

Courageous Conversations on Housing, Land Use, and Racism Montgomery County

Presented by the Coalition for Smarter Growth and Challenging Racism

Sponsored by Kaiser Permanente
Saturday, August 15, 22, 29, 1 – 4 p.m.

“A full generation of federal policy, lasting until the civil rights legislation and affirmative action of the 1960s, boosted whites into homes, suburbs, universities and skilled employment while denying the same or comparable benefits to black citizens.” - **Ira Katznelson**

COURAGEOUS CONVERSATIONS WORKSHOP:

WELCOME from Celeste James, Executive Director of Community Health, Kaiser Permanente

FACILITATOR INTRODUCTIONS & Acknowledgment of the Land

RULES OF THE ROAD: Conversation Guidelines

DEFINITIONS: A Common Vocabulary around Race and Racism

INTRODUCTIONS: Beginning Our Housing Stories – Mandala

VIDEO *Race: The Power of an Illusion, Part III, “The House We Live In”*

- Levittown, Veterans Benefits, the Making of Whiteness
- Redlining, White Flight and the Loss of Black Assets

JOURNAL & DISCUSSION - *Small Groups*

MONTGOMERY COUNTY STORIES: SPEAKER/STORYTELLERS

- What has it been like to grow up Black in the part of the County Where I have lived?
- Question and Answer

MONTGOMERY COUNTY HOUSING MAPS AND RACIAL COVENANT

- Basic FHA 1936 graded residential maps, showing brown, the lowest grade, intended for black residency to the highest grade for white residency
- Same map overlaid with current data: Racial Predominance, Median Household Income, Median Housing Value

WHERE DO WE GO FROM HERE?

- Current Planning Efforts in Thrive Montgomery 2050
- Share information about Montgomery for All and other organizations working to end segregation

CLOSING JOURNAL & CHECKOUT

- Your Sphere of Influence and Your Next Steps: Where do you have influence and what might you do to support equity in housing for all Montgomery Residents?
- Share one word that captures how you are feeling at this moment.
- Please complete the evaluation when you receive it online
- Please see reading and resources in the back of your materials



**Effective
Questions For
This Session:**

*What did you learn about
yourself in this session?*

*What did you learn about
systemic racism?*

*About housing, racism and
segregation in Montgomery
County?*



FACILITATION TEAM

Dawn Kyser - Lead Facilitator

Dawn Kyser has been involved in the work of Challenging Racism for more than 15 years. As a teacher in the Arlington Public Schools, she was in the first cohort of trained facilitators moderating Courageous Conversation for teachers and staff in schools across the county. Since 2015, Dawn has facilitated Challenging Racism classes including the first CR Faith based group last year. She has been a facilitator and resource lead in preparing Challenging Racism teacher education for Ford's Theatre in 2019 and 2019. Dawn is a co-parent of four grown children, all of whom attended Arlington schools. She is a musician, artist, and Thrive Ambassador for Kaiser Permanente. She lives in Arlington with her husband and the fearless hound Hawthorne.

Gail Perry - Co-facilitator & Challenging Racism Board Member

Gail has been with Challenging Racism since 2014 in the Swanson Learning How Group. Gail participated in the first Learning to Lead facilitator training in 2016, and interned with Tim Cotman in a small group for "Let's Talk about Race", a 5 session Challenging Racism series for the Partnership for Family and Youth in 2016-17. Gail is a high school English teacher at the APS Langston High School Continuation Program, and as such is an inveterate reader of books and articles of regarding race and equity. She is an active member of Little River Turnpike UCC Church, facilitating conversations on race at Little River. Her persistence brought a 2020 Lenten Study group to Little River on the book *White Awake: An Honest look at What it Means to Be White*, by Daniel Hill. In 2018, she co-facilitated the first public book group for the Challenging Racism Continued program.

Judith Knight - Co-facilitator

Judith Knight trained as a Challenging Racism facilitator in 2019. Since then, she has supported CR Continued (the CR alumni group) activities, including co-facilitating a CR Continued book club. During her career as a high school English teacher with Arlington Public Schools, she became familiar with Challenging Racism. When she retired in 2017, she took the CR Learning How course. She also remains an advocate for education issues as a member of the NEA/VEA/AEA retired groups.

Ariadne Goerke - Co-Facilitator

Ariadne began her involvement with Challenging Racism in 2016 by participating in Challenging Racism: Learning How through Stories and Conversations. In 2017, she completed the Challenging Racism: Learning to Lead facilitation program. Ariadne supported facilitation for Getting Started at Rock Spring Congregational United Church of Christ and Temple Rodef Shalom, and Learning How at Claremont Elementary School in Arlington, VA. She is also a member of Challenging Racism: Continued, which supports programming for alumni and supporters. In July 2020, in conjunction with Historian Susan Strasser, she co-facilitated a series of lectures via Zoom on the topics of Slavery, Lynching, Voting Rights and Residential Segregation. Ariadne is an attorney who has worked for the federal government for 30 years. She lives in Arlington with her husband, mother, and 16-year-old daughter, who attends Washington-Liberty High School.

PLANNING COMMITTEE BIO'S



Hassan Dixon (he/him): Hassan Dixon is a commercial real estate lender who focuses on the creation of attractive affordable housing and providing homes for individuals of all economic situations across the United States. However, commercial real estate is just the tip of his iceberg. In addition to his full-time job, Hassan works with elementary school kids throughout Montgomery County. He runs a leadership program at Arcola Elementary school, where he teaches 4th and 5th graders how to be the best versions of themselves. He also mentors children at Fox Chapel Elementary School and has been giving out a student leadership award at Rocky Hill Middle School in honor of his late sister for the past decade. In addition, Hassan is the Quality of Life Chair for the Upcounty Citizens Advisory Committee. He meets with an executive board three times a month to listen to citizens and formulate ideas on how to make their quality of life better. Lastly, Hassan is an avid supporter of the Special Olympics. When the world was still open, he traveled to the Middle East to work with the athlete's part of the Olympics Games.



George Leventhal, Ph.D. (he/him): George L. Leventhal, Ph.D. is an innovative policymaker with a history of proposing new service delivery solutions for people most in need. Dr. Leventhal joined Kaiser Permanente in December, 2018. He works as Director of Community Health for Kaiser Permanente's Mid-Atlantic region. In this role, he develops policies for, and provides oversight and support to, a range of activities that address social determinants of health in the region, including: access to health care for the uninsured, affordable housing, homelessness, food security, and behavioral health in schools. Prior to joining Kaiser Permanente, Dr. Leventhal served 16 years on the Montgomery County Council in Maryland. He was elected four times to the Council – in 2002, 2006, 2010, and 2014 – and served as Council President twice, in 2006 and 2015. For 16 years, Dr. Leventhal chaired the Council's Health and Human Services Committee. From 2010 to 2018, he also served on the Council's Planning, Housing, and Economic Development Committee. Dr. Leventhal earned his Ph.D. in Public Policy from the University of Maryland. He also holds a master's degree in Public Administration from the Johns Hopkins University, and a Bachelor of Arts degree in English from the University of California at Berkeley. He has been married to Soraia P. Leventhal since 1989, and they have two sons, ages 25 and 21.



