

CITY OF REDLINED NEIGHBORS: REDLINING IN PAST AND PRESENT BUFFALO

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“Segregated housing became in Buffalo alone a big boon to some citizens indeed” remarked high schooler Samuel Boykin in 1960, about residential segregation’s predatory economic impact in Buffalo, New York’s “East Side.” “A typical case history was a family living in a converted wood shed, forced to move from their former residence, a man, his wife and daughter – rent? \$120.00 a month; an upstairs flat, three-bedroom apartment, four adults and 14 year old girl – rent? \$100.00 a month, no central heating, rent paid in cash, no receipt.”(1) Buffalo’s residential segregation was proliferated and entrenched through a combination of segregationist, exclusionary federal and local government redlining and public housing policies, white homeowners’ racialized conception of property values and wealth, coinciding with private real estate speculation and blockbusting. Buffalo’s burgeoning Black community, intentionally segregated to redlined neighborhoods amid

a regional housing shortage, were discriminatorily excluded from government insured loans towards newer housing and financing to refurbish existing dwellings. Redlining abetted deteriorating and overcrowded housing conditions in Buffalo’s Ellicott and Masten Districts, segregated public housing, and deleterious urban renewal policies such as the Ellicott Urban Renewal Plan.(2) Only three percent of Buffalo’s population, by 1940, most Black Buffalonians lived in the integrated Ellicott alongside Italian and Jewish Buffalonians. Although in overcrowded, utility deprived, poor-quality housing, Black Buffalonians attests Henry Louis Taylor Jr. “were not separated from white workers, and there was no demand to exclude them from the neighborhood.”(3)

Buffalo’s professionalizing real estate industry Buffalo Real Estate Board (BREB) through founder Fenton M. Parke instrumentally

facilitated Black Buffalonians' segregation, promoting that integrated neighborhood depreciated property values.(4) Associated with the National Association of Real Estate Brokers, BREB's influence and ideals reveals how realtors, developers, and suburbanizing residents conceived of and responded to perceived racialized neighborhood decline.(5) Enacted in 1925, Article 34 of NAREB's ethics code prohibited realtors from "introducing into a neighborhood a character of property or occupancy, members of any race or nationality, or any individual whose presence will clearly be detrimental to property values in that neighborhood," giving tremendous "discretionary powers" to realtors to measure property values with neighborhood homogeneity.(6)

Realtors also influenced the Federal Housing Authority's (FHA) adoption of Home Owners' Loan Corporation redlining maps. Green and blue shaded neighbors receiving "A" or "B" grades, had minimal perceived lending risk for FHA backed, low interest amortized loans. Yellow or red shaded neighborhoods receiving "C" or "D" grades, were deemed declining, slum neighborhoods, risky for investment. Redlining maps reflected the "neighborhood composition rule," asserting "federal housing projects should reflect the previous racial composition of their neighborhoods."(7) Sections 284(2) and 284(3) of the 1936 FHA underwriting manual further reinforced neighborhood racial preference,

insisting upon "prohibition of the occupancy of properties except by the race for which they are intended and appropriate provisions for enforcement."(8)

Redlining maps were "prophecies," notes Gene Slater, determining where federal investment was "the primary source of capital for home mortgages" and "which neighborhoods would physically deteriorate."(9) Real estate boards and financial professionals throughout New York created redlining maps. Rochester, New York's map "was drawn up in consultation with the president of the local real estate board and five of the city's leading banking and insurance executives."(10) Fenton Parke and BREB members produced Buffalo's HOLC redlining map grades, excluding Black Buffalonians from newer housing opportunities and FHA backed loans, under the guise of protecting property-values. For realtors, "racial exclusion was essential" because it "protected white neighborhoods from depreciation by other races," and therefore the wealth of white families through homeownership.

Segregated public housing relegated Black Buffalonians to the Ellicott District's Willert Park, completed by the Buffalo Municipal Housing Authority (BMHA) in June 1938.(11) A May 1941 federal proposal to construct 200 public housing for Black Buffalonians in North Buffalo, Cheektowaga, South Buffalo, or

Lovejoy faced staunch white backlash. Senator James M. Mead stated Black public housing “would depreciate property values of Cheektowaga.”(12) South Buffalo’s Holy Family Church Reverend John J. Nash declared “the right to protect our homes is as sacred as the right to defend our lives.”(13) Buffalo’s government negotiated Willert Park’s extension in March 1942, as Buffalo Urban League Executive Secretary William L. Evans wrote “persistently refused to alter or compromise its position of complete segregation of Negroes in all housing managed by it.”(14)

