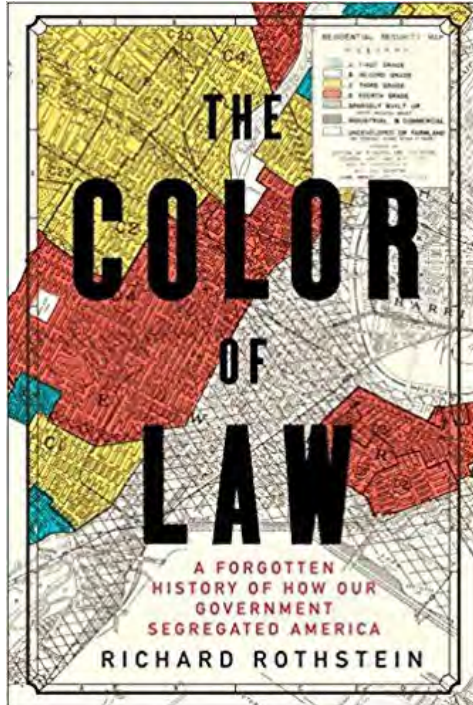
FHA only backed mortgages for white people in blue and green parts of the city and for white people buying and building houses in the suburbs (Henrietta, Webster, Brighton, Pittsford, etc.). The majority private lenders/insurers also adhered to these maps.



Rating Scale



The FHA and VA insured half of all new mortgages nationwide and gave out over \$119 billion in mortgage insurance.



1947 Chief Rochester FHA Underwriter **Alfred C. Gertis** breaks ground on whites only veteran housing in Brighton.

Homeownership increased from 44% in 1934 to 63% in 1972

12A

ROCHESTER DEMOCRAT AND CHRONICLE, SUNDAY, AUGUST 14, 1938

Real Estate---FHA Home Financing Notes Important

UNIT REPORTS SHARP UPTURN IN MORTGAGES

Majority of Paper
Accepted Covers
New Homes

Washington—Home financing operations under the **FHA** program during July made substantial gains over July, 1937. It was officially announced yesterday.

Home loan mortgages selected for approval totaled \$94,375,437, an increase of 100 per cent over the \$31,462,179 for July, 1937. Mortgages accepted for insurance commitments totaled \$90,813,450, an in-

Figured in 'Double Play' Sale at Brooklea Heights



These two homes were sold recently in Brooklea Heights. The one at left was purchased

by Frank Alexander and the other by Austin Knebel, both through Alliance Realty concern

UPTURN NOTED IN AWARDS FOR WEEK OVER '37

Construction Gains
69 Per Cent in
July, 1938

New York — Engineering construction awards for the week, \$76,431,000, are 33 per cent above last week and 69 per cent above the corresponding 1937 week, as reported by Engineering News-Record. This week's total brings the heavy construction volume for 1938 to date to \$1,612,149,000, an

NEW MATERIAL LESSENS PERIL OF HOME FIRES

100 Million To
Annually Cited
By Industry

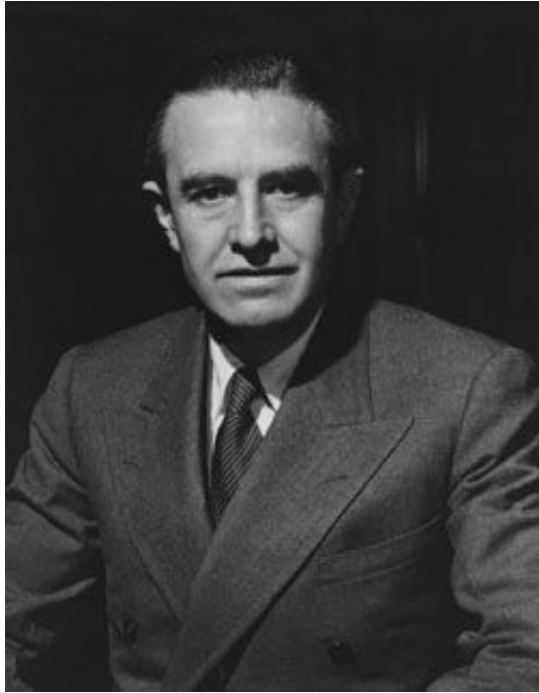
Although the modern American home is more fireproof than it ever been in its history, residential fires annually take a property (are tall in this country of more than \$100,000,000).