Jane Lyons (she/her): Jane Lyons is the Maryland Advocacy Manager at the Coalition for Smarter Growth, where she engages with local officials, community and business leaders, residents, and activists in Montgomery and Prince George's counties to build support for more sustainable, equitable, and prosperous neighborhoods. She develops and executes strategies for transit, land use, and affordable housing advocacy campaigns. Jane's policy experience spans multiple levels of government, including the EPA's Smart Growth Program, the Maryland General Assembly, Maryland Department of Housing and Community Development, and the Montgomery County Council. Jane holds a Master of Public Policy, with a specialization in City Management and Public Finance, and a B.A. in Economics, from University of Maryland, College Park.



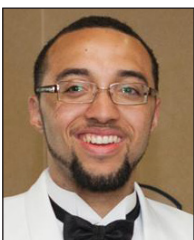
Jill Ortman-Fouse (she/her): Jill Ortman-Fouse served as an at-large member of the Board of Education and now serves as senior policy advisor to Councilmember Tom Hucker. During her four years on the Board, Ms. Ortman-Fouse was a member of the Montgomery County Collaboration Council's Disproportionate Minority Contact Reduction Committee, a work group formed to address the school to prison pipeline; Montgomery County's Children Fleeing Violence from Central America work group; and the Montgomery College/University of Shady Grove/MCPS Achieving Collegiate Excellence & Success (ACES) steering committee for the recruitment and support of underserved, first-generation college students. Currently, she serves on the Montgomery County Strategic Alignment for Mental Health work group. She is an advisory board member for Maryland Hunger Solutions, the Silver Spring YMCA, and Interfaith Voices and Empowering the Ages. She has also served as a board member of the Gandhi Brigade, the Conflict Resolution Center of Montgomery County and the United Way's Regional Advisory committee. Ms. Ortman-Fouse's awards include the 2019 National PTA Lifetime Achievement award, NAACP Outstanding Service award, and MCPS's Community and Family Partnership award.



Damión Perkins (she/her): Damión Perkins is currently an Arts Based Health Educator for Kaiser Permanente. Damión has her Master's Degree in Theatre Education from The Catholic University of America. She currently leverages external partnerships in the DC and Suburban Maryland area to increase equity in health and education for under resourced schools and communities. She develops curriculum and facilitates programming and workshops using arts-based learning to support trauma informed care, social and emotional wellness and resiliency. Damión has always found a way to combine her commitment to youth development and the community with her love for the performing arts! Damión is also an avid reader and playwright and enjoys reading, writing and performing theatre work that connects her to uplifting the disparities in the African American community especially regarding women. In addition to her work in the theatre community, she currently trains teaching artists in resiliency strategies for school staff and students. She has lived in the Washington, DC area for most of her life and went to undergrad, in North Carolina at an Historically Black College.



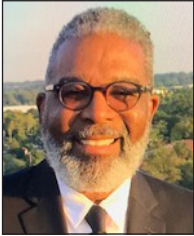
Dan Reed (he/they): Dan Reed is a writer, urban planner, and community advocate. Dan works with communities all over the United States to make their streets safer, enjoyable, and equitable. Their writing has appeared in publications including Washingtonian Magazine, the New York Times, CityLab, Architect Magazine, and Shelterforce. A resident of Silver Spring, Dan has written a neighborhood blog Just Up the Pike since 2006.



Robert Stubblefield (he/him): Robert Stubblefield is an accountant, author, entrepreneur, and spoken word poet who has performed for African royalty. He was born in East Montgomery County, where he continues to live and engage in community activism today. Robert has been an activist and organizer from the age of 12, inspired by his mother's work in education activism. Today, he is involved with Young People for Progress, the Montgomery County branch of Democratic Socialists of America, Showing Up for Racial Justice, Bethesda African Cemetery Coalition, IMPACT Silver Spring, and as the Vice Chair of A Wider Circle's Young Professionals Board. He earned a B.S. in history and master's in public administration from Bowie State University and a master's in taxation from American University.



Marty Swaim (she/her): Marty Swaim is a facilitator, teacher, and the retired executive director and co-founder of Challenging Racism. She is a 20-year public school social studies teacher, National Writing Project teacher consultant, Results Based Facilitator trainer, former member of the DC Board of Education (Ward 6), author of the Challenging Racism: Learning How curricula (2016/2018), and co-author of the books [Gaining on the Gap](#) and [Teacher Time](#).



Greg Wims (he/him): Greg Wims is a 6th generation Montgomery County native. He has 52 years of volunteer service and clocked more than 45 thousand hours serving Montgomery County. He is the founder of the Victims Rights Foundation which is 24 years old. He is married to Michelle Wims with 3 children and two grandchildren. They live in Boyds, Maryland.

We'd like to remember Ruby Rubens, a dedicated community advocate and public servant, who passed away before our first planning committee meeting.

CONVERSATION GUIDELINES

1 **Seek knowledge about yourself and others.**

Every conversation is a chance to learn.

2 **Use 'I' messages.**

3 **Be present. Stay engaged. Listen.**

4 Ask questions of genuine interest:
"Please tell me more?"
"Can you help me out here?"

5 **Experience discomfort. Talking about race does not create divisions itself. Talking about race can open doors.**

6 Challenge and ask questions with an attitude and tone of respect.

7 Say 'ouch' when something bothers you. Explain or write the 'ouch' in the Parking Lot.

8 Know that there is **always** the right to pass, *i.e. to continue listening.*

9 **Validate the lived experiences of others by listening, without judgment, to their stories.**