Realtors’ collective commitment to segregation is shown through simultaneous white flight and Black migration and into Buffalo’s Ellicott and Masten Districts. Subsidized homeownership opportunities facilitated white suburbanization, alongside zoning, restrictive covenants, and appraisals conducted through BREB members, reinforced racially homogenous, exclusionary neighborhoods, and appreciating property values.(15) Restrictions in the Town of Tonawanda’s Green Acres limited the construction to single family homes, allowed homeowners “to prosecute any proceedings at law and in equity” and to “recover damages” against violating neighbors, enforceable for twenty-five years.(16) Legally, protecting homes and property-values became a joint responsibility for the

effectively all-white, Green Acres community. (17) Blockbusters throughout Buffalo’s Masten District employed racialized property-value assumptions, selling one home to a Black household in an all-white block, subsequently panicking white neighbors into selling their homes. Homes then were sold or rented at an exorbitant and predatory rate to Black Buffalonians, excluded from other housing opportunities.(18) Perceptions of Black criminality and increased crime reinforced white Buffalonians’ justifications for suburbanizing, while East Side Neighborhoods became boons for realtors.(19)

The Ellicott Urban renewal plan, approved in December 1957 to address overcrowded, deteriorating housing, entrenched Buffalo’s segregation. A survey of 1,750, of 2,219 dislocated households noted “fifteen realtors working with BREB operating in the Ellicott and Masten areas” had “handled the bulk of the new home purchases.”(20) Eighty percent of displaced households were Black-led, seventy percent moving into seven adjacent East Side census tracts, while sixty-five percent of white-led households relocated elsewhere.(21) Political Scientist Neil Kraus claims “specifically 86 percent of all the Black residents displaced were moved to either elsewhere in the Ellicott District or to the Masten District.”(22) A Criterion editorial asserted urban renewal will shift Black Buffalonians “from the status of property

owners to tenants and setting them back, so others can make a gain at their expense.”(23)

Redlining’s detrimental and exclusionary consequences remain prevalent, causing myriad health, environmental, housing, and economic disparities throughout Buffalo’s East Side. With 85% of Black Buffalonians living on the East Side, “over 55% of East Side residents pay 30% or more of their income on housing, and 36% spend more than 50%” amid an estimated 7,000 vacant lots and substandard housing.(24) In Buffalo, a “56% difference between the household income of Blacks and Whites and a 55% difference in poverty rates” with median Black household income at \$28,320.(25) Throughout Erie County, 33% of Black households own their home compared to 73% of white households, impacted by continued redlining.(26) A 2015 settlement between New York State and Evans Bank sought to “resolve charges that it engaged in redlining” by “denying access to mortgages to those communities based on the race of their population.”(27) Furthermore, a New York State mortgage lending study between 2016 and 2019 found “loans made to minorities in the Buffalo Metropolitan Statistical Area comprise only 9.74% of the total loans made.”(28)

Food apartheid continues impacting Buffalo’s East Side, exemplified by the Jefferson Avenue Tops’ temporary closure following the May 14th, 2022 white

supremacist shooting that claimed ten Black lives. Health problems due to “housing, intermittent maintenance, and willful neglect of homes by unaccountable landlords” exacerbate lead poisoning, respiratory illness, mold exposure. With 64.1% of Buffalo’s homes built before 1940, inadequate dwelling weatherization came into focus following the catastrophic December 23, 2022 blizzard.(29) Unaddressed lead paint and managing sewage system has caused elevated blood lead levels for Buffalo’s children to be three to eight times as much as Flint, Michigan.(30)

Contemporary Buffalo sustains a robust activist community working towards repairing segregation’s injustices. Housing Opportunities Made Equal (HOME) works to fight housing discrimination through “education, advocacy, and enforcement of fair housing laws” and “ensure all people an equal opportunity to live in housing and communities of their choice.”(31) Black Love Resists in the Rust, a Black-led grassroots abolitionist group seeks to “repair the harm done” by government and corporations to Black communities and develop alternatives to “policing,” the “Buffalo Police Department,” and “all carceral systems.”(32) Open Buffalo is another Black-led group based on Jefferson Avenue, working to ensure “all communities in Western New York to thrive free from discrimination and poverty” through empowering a democratic, grassroots approach “by training individuals in how to

identify problems and create solutions in public policy and public systems.”(33) A synthesis of housing and environmental justice is championed by People United for Sustainable Housing (PUSH). PUSH seeks to “to mobilize residents to create strong neighborhoods with quality, affordable housing; to expand local hiring opportunities; and to advance racial, economic, and environmental justice” with an emphasis on reclaiming abandoned homes for low-income Buffalonians.(34) The East Side Parkways Coalition recently emerged, “concerned that the proposed New York State Department of Transportation” Kensington Expressway tunnel inadequately meets “the community’s needs and desires for a healthy environment.”(35)

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2. Coughlin, James, City of Distant Neighbors: The Proliferation and Entrenchment of Segregation in Buffalo, New York 1934 to 1961 (Buffalo: Burning Books, May 2023), 3.
3. Henry Louis Taylor Jr., “The Historic Roots of the Crisis in Housing Affordability: The Case of Buffalo, New York, 1920-1950,” in Fair and Affordable Housing in the U.S.: Trends, Outcomes, Future Directions, ed. Robert M. Silverman and Kelly L. Patterson (Brill, 2011), 252.
4. Coughlin, City of Distant Neighbors, 16-17.
5. Coughlin, City of Distant Neighbors, 4.