Among the chief causes of fire, according to the National Fire Protection Association, are roof and chimney, faulty wiring, faulty stoves, furnaces,

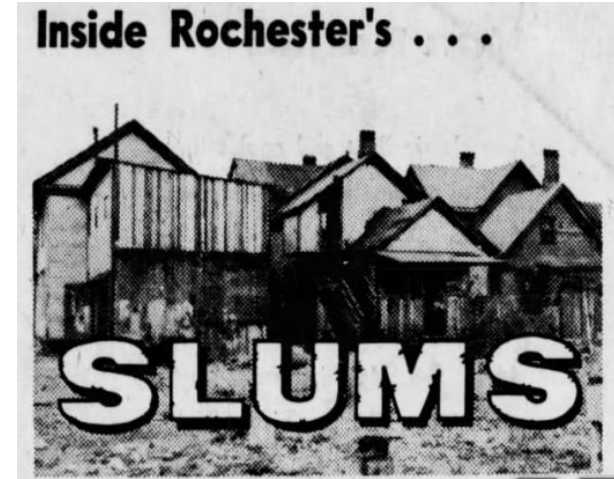
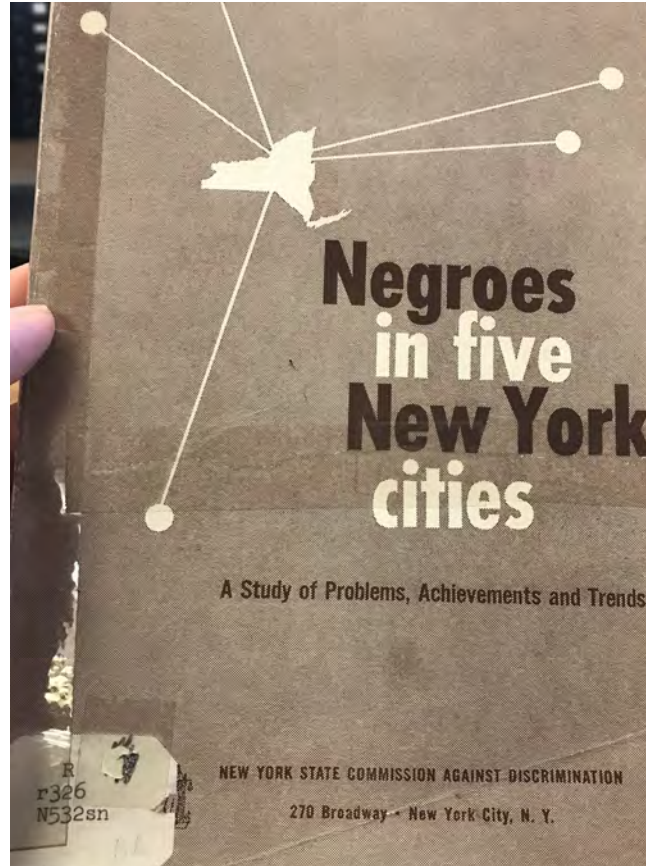
Over 35 Million families benefited from FHA backed loans. 98% of them were them white.



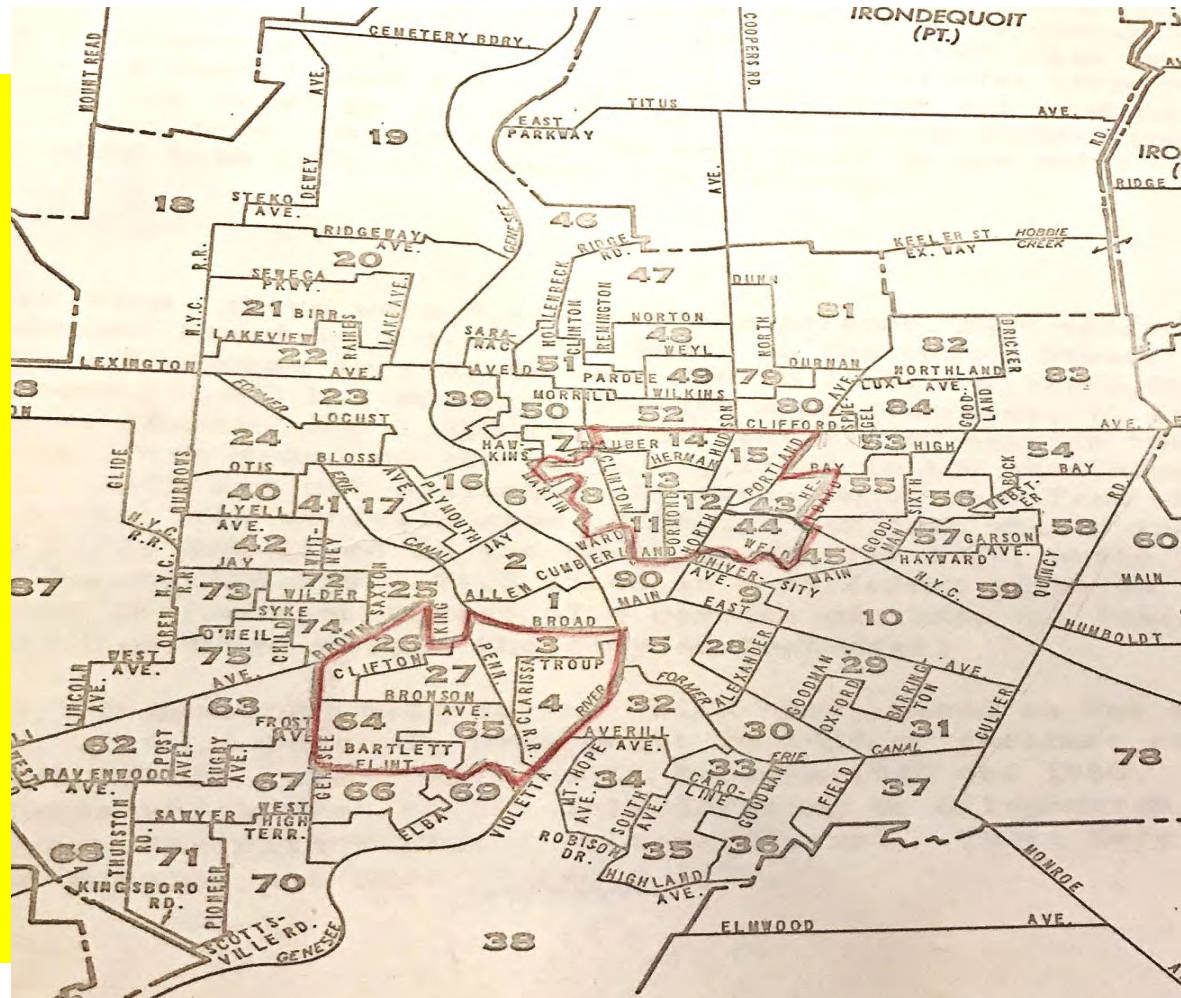
1958 NYS Commission Against Discrimination