10 Practice recognizing the difference between intent and impact. Try to think about both.

11 Accept and expect non-closure. Our goal is not always to agree but to explore difference.

12 **Practice moving outside of your comfort zone.**

13 **Breathe: This conversation is a beginning. We will not finish today.**

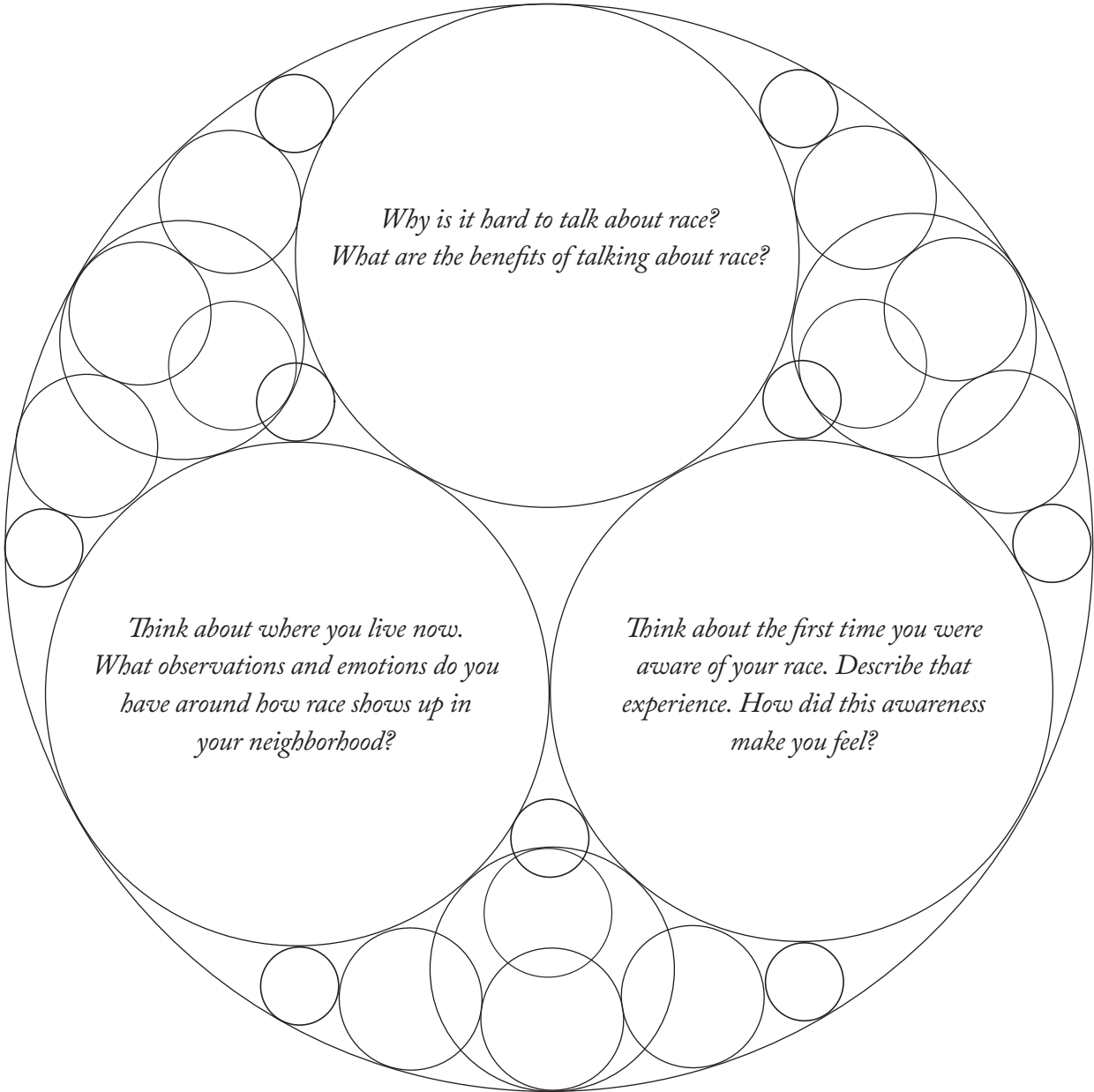
14 Respect confidentiality. It allows others to speak freely. **What is said here, stays here.**

15 **Step up. Step back. Be intentional about listening and speaking.**

EXPLORING OUR HOUSING STORIES

HOUSING & RACE: A Mandala, A Great Circle

Mandala [*muhn-dl-uh*]: a symbol representing the effort to reunify the self.



'The concept of identity is a complex one, shaped by individual characteristics, family dynamics, historical factors and social and political contexts. Who Am I? The answer depends in large part on who the world around me says I am. Who do my parents say I am? Who do my peers say that I am? What message is reflected back to me in the faces and voices of my teachers, my neighbors, store clerks?

This "looking glass self" is not one dimensional. . . . How one's racial identity is experienced will be mediated by other dimensions of oneself: male, female, young, old, wealthy, middle class or poor, (and so on.) . . . Who is my cohort group? . . . What has my social context been? . . . Was I surrounded by people like myself . . . Or was I part of a minority? . . . Identity formation employs a process of simultaneous reflection and observation. . . .' Why Are All the Black Kids Sitting Together in the Cafeteria (Revised 2017 (Tatum, pp 99-100))

Why is it hard to talk about race? What are the benefits of talking about race?

Think about where you live now. What observations and emotions do you have around how race shows up in your neighborhood?

Think about the first time you were aware of your race. Describe that experience. How did this awareness make you feel?

M. Swaim, 2016

DEFINITIONS:

A Common Language Around Race

ANTI-RACISM: Conscious and deliberate behavior that works to interrupt racism and eliminate disparities caused by racism.

ANTI-RACIST: A person who rejects the dominant social constructs of race and racism, and of White supremacy ideology, and who takes action against this construct in the belief that eliminating oppression will benefit both White people and people of color.

ANTIRACIST ALLY: a member of the majority group who rejects the dominant social constructs of race, racism and of White assumption of superiority, who takes action against the construct and who actively supports the long standing and on going anti-racist actions of people of color.

CULTURE: The sum of attitudes, customs, and beliefs that distinguish one group of people from another.

DISCRIMINATION: Unjust or prejudicial treatment of different groups of people.

ETHNICITY: Cultural criteria such as language, customs and shared history that define a group of people socially.

MICROAGGRESSIONS: Brief and commonplace daily verbal, behavioral, and environmental indignities, whether intentional or unintentional, that communicate hostile, derogatory, or negative slights and insults to the target person or group. Often involving the projection of stereotypes, they can occur at any time and are a constant potential source of stress to the target person or group.

NAMING WHO WE ARE

People of Color: People of African, Asian, or Latin American descent, as well as indigenous peoples (sometimes referred to as Native Americans or American Indians). In America, these groups are and have been historically targeted by racism. Some people of color are of mixed race and identify both as Black and White.

White People: People of European descent.

PREJUDICE: A preconceived judgment or opinion based on limited information.

RACE:

Race is defined as a group that is socially constructed on the basis of physical criteria, such as skin color and facial features, for the purpose of distributing advantages and disadvantages.

Racial equity is the condition that would be achieved if one's racial identity no longer predicted, in a statistical sense, how one fares. Work toward racial equity includes elimination of policies, practices, attitudes and cultural messages that reinforce differential outcomes by race or fail to eliminate them.

Racial Identity Development: The process of defining for oneself the personal significance and social meaning of belonging to a particular racial group.

RACISM:

Racism: A system of advantage based on race. Racism, like other forms of oppression, is not only a personal ideology but a system involving cultural messages based on racial prejudice, institutional policies and practices, and the beliefs and actions of individuals.

Chapter 1, *Why are the Black Kids Sitting Together in the Cafeteria*, Beverly Daniel Tatum

Institutional Racism: Encompasses racial disparities that result from institutional structures and operations...through the cumulative actions of multiple people. Palma Strand, *Gaining on the Gap*, Introduction, page 2.

Structural Racism or Structural

Racialization: A system in which public policies, institutional practices, cultural representations, and other norms work in various, often reinforcing ways to perpetuate racial group inequity. It identifies dimensions of our history and culture that have allowed privileges associated with whiteness and disadvantages associated with being Black. The Aspen Institute.

Definitions

SOCIALIZATION: The process of being trained into culture: learning the norms, meanings and practices that enable us to make sense of the world and behave appropriately. We are socialized into our country's racial roles. The roles are real even though race is socially constructed.

What Does It Mean to be White?, ch.3, Robin DiAngelo.

STEREOTYPE: A set of beliefs generalized about a whole group of people.