6 Paige Glotzer, “Exclusion in Arcadia: How Suburban Developers Circulated Ideas About Discrimination, 1890- 1950.” *Journal of Urban History*, 41 no. 3 (2015): 488.

7 Richard Rothstein, *The Color of Law: A Forgotten History of How Our Government Segregated America* (New York: Liveright Publishing, 2017), 21.

8 Underwriting Manual: Underwriting and Valuation Procedure Under Title II of the National Housing Act, (Washington D.C.: Federal Housing Authority, April, 1936), section 284(2) and 284(3).

9 Gene Slater, *Freedom to Discriminate: How Realtors Conspired to Segregate Housing and Divide America* (Berkeley: Heyday, 2021), 117.

10 LaDale C. Winling and Todd M. Michney, “The Roots of Redlining: Academic, Governmental, and Professional Networks in the Making of the New Deal Lending Regime,” *Journal of American History* 108, no. 1 (June 2021): 63.

11 Neil Kraus, *Race, Neighborhoods, and Community Power: Buffalo Politics, 1934-1997* (Albany: State University of New York Press, 2000), 69.

12 “Cheektowaga’s Leaders Want Discrimination,” *Buffalo Criterion*, August 9, 1941.

13 Barrett Esworthy, “Freedom from Want: Blacks and the Struggle Against Inequality in Buffalo, New York 1930- 1960” (PhD diss, State University of New York at Buffalo, 2006), 71.

14 William L. Evans, *Race, Fear, and Housing in a Typical American Community* (New York: National Urban League, 1946),

15 David M.P. Freund, *Colored Property: State Policy and White Racial Politics in Suburban America* (Chicago: University of Chicago Press, 2007), 128, 214, 227.

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16. "Restrictive Covenants Affecting Green Acres," Parts 14-A, 14-B, August 21, 1961, Pearce & Pearce, Cabinet 4, Drawer 7, Folder 17, Green Acres Part IX-XV.
17. Coughlin, *City of Distant Neighbors*, 34.
18. Coughlin, *City of Distant Neighbors*, 39-40.
19. Victoria Wolcott, *Race, Riots, and Roller Coasters: The Struggle over Segregated Recreation in America* (Philadelphia: University of Pennsylvania Press, 2012), 144.
20. Buffalo Municipal Housing Authority, *Ellicott Relocation: Objectives, Experience, and Appraisal*. (Buffalo, New York: Buffalo City Hall, November, 1961), 85.
21. BMHA, *Ellicott Relocation*, Introduction, 45.
22. Kraus, *Race, Neighborhoods, and Community Power*, 98-99.
23. "Editorial from a Property Owner and Businessman," *Buffalo Criterion*, July 25, 1957.
24. Henry Louis Taylor, Jr., Jin-Kyu Jung, and Evan Dash, "The Harder we Run: The State of Black Buffalo in 1990 and Present," *University at Buffalo*, September 2021, 6-7.
25. Taylor, Jung, and Dash, "The Harder we Run," 30.
26. Taylor, Jung, and Dash, "The Harder we Run," 32.
27. New York State Department of Financial Services, *Report on Inquiry into Redlining in Buffalo, New York*, 7. 28 New York State Department of Financial Services, *Report on Inquiry into Redlining in Buffalo, New York*, 13.
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30. Daniel Cadzow, "The Role of Water in Buffalo's Lead Crisis," *Partnership for the Public Good*, January 2022, 5. 31 "Our Mission," *Housing Opportunities Made Equal, Inc.* Accessed November 29, 2023,
32. "Who we Are," *Black Love Resists in the Rust*, accessed November 29, 2023, <https://blackloveresistsintherust.org/>
33. "About Open Buffalo," *Open Buffalo*, accessed November 29, 2023, <https://openbuffalo.org/who-we-are/about-open-buffalo/>
34. "Mission," *People United for Sustainable Housing (PUSH) Buffalo*, accessed November 29, 2023, <https://www.pushbuffalo.org/mission/>
35. "One Parkway Now," *East Side Parkways Coalition*, accessed November 29, 2023, <https://www.eastsideparkwayscoalition.com/>
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**Pearce & Pearce Company Records –
Buffalo History Museum**

Cabinet 4, Drawer 7, Folder 17, Green Acres
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