Governor
Harriman



**In 1950
80% of people
of color in
Monroe
County lived
in the 3rd and
7th Wards**



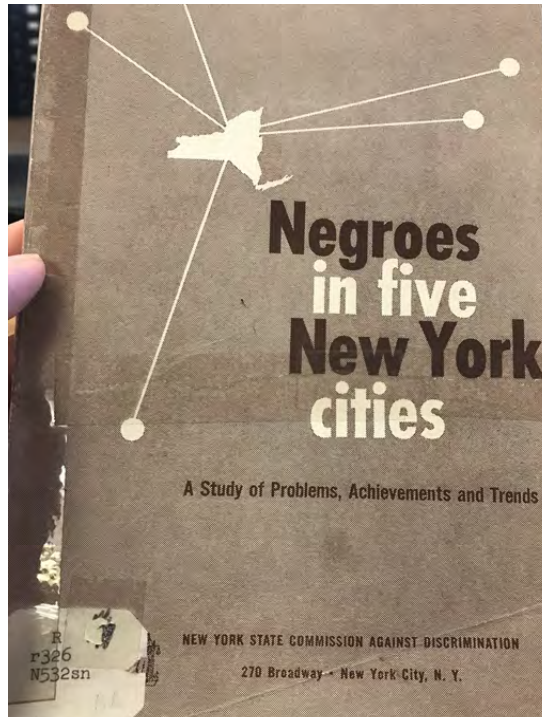
Mr. and Mrs. Ingram

“It was hard to get out of your neighborhood into another one—different one.”

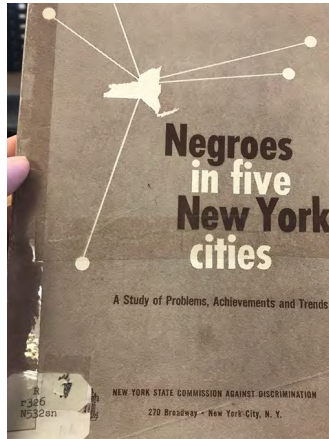
“You couldn’t rent outside of that area, they just didn’t rent it to you.”



These 'Ghettos' contained 20% of all dwelling units with no private baths and 30% of all units with no running water.



No person of color in Monroe county was given an FHA or VA Loan for a mortgage in any new suburban development.




Meadowbrook

...a great neighborhood in Brighton

About Meadowbrook	Meadowbrook Association	Events	Resources	E-Mail List
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The Meadowbrook neighborhood consists of 371 homes in the Town of Brighton, a first-tier suburb of Rochester, New York. Meadowbrook is bordered by Elmwood Avenue, Winton Road South, Danbury Circle South, Bonnie Brae Avenue, and Vernon Place. Its origin as a carefully-planned development and its favorable location adjacent to Twelve Corners, the heart of modern Brighton, have combined to create an especially beautiful and well-loved home to Meadowbrook's families.



In 1950 only 57 families of Color owned a home in a predominantly white neighborhood through straw men, private deals, and personal friendships with realtors.

DEMOCRAT AND CHRONICLE, ROCHESTER, N.Y., MONDAY, FEBRUARY 21, 1994 58

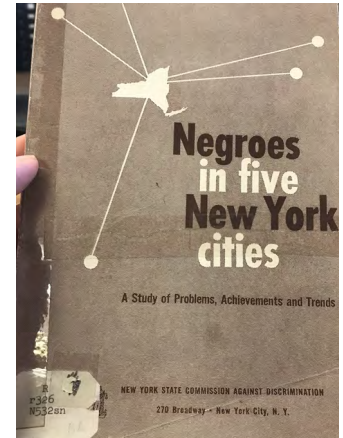
Henrietta offered safe haven in tense times



Jeanne Germaine Slutt photographer

Ermine Byas and husband, Thomas, stand in front of their Gatehouse Trail home in Henrietta. The couple moved from

Irondequoit to Henrietta in the mid-1960s — after a racial incident — to have a safer place to rear their two children.