UNCONSCIOUS /IMPLICIT BIAS: Subconscious attitudes that influence behavior. Such bias may operate outside of awareness, hidden from those who have it, but the discrimination that it produces can be clearly visible to observers and to those who are disadvantaged by it.

source: <https://implicit.harvard.edu/implicit/takeatest.html>

WHITE ASSUMPTION OF SUPREMACY, OR WHITE SUPREMACY IDEOLOGY:

Cultural images, messages and behaviors that affirm the assumed superiority of Whites and the assumed inferiority of people of color. White people are socialized to this assumption of superiority so that it is normalized in every way and is pervasive. These White assumptions about the inferiority of people of color are manifested in a range of behaviors by White people, from taking privilege for granted, to an HR manager who does not call back a person named Latonya Jones for an interview no matter her credentials, to the torch wielding self-identified White Supremacists and "defenders of White people" who marched against Confederate Statue removal in Charlottesville in 2017.

WHITE FRAGILITY: A state in which even a minimum amount of racial stress becomes intolerable, triggering a range of defensive moves including emotions such as anger, fear, and guilt, and behaviors such as argumentation, silence, and leaving the stress-inducing situation, which function to reinstate a White dominated racial equilibrium.

WHITE PRIVILEGE/ADVANTAGE:

A variety of opportunities and preferences assigned to White people because of their race, which are unavailable to people of color. These advantages bestow power on White people, whether White people intend it or not.

FOR EDUCATORS

CULTURAL COMPETENCE: The ongoing development of awareness, attitudes, skills, knowledge and behaviors that enable staff to create an equitable learning environment. By focusing on relationships, pedagogy, environment and curriculum, culturally competent educators increase the quality of education to insure that race and English language acquisition are no longer predictors of achievement for the students they teach.

CULTURALLY RESPONSIVE TEACHING: A set of congruent behaviors that recognize the importance of including students' cultural references, along with those of the teacher, in all aspects of learning.

EQUITY: In a school context equity means providing each student with the individual support he/she needs to reach a common standard of performance. Equity is demonstrated explicitly by teachers through expectations and the work to help students achieve those expectations, through rigor, the relevance of work to students' lives, and most of all, by relationships.

Definition - Socialization to Race

From Chapter 3, "Socialization", *What Does It Mean to be White?*, Robin DiAngelo

"The systems of (cultural) meaning tend to be below the surface of everyday awareness."
(Page 13)

"Socialization is the process of being trained into our culture: learning the norms, meanings and practices that enable us to make sense of the world and behave appropriately in a given culture. We are taught these norms in myriad ways and through a variety of mediums."
(Page 14)

"Socially constructed: Meaning that is not inherently true but is agreed upon by society. Once society agrees to this meaning, it becomes real in its consequences for people's lives."
(Page 17)
ex: Race and ethnicity are both socially constructed.

Socialization begins at birth.

"We cannot make sense of the world without the meaning – making system that our culture provides. Yet this system is hard to see, because we have always been swimming within it; we just take for granted that what we see is real, rather than a particular perception of reality."
(Page 17)

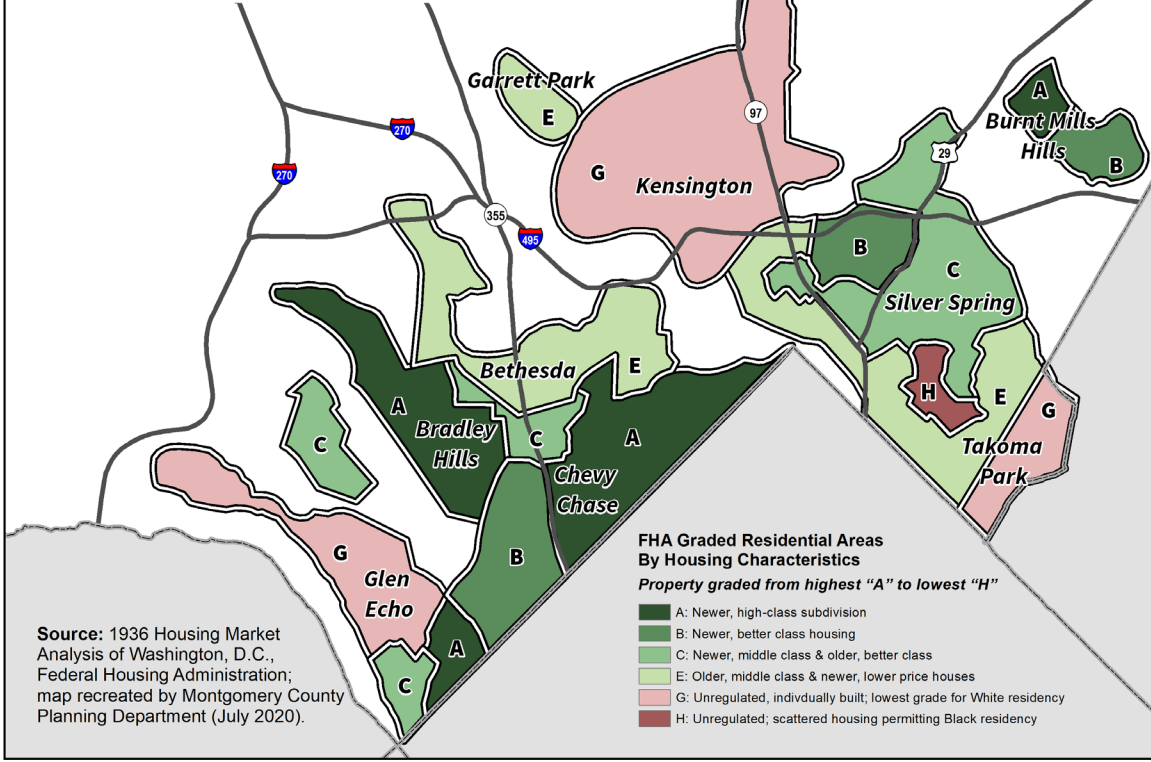
"As we are socialized into our culture's gender roles, so we are socialized into our country's racial roles.

Our parents may tell us that race does not matter... but as with gender socialization, this explicit teaching is not enough to inoculate us against the role of other messages circulating in our culture. For example, if race does not matter, why do we live so racially separate? We do so because in our culture race does matter."
(Page 17)

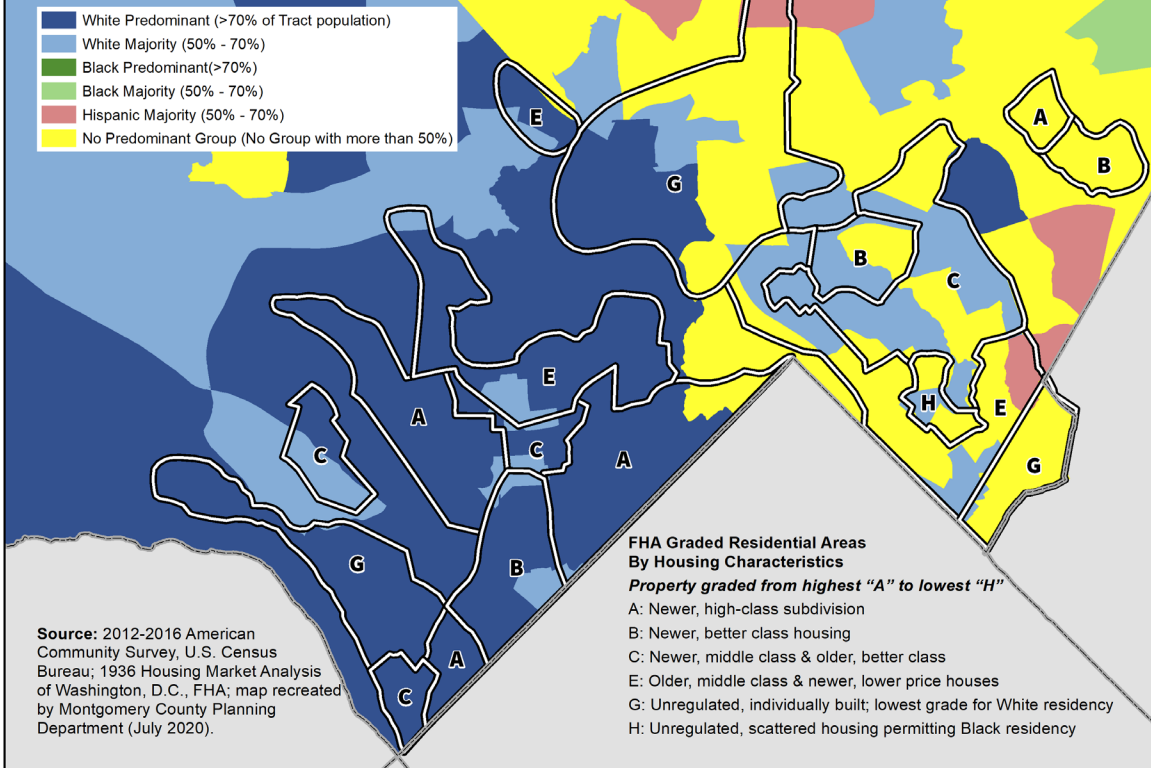
This collective socialization is the framework of the glasses through which we see the world. Our personal experiences are the lens. The collective socialization is to the superiority of Whiteness.

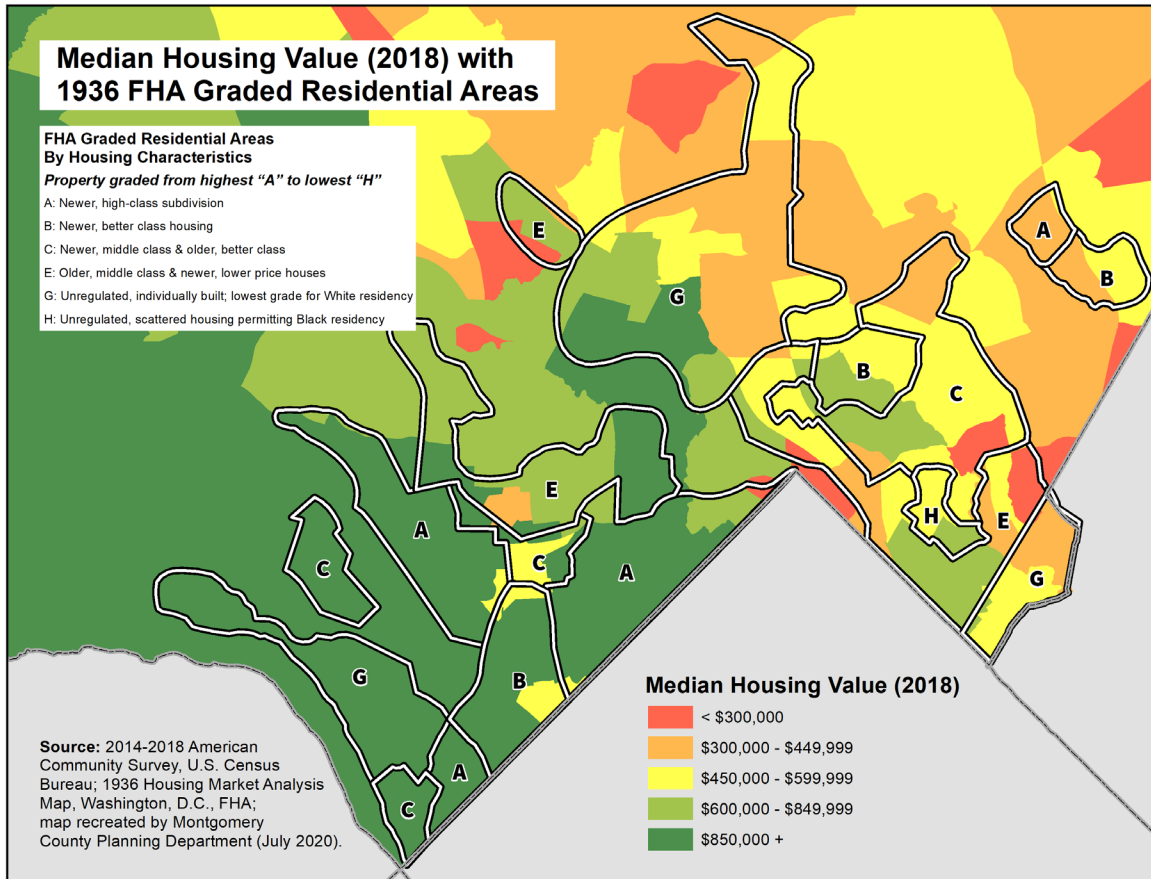
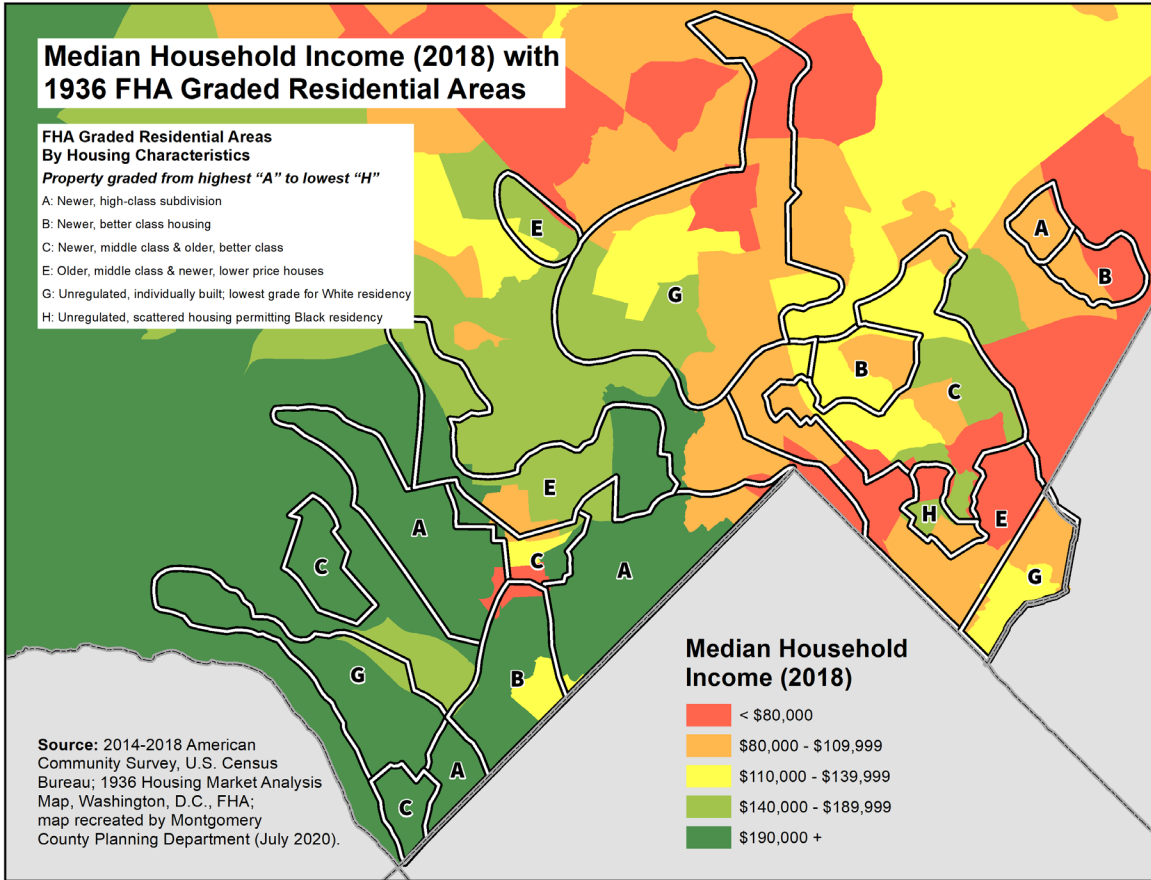


Residential Areas Graded by Federal Housing Administration (1936)



Racial Predominance (2016) with 1936 FHA Graded Residential Areas





RESTRICTIVE COVENANT: BETHESDA OCTOBER 1924

225

his wife, and did each acknowledge the foregoing deed to be their respective act.

As witness my hand and notarial seal.

J. Paul Brunett
Notary Public
Rockville, Md

J. Paul Brunett
Notary Public

~~EXAMINED~~

Del. to J.R. Spales

10-11-24

AT the request of B. Lowndes Jackson Jr and Joseph B. Boone the following

deed was recorded October 20th A.D. 1924 at 10:23 o'clock A.M. to wit:-

This deed made this sixteenth day of October in the year of our Lord

one thousand nine hundred and twenty four by and between Fannie J. Barrett widow of the District of Columbia, party of the first part and B. Lowndes Jackson Jr., and Joseph B. Boone of the District of Columbia, parties of the second part:

Witnesseth, that in consideration of ten dollars lawful money of the United States to her in hand paid, receipt of which before the delivery of this deed is hereby acknowledged, the said party of the first part does grant and convey unto said B. Lowndes Jackson Jr., and Joseph B. Boone parties of the second part as tenants in common their heirs and assigns in fee simple, all that piece or parcel of ground situ te lying and being in Montgomery County State of Maryland, and being described as follows, to wit:-

The west seventy five feet (75 ft) of lot numbered five (5) in block numbered eight (8) in a subdivision known as "Chevy Chase Park"; as per plat recorded in plat book No. 2 plat 132, one of the land records for said Montgomery County;

Subject however, to the following building restrictions and covenants:-

1. That no house shall be erected on said lot at a cost less than \$3000.00
2. That no house shall be erected within 25 feet of the front line of any lot.

3. That every house erected on said premises shall be designed for the occupancy of a single family and that no part of any house or of any structure appurtenant thereto shall be erected or maintained within five feet of the side lines of said lot nor within 10 feet of the nearest adjacent house, except that houses in pairs may be erected on one lot, the outer walls of such double houses to be not less than five feet from said side lines;

4. That no stable carriage house or shed shall be erected within 40 feet of the front line of said lot nor within 40 feet of any dwelling house.

In the case of corner lots any line bordering upon any street shall be considered a front line;

5. That the herein described real estate or any portion thereof either before or after improvements are made is not to be sold, rented or otherwise placed in the possession of any of the African Race.

Together with the building and improvements thereupon erected made or

RESTRICTIVE COVENANT: BETHESDA OCTOBER 1924

230

SDIRGD

and usefulness of real estate, in the interest of public health and to prevent irreparable injury to the grantor, or its successors and assigns, and the owners or adjacent real estate the grantor, his heirs and assigns, hereby covenants and agrees with the grantor, its successors and assigns, that he will not sell, convey or rent the premises hereby conveyed, the whole or any part thereof, or any structure thereon, to any person of African descent.

7. That all the covenants and agreements above expressed shall be held to run with and bind the land hereby conveyed, and all subsequent owners and occupants thereof, until January 1, 1940 except covenant No. 6 which shall be permanent; and the acceptance of this deed shall have the same effect and binding force upon the party of the second part, his heirs and assigns, as if the same were signed by the said Eugene A. Smith, party of the second part;

Provided however, that any of said covenants, except Covenant No. 6, may at any time and in any manner be changed by and with the mutual written consent of Edgemoor Land Company its successors and assigns and the owner or owners for the time being of the land hereby conveyed, or any part thereof.

And the said party hereto of the first part covenants that it will warrant specially the property hereby conveyed and that it will execute such further assurances of said land as may be requisite.

In testimony whereof, the said Edgemoor Land Company hath caused these presents to be signed in its corporate name by Walter R. Tuckerman its President attested, by Clarence C. Keiser its secretary, and its corporate seal to be hereunto affixed on the day and year first hereinbefore written.

60 Edgemoor Land Company

Attest:
Clarence C. Keiser
Secretary

By: W.R. Tuckerman
President

Edgemoor Land Company
Inc 1921 Virginia

(Internal Revenue \$20.00)

District of Columbia, ss:-

I Geo. E. Terry a Notary Public in and for the District aforesaid, do hereby certify that on this 16th day of October A.D. 1924, Walter R. Tuckerman, President of Edgemoor Land Company, party to the foregoing and annexed deed dated October 16th 1924, personally appeared before me in the District aforesaid and acknowledged the same to be the act and deed of the said Edgemoor Land Company.

Given under my hand and official seal this 16th day of
October A.D. 1924.

Geo. E. Terry
Notary Public D.C.

This covenant was located by Gray Kimbrough. Many thanks.



TAKE 16th St. BUS to SILVER SPRING

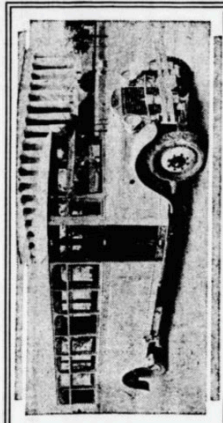
WASHINGTON'S FASTEST GROWING SUBURB

SILVER SPRING SECTION

Directly Across Path of Capital's Northward Growth

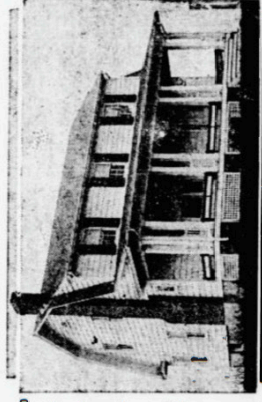
LOCATION BROUGHT GROWTH

**Growth Now Has Brought Modern, Rapid Transportation
TRANSPORTATION WILL SO SPEED NORMAL INCREASE OF VALUES THAT
DELAYED BUYING MEANS MONEY LOST**



TREASURY TO SILVER SPRING
Via Silver Spring Street
15-Minute Service Begins Tomorrow At 8 A. M.

NORTH WOODSIDE



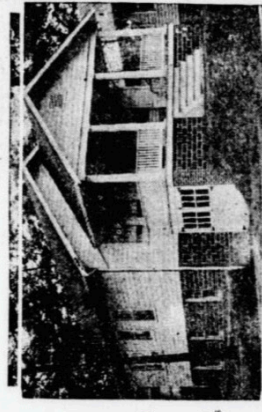
- Let 15c-150
- 7 Rooms
- Breakfast Above
- Tile Bath
- Garage
- Built-in Refrigerator
- Built-in Bookcases
- Hot-water Heat
- Range
- Shades
- Open Fireplace

\$11,500

In Cherry Chase, This House Would Cost \$15,000. Real Values Are Equal.

WHY?

BLAIR-TAKOMA



- 5 Rooms
- Bath
- Pantry
- Sleeping Porch
- Built-in Garage
- Hardwood Floors
- Range
- Shades
- Large Porch
- Shrubbery
- Fireplace

\$6,975 to \$8,250

EASY TERMS

WHY?

INDIAN SPRING GOLF CLUB



- Let 11c-100
- All Brick
- 7 Rooms
- 2 Baths
- Sleeping Porch
- Range
- Shades
- Hardwood Floors
- Range
- Shades
- 2-Car Garage
- On Main Road

\$15,000

Two Miles South, on This House Would Cost \$20,000. Real Values Are Equal.

WHY?

HIGH GROUND—SEWERS—WATER—PAVED STREETS AND SIDEWALKS—CHURCHES—SCHOOLS

NORTH WASHINGTON REALTY CO., Inc.

E. BROOKE LEE

OWNERS AND BUILDERS

ALSO AGENTS FOR OTHER REALTORS IN NORTH WOODSIDE 118 COLUMBIA, MD. SILVER SPRING, MD.

P. BLAIR LEE



This as was shared by Dan Reed, Many thanks.

Journal One

What did you learn that surprised you?

What specific ways did the video illustrate how institutions continue to support racism?

Journal Two

"We all have a sphere of influence. Each of us needs to find our own sources of courage so that we will begin to speak... Meaningful dialogue can lead to effective action. Change is possible..."
Beverly Daniel Tatum, Chapter 10, Why Are All of the Black Kids Sitting Together in the Cafeteria?

What is your sphere of influence? What did you learn today that you might share with someone else?

In your sphere of influence, name 3 specific actions you will take to support equity in housing for all Montgomery County residents?

A Very Brief History of Segregated Neighborhoods in Montgomery County

SUMMARY: Montgomery County was rural until the turn of the 20th century. Because of the large number of free Black men and women in Baltimore and in DC well before the end of the Civil War, there were Black persons right after 1865 who were able to buy property in the county, near DC and further out in the countryside. Although education was not often available for students of color in the county, many of these communities built their own school, sometimes with Julius Rosenfeld, the Sears founder, paying half the costs. There were 40 small Black communities in different parts of the county.

Because of work for Black people in the growing federal government at the end of the 19th century, and the presence of Howard University, Law School, Medical School and Hospital, the Black community in the area was not only employed but often well educated. However, systemic racism handicapped this emerging Black community in the ways described below.

1. The White community in Montgomery County was developed by ardent segregationists in two waves, Newland in Chevy Chase at the end of the 19th century, then in the early 20th century, Miller along the DC line and the Potomac River, and Lee in Silver Spring and east. These developers made fortunes building all White segregated housing, primarily single family homes.

2. Woodrow Wilson segregated the federal government, putting many Black people out of work, work that was hard to replace.

3. 1933- Federal Housing Administration (FHA) created maps to advise mortgage lenders for the new low cost 30 Year mortgages. The FHA redlined as “dangerous” or lowest grade intended or permitting “black residency” areas occupied by Black people and any others of color.

4. 1933- 1965, FHA lending to White persons and later to White GI’s

supported building in the White Montgomery suburbs. The forty early areas of Black settlement were cut down to 5 whose current existence is described in County materials or on the web.

5. 1927 through much of the 20th century, Montgomery County Parks and Planning used zoning to build parks, and to approve permits and amenities for all White developments.

In Black communities, the county built few paved roads, sewers, public water and in some cases electrical connections until the late 1960’s and 70’s. When those amenities were provided, many used urban renewal monies and the power of eminent domain so that the Black residents often lost their land. This meant that many Black land owners lost the equity they had built up in previous years and any future equity in the growing county suburbs.

Thus segregation in housing construction was the intentional pattern in Montgomery County from at least 1892, through the depression, FHA, after WWII and for the next 30 years. Fair housing laws in 1965 made these practices illegal, but loan methods and existing segregation continued. The 1964 General Plan Corridor for I-270 initiated a process that developed some more diverse communities Upcounty over time. The county 1974 Moderately Priced Dwelling Unit Program and the Federal 1977 Community Investment Act were early active attempts to break the patterns of segregation.

The low net worth of Black persons in the metro area is not because most of them did not work hard or were not educated. **Intentional racist local and national policies and practices destroyed opportunities for Black residents of the county.**

M. Swaim, 7.20.20

EARLY AFRICAN AMERICAN Settlements, Neighborhoods and Related County History

<p>1800s: Earliest established African-American community at Big Woods, 1813. (The road name remains.)</p> <p>1820: Sandy Spring Quakers, having farmed in this location since 1715, freed their 40 enslaved Black people. Some settled in Sandy Springs.</p> <p>1828: Opening of the Chesapeake and Ohio Canal, Georgetown to Cumberland, MD. Settlements in the County followed the Great Road to Frederick, via Rockville, Middlebrook, Clarksburg, and Frederick.</p>	<p>1831: Maryland had a large free Black population. Ex: in 1831, 66% of the Black residents of Baltimore were free, in 1860, 30,000 or 90% were free. These free persons provided Black settlers in nearby areas after 1865.</p> <p>1860: At the start of the Civil War, Blacks were one third of the total Montgomery County population of 18,322. This included 1,500 free people of color while another 5,400 Black people were enslaved. In the county, unlike Baltimore, enslaved Black persons were three times as common as freedmen. This was because tobacco remained a major crop in Montgomery and southern</p>	<p>Maryland counties. Northern and western Maryland moved to wheat and cereal production much earlier, using free labor.</p> <p>1864: The enslaved persons in Maryland were emancipated, November 1, 1864. A new constitution freeing slaves passed by 375 votes out of 59,973 cast.</p> <p>1865: Post- Civil War: The establishment of African American communities by freedmen where White owners sold land to them. At one time there were 40 such small communities. In 2020, there seem to be 5 African American communities that remain geographically intact.</p>
--	---	--

UPCOUNTY: BLACK SETTLEMENTS AND THE NEARBY WHITE COMMUNITIES, POST CIVIL WAR AND THE 20TH CENTURY

<p>1867-70: Emory Grove, founded by formerly enslaved people, including John Dorsey, who moved west from Redlands and Goshen in 1867-70. Dorsey purchased property in what became Emory Grove, and his home on Colville Farm (now an airstrip) became the first site of church services. That group went on to build a first church structure, in 1874, that over time became the Emory Grove United Methodist Church, 8200 Emory</p>	<p>Grove Road, Gaithersburg.</p> <p>The community had about 100 homes, and a famous Emory Grove Campground that was the site of summer religious camp meetings from 1877 to 1960. In 1877 and for years thereafter, Camp meetings were led by the African American Methodist Bishop John Emory. Long View Elementary School served Emory Grove from 1879-1950, when a modern school for</p>	<p>Black students was built by the county. Emory Grove homes were without public water, electricity or paved roads until the 1970's when the community was 'urban renewed' and all of the homes were replaced through new construction by the county.</p> <p>1871: In Sugarland, near Poolesville, William Taylor, Patrick Hebron, Jr, and John Diggs bought the land for a community that grew to 70 families. Saint Paul's</p>
--	---	---

UPCOUNTY: BLACK SETTLEMENTS AND THE NEARBY WHITE COMMUNITIES, POST CIVIL WAR AND THE 20TH CENTURY ...continued...

Community Church, 1893, and the Cemetery have been in continuous use, according to Gwen Reese, a descendant of the 1871 residents. Location: 14730 Sugarland Road. Sugarlandproject.org.

1875: Tobytown, on River Road, Potomac, was founded by freedmen William Davis, Ailsie Martin, and Emory Genus on 9 acres they bought from John and Susan Rouzee.

In 1969-70 the county government used federal development money for upgrading areas needing amenities and took take the land owned by the descendants of Davis, Martin and Genus (about 60 persons). The county used eminent domain and demolished their homes, built a community center and 25 townhouses with water, sewage, and paved roads. 17 town houses were bought back by original residents, apparently without land rights. Eight rental townhouses were still owned by the county government in 2016.

After 1870: Scotland, Potomac, was founded by the Dove and Mason families after 1870. Residents raised matching funds to build a Julius Rosenwald school for their children’s education in the early 20th century. Scotland was without water, sewage and paved roads well into the late 1960s.

In 1968, ‘Save our Scotland’, a coalition of Black residents and local leaders, worked for 4 years to plan the Scotland renewal on behalf of the residents. They wanted to avoid the fate of Tobytown. Most residents returned to the 100 new homes that were built by the county with all amenities, in part with federal money.

1873: Metropolitan Branch Train Lines open: A line connected Georgetown-Fredrick-Cumberland, MD. It connected C/O canal villages, cities.

A Baltimore and Ohio train station opened in Gaithersburg, a small rural White settlement since 1765.

1878: Gaithersburg incorporates, remaining a rural farm town until the 1970’s. The county 1964 General Plan focused growth on Germantown, Gaithersburg, and Clarksburg. Gaithersburg becomes the site of New Urbanism developments Kentlands and Lakeland and the Rios shopping center. Today: Over a majority of Gaithersburg residents are people of color.

1895: Boyd’s Negro School was built for Black children, a one room school house serving the Black settlements of Turnertown, Block Town and White Grounds. Location: 19520 White Ground Road, near Little Seneca Lake, northwest of

Germantown. Boyd’s Historical Society, boydshistory.org. Closed 1936, bought and restored by the Society. Boyd’s today is 10,000 people, 39% White, 35% Asian, 14% Black, 9 % Latinx. Wims family members are descendants.

1830-1840: Germantown is settled at the intersection of Liberty Mill Rd and Clopper RD, by Scottish, English and Germans. It remains a small rural settlement until after WWII.

Mid 20th Century:

Germantown is a census designated area, developed beginning in the mid 20th century and since into the third largest area of population in Maryland. The 1974 Germantown Master Plan included a large share of town houses, thus increasing affordable housing.

Today: Germantown: is 31.9 % White, 68% people of color, about equal numbers of Black, Asian and Latinx residents.

Upcounty Population by Race, Estimated: the subtraction of the densely settled areas of Germantown and Gaithersburg from the total Upcounty regional service centers shows this population distribution for Upcounty: 44% White, 18.6 % Latinx, 14% Black, 19.5 % Asian, 4% Other

(2018, American Community Survey, 5 year estimates, Research and Special Projects, Montgomery County Planning Department.)

MONTGOMERY COUNTY: BETHESDA, CHEVY CHASE

1850: Freed Black settlement began in the DC line/River Rd area, at Fort Reno on the DC side right after the Civil War. It became established in the area (now called) Westbard and River Road, an early Black settlement surviving until 1963, including the Macedonia Baptist Church and the Moses Cemetery. The church survives but the cemetery is covered by a parking lot.

1874: Kensington, began at a station on the Metropolitan Branch rail line and was developed first by White summer residents from DC who built their own homes. One of those residents was Crosby Noyes, owner of the Washington Star Newspaper. Today: 2,374 residents, 76% White, 14% Latinx, 4.4% Asian, 4.5% Black.

1889: Glen Echo, along the Potomac developed by Edwin and Edward Baltzley. They moved from selling house lots to White buyers to a Chautauqua park development with buildings for lectures and picnic grounds, to an amusement park built by the Glen Echo Company, in 1899. This location was served by a trolley, and incorporated in 1904. Glen Echo Park was a segregated area-wide attraction until its desegregation March 14, 1961. It closed in 1968. In 1970, the National Park Service assumed

control of the site. Now Glen Echo is a center for the arts.

1892: Ken-Gar was founded by former enslaved persons between Kensington and Garret Park, with a single entrance on Plyers Mill Road, and unpaved streets until the 1970's.

1892: The Chevy Chase Club was built by Nevada Senator Francis Newland, Chevy Chase developer who bought property to develop extending from Woodley Park, DC to Jones Bridge Road, N. Bethesda, MD. He was a passionate, public segregationist. Newland is quoted as saying in a Senate debate that "Blacks are a race of children, unsuited to democracy." In 1912 Newland called for a repeal of the 15th amendment which gave Black men the vote. His developments were all White, in Maryland and DC and he organized transit and parks to support these segregated developments.

Newland got the charter to build the street car line from DC on Connecticut Ave. The street car supported development because MD and DC residents could ride downtown to new jobs, in government and in new private businesses as DC grew. About the same time he and a partner bought 2000 acres along Rock Creek to donate to DC in order to create

a neighborhood barrier for his high end White Chevy Chase DC development.

1912: William C. Miller and Allison N. Miller began building all White housing along the DC line, Sumner and Spring Hill in West Bethesda, Potomac, and on the District of Columbia (DC) side of the line, Wesley Heights and Spring Valley. Sumner today is 84% White, 9% Latino, 1 % Black.

Today: Bethesda is 86% White, 8% Asian, 5% Latinx of any race, and 2.5% Black, 2018. Chevy Chase is 92% White, 5% Latinx of any race, 4% Asian, and 1% Black.

(2018, American Community Survey, 5 year estimates, Research and Special Projects, Montgomery County Planning Department.)

EAST MONTGOMERY COUNTY:

<p>1853: Lyttonsville, immediately west of downtown Silver Spring, is named after Samuel Lytton, a freedman who bought the land in 1853. Lyttonsville, like Scotland, Tobytown and Ken-Gar, was without paved roads, water and sewage until the 1960's. It was surrounded by White developments that were built with paved roads, water, sewers and electricity provided for or arranged for by the county during the development's construction.</p> <p>Lyttonsville includes the Talbot Avenue Bridge, built in 1918, covering a CSX crossing, the only connection in the early 20th century between a Black Lyttonsville and White Northside neighborhood now called Rosemary Hills.</p> <p>Longtime