

OPINION

HYPER-SEGREGATION A PUBLIC CREATED ENTITY



CHANGE

By Barry Cassidy

In my last article, I wrote about the policies and guidelines that have led to the spatial separation of racial minorities. Laws led to segregation as a result of specific neighborhoods being designated as “red” (high risk) through the Home Owner’s Loan Corporation (HOLC) starting in 1933 and the policy was perpetuated through the FHA and the VA loan programs.

One of the tools in fighting slum housing was urban renewal, which, in many cases, brought interstate highways and massive demolition projects through minority neighborhoods. The displaced residents were then funneled to public housing. This one act was vital in creating hyper-segregation and bad situations in inner-city neighborhoods. Public housing projects brought a higher density of poor and racial minorities to an already segregated area. These are areas where there are not white people during the day, and a racial minority person’s potential for interaction with a white person is slim.

I believe that perhaps it is time to separate race from income. I also think that multi-unit complexes for the poor are not a good idea. I also can’t entirely agree with the low-income housing tax credit where, in the name of minorities, developers extract hefty development fees up-front. There is then always a pressure to add density to these units to make them profitable. If you are not looking to create density on a dead-end street somewhere

(one way in and out), you are a NIMBY (not in my back yard). This is even if you are trying to preserve the character of your neighborhood in terms of density. NIMBY becomes a code phrase developers use for trying combat objections to density requests. The term denotes and implies a negative attitude and implies a neighborhood’s desire to keep racial minorities out of your neighborhood.

The problem with the NIMBY claims is that if you have a “by right plan” and do not need an increase in density, you could just build it. There is another complication, which has nothing to do with the current residents, that officials for one reason or another over the years have made it harder to provide housing for all wealth categories. Housing is the most significant investment most people can make in their lifetime, and the fears of plopping down a massive density development filled with poor people are not in their best interest. The fact that poor and racial minority have become synonymous further complicates the matter.

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CHANGE

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Tasked with getting on with life even though you could not get a home loan, people were somewhat inventive in getting some ownership financing instrument. The problem was that some of the financing mechanisms were not suited to long-term ownership. There were land installment contracts worded so that, if you miss a payment, you lose your ownership right. There were high rate loans made by people interested in taking advantage of the situation more than anything. This leads to many issues with the title for the home that you are buying in the segregated areas.

When you have a complicated system to go around institutional racism in housing lending, there are many defaults, a lot of liens, and a lot of unsatisfied mortgage notes. Much of the time, there is no way to get a clear title to a property. It requires extensive legal research to clear a title. When I went back to Pittsburgh to take care of my father when he was ill, the Pittsburgh Bar Association sought me out and asked my help concerning tangled titles. I set up a meeting with the Mayor's office so they could discuss the issue. It appears that the City of Pittsburgh was doing the tangled title

clearance improperly. The person making the call on the city side was held in high regard, so they blew off the suggestion that it was being done improperly.

The issues of spatial separation of minorities are very complicated, and it will be hard to rectify it. The fact that poor people are clustered together as a way of providing them housing is classist. Forget about the minority factor because when someone says a low-income development, a white person immediately thinks black.

I want to suggest a new strategy that we stop building monolithic structures to house poor people. I suggest that everything is scattered-site housing. There is a need to mix the races and income levels to give people on the margins of society a decent place to live in whatever town or neighborhood they seek to live.

Through the years, people in positions of authority have created socially segregated islands for what happens to be mostly white higher-income areas. Density is the death knell to these people. After all, they are not looking to integrate socially because they are afraid that their property values will diminish. Zoning laws are created to block any density



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with minimum lot sizes. If the only way you can build a house is to put it on a full acre, the land cost diminishes the chances for people of various wealth levels from settling in that area.

What is at stake for the people who are, in many cases, inadvertently buying into this kind of scenario? The difference is between being sent to the Coatesville school district or something like it. There is no threat that someone will want to plop down a 200-unit low-income housing opportunity and "spoil" the school system. Heavens to Betsy, imagine your child interacting with the poor, and if the poor person is a minority that provides exponential cause for alarm.

The way to reverse years and years, decades and decades of this kind of multifaceted institutional class and racial exclusion is not by providing dense housing for people anywhere. If you do it in a poor area, you have hyper spatial segregation. Too many poor people in one building, too many racial minorities in one building add that to the mix of a neighborhood, and indeed property values decline, and people are upset. Plus, when people are poor, they seek to gain the advantage to stay alive, to eat, to struggle.

It will take a long time to cure this situation, but we must first recognize a problem, and it is not good. On the other side of the issue, you have people who have built a power base in the poor areas, and they will not want to give it up. Spreading racial minorities and poor people throughout the USA will decrease some people's political power base. There will be an internal representation that will fight any attempt to create a more egalitarian distribution of people from all walks of life.

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