“16 families of color that moved into white neighborhoods faced abuse, ostracism and defacement if property.”

DEMOCRAT AND CHRONICLE, ROCHESTER, N.Y., MONDAY, FEBRUARY 21, 1994 58

Henrietta offered safe haven in tense times



James and Nellie Wells were looking for more space and a rural setting when they left their rented Rochester apartment in 1965 for

their home on East River Road in Henrietta where they still live. The two said they grew up in rural South so the area appealed to them.

Jeffrey A. Otto Staff photographer

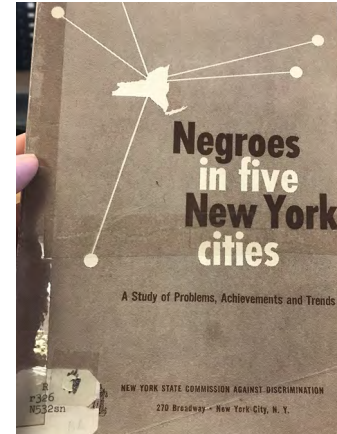
Though many chose Henrietta, others say they really had no other choice. Real estate agents and developers wouldn't show black families homes in most other towns, black residents say.

"What sold me on Henrietta was the fact I had no other place to go," said Walter Cooper, whose family lived in Henrietta nine years before moving to Penfield.

Barriers of bias

Henrietta had its share of racial barriers, black residents say.

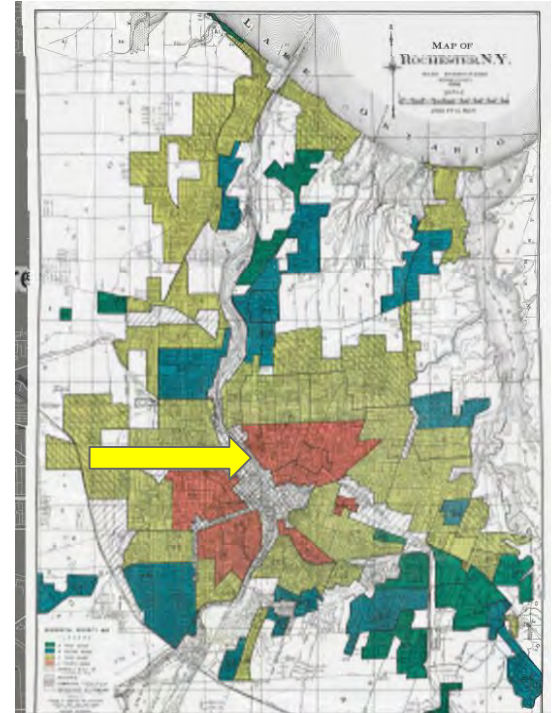
"The developers didn't want to sell it to us," said Ermine Byas of the lot her family eventually bought in Henrietta.



Black Public Housing in Rochester



Hanover Houses Built 1952 as part of a Federal Urban Renewal Grant



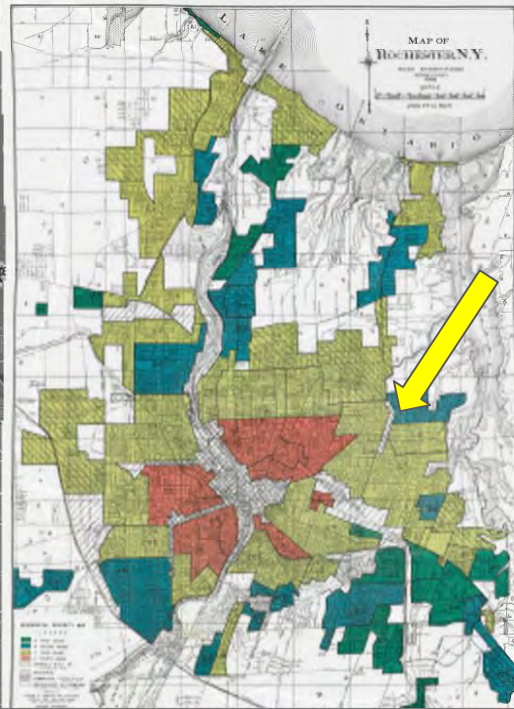
Whites Only Fernwood Housing Project (Norton Village)



WORKING THE SWING SHIFT

Because there are 248 youngsters among the tenants at Fernwood Park housing project, officials of the development decided to install a playground of their own. Recently completed, it is 100 by 75 feet, surrounded

by a fence, other paraphernalia, left, has William, 1, Iahan gives



Watching Mayor Dicker wield spade, starting bank-sponsored housing project, are Elmer R. Milliman, left, Central Trust president; Alfred C. Gertis, chief FHA underwriter.

Mayor Dicker, Central Trust President Elmer Milliman, and FHA Underwriter Alfred Gertis

Affordable housing in the suburbs non-existent

Affordable rental housing in the suburbs, Doherty writes, "is nearly non-existent." There is almost no public housing in the suburbs, and most of it, writes Doherty, "is limited to seniors or disabled persons."

'Our Crisis of Poverty, Racism, and Segregation' by: Mary Anna Towler City Newspaper

Urban Renewal Baden-Ormond 886 Families Displaced. 850 Families displaced in Third Ward.



This is typical of shabby structures that came down to make way for Baden-Ormond redevelopment.

31 Mar 1962. Sat

Church of God in Christ and Pepsi on Ormond Street

Colored Folk Build New Church

16 Nov 1940. Sat

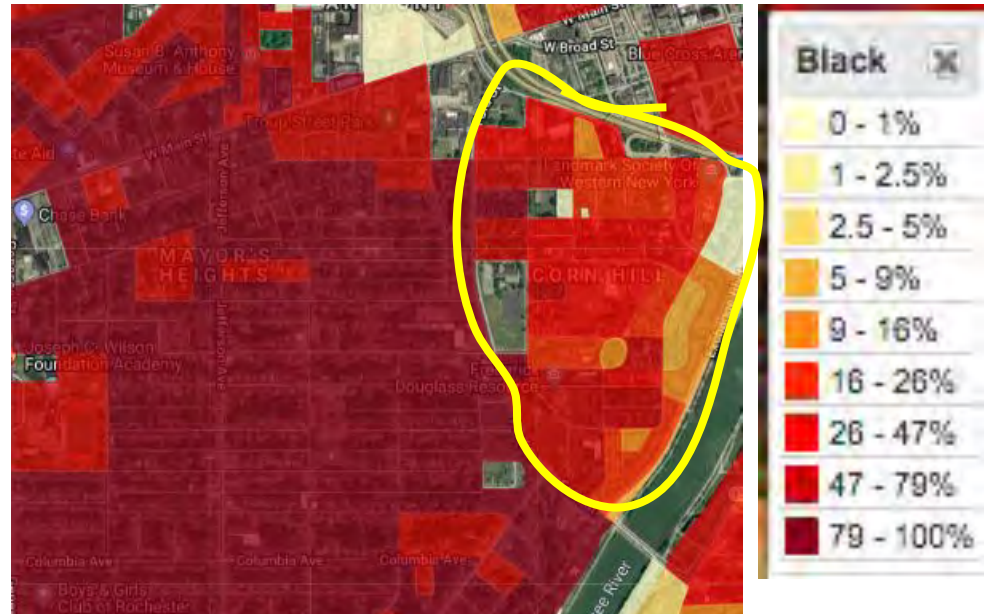


Eddie Meath, Mayor Frank Lamb, Alec Otto of American Airlines and Frank Staropoli, President of Pepsi Cola Rochester Bottlers pick the winners of Pepsi's "Win Your Dream Trip" contest. (WHEC Newsphoto)

"Black Folk Removal" in 3rd Ward Preservation District

4. FIGHT wants to know what unique plan the City has to prohibit the same kind of "black folk removal" that occurred in Society Hill, College Hill, and Georgetown from happening in the 3rd Ward Preservation District.

In the 3rd Ward, McCuller said, all this means low-income blacks will be forced out and higher-income whites will move in. The entire 3rd Ward is more than 75 per cent



Third Ward Demographics Today

July '64 Rebellion



m0001452.jpg Rochester Municipal Archives

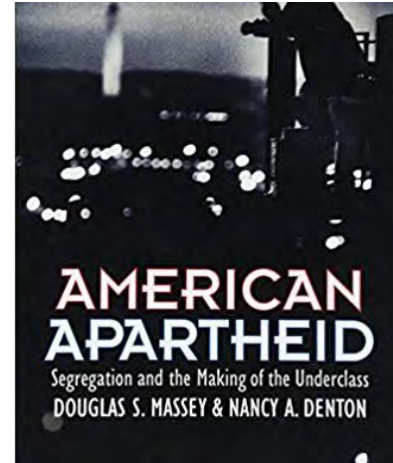


**July
'64**

1989 Study on Riots: Strong correlation between housing conditions, displacements and people arrested for rioting

-Vacca 1989

1968 Fair Housing Act

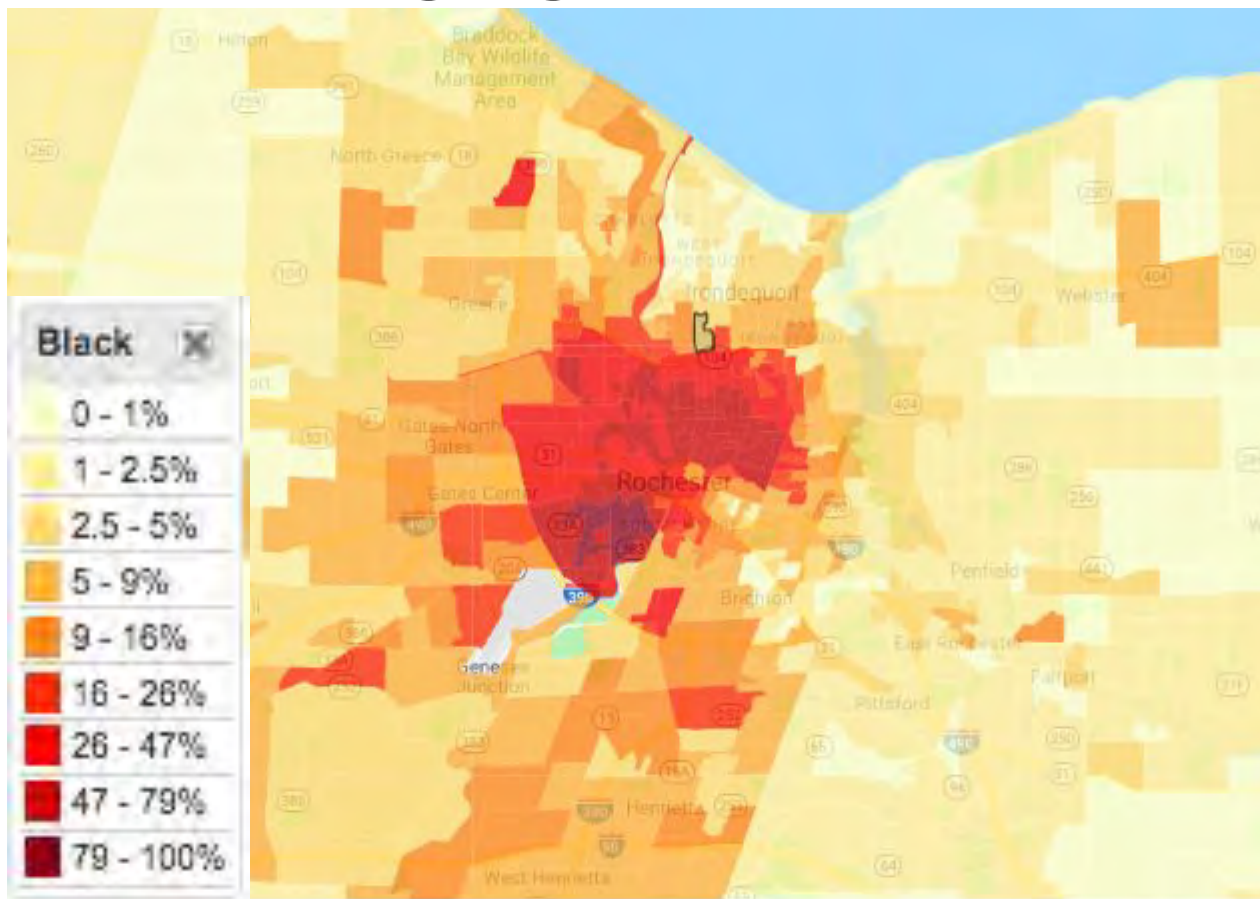


“As long as the Fair Housing Act is enforced Individually rather than systematically, it is unlikely to be effective in overcoming the structural arrangements that support segregation and sustain the ghetto. -Massey & Denton

Segregation in Rochester Today

"The strong attitudes and policies that encouraged racial and ethnic segregation had, and continue to have, a profound impact on our community."

-Ed Dougherty ACT
Rochester



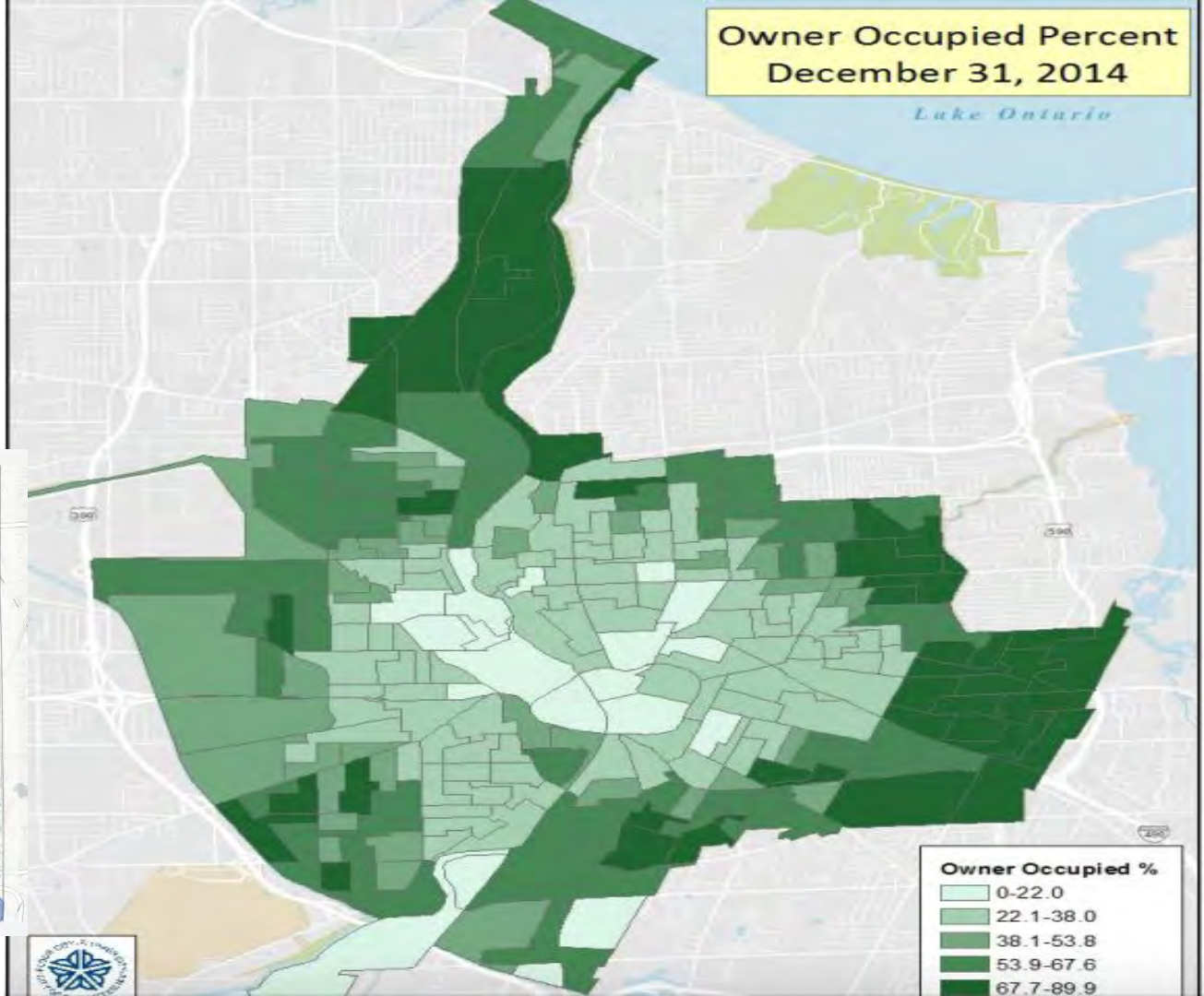
Population in Redlined Areas Today is 92% Minority

HOLC grading and race/ethnicity

HOLC examiners also graded neighborhoods by their racial/ethnic composition. The presence of minority communities resulted in downgrading under their system. Today, 64% of the communities identified in the 2010 Census as having majority-minority populations were graded "Hazardous" in the HOLC system. Here is the ranking for the city of Rochester, NY

Grades/Minority	White	Minority
A Best	99.4%	0.6%
B Desirable	68.05%	31.95%
C Declining	56.34%	43.66%
D Hazardous	7.8%	92.2%

A detailed map of Rochester, New York, and its surrounding areas. The map is color-coded into several zones: yellow for the central urban area, red for the downtown core, blue for areas to the north and west, and green for areas to the south and east. A blue location pin is placed in the yellow zone, near the intersection of Main Street East and the Niagara River. The map includes labels for 'ROCHESTER', 'MAIN STREET EAST', 'FURNACE RICHMOND', and 'Irondequoit Ave'. A legend in the bottom left corner identifies the colored zones: yellow for 'Central Business District', red for 'Downtown Core', blue for 'Urban Fringe', and green for 'Suburban'. The map also shows the Niagara River and the city of Irondequoit to the east.



Wealth Gap



\$111,146

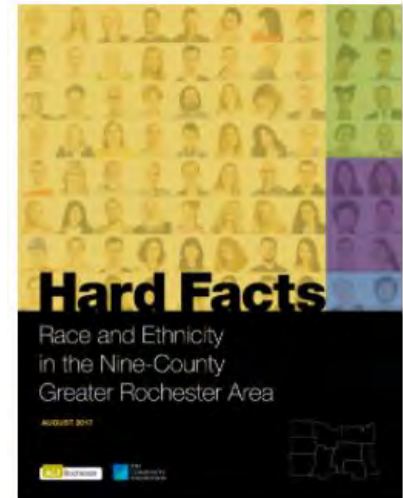


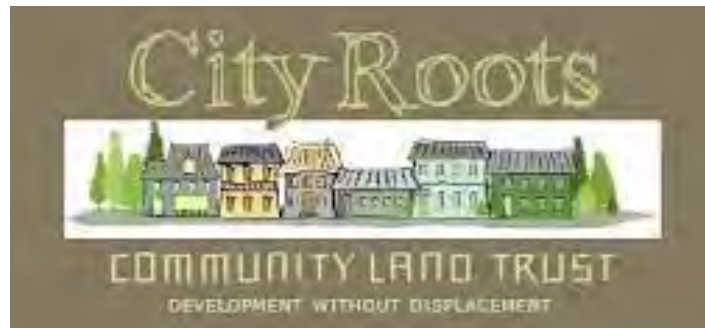
\$7,113

In 2011, the median white household had a net worth of \$111,146, compared with \$7,113 for the median black household

- ❑ “African American **children** in our region are more than **four times** as likely as whites to live in poverty.
- ❑ “Median household incomes of African Americans in our region are **less than half** that of Whites.
- ❑ Both African Americans and Latinos are **less than half** as likely to own their homes as their white counterparts.”

2017 ACT Rochester Hard Facts Report

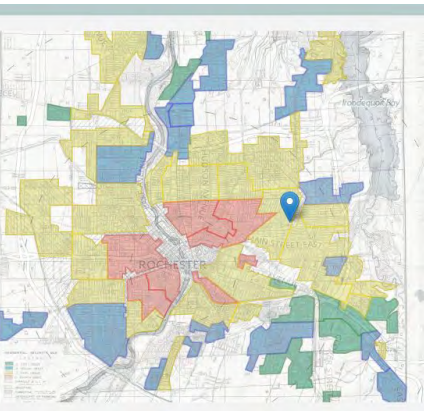




City Roots' mission is to permanently preserve housing affordability in Rochester, New York through community owned and managed land. Our goal is to empower neighbors and to bridge socioeconomic divisions.

De Jure Segregation and Racism in Rochester

- ❑ Real Estate Industry
- ❑ Restrictive covenants/racial covenants
- ❑ Redlining
- ❑ VA and FHA backed Mortgages
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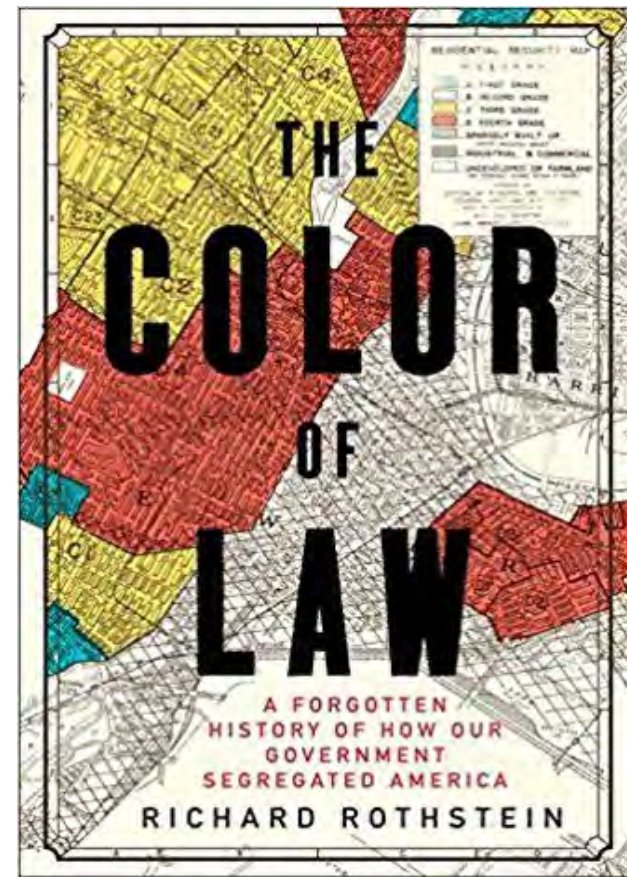
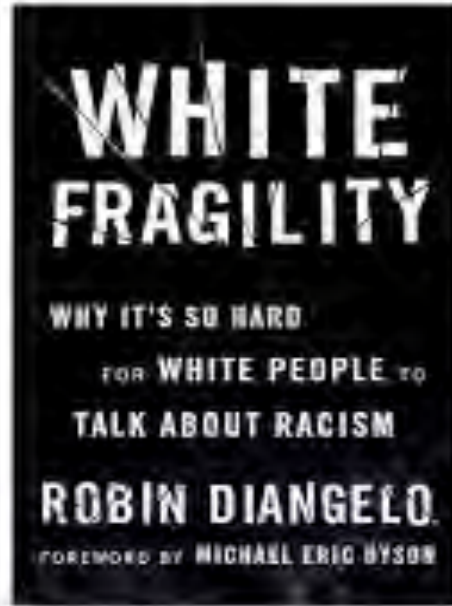
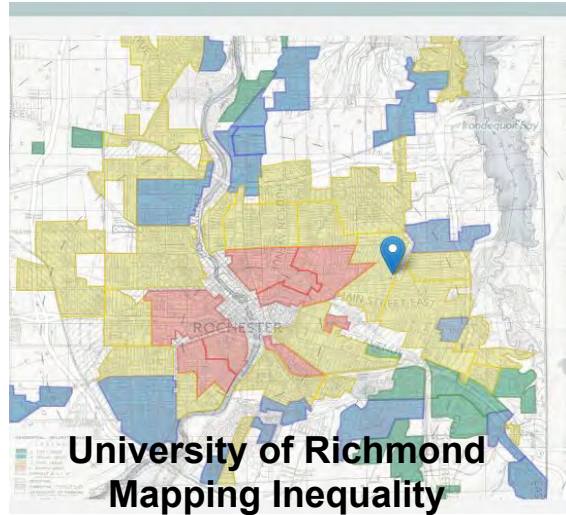
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VA

U.S. Department
of Veterans Affairs

Interested in learning more?



Contact me:

shanewiegand22@gmail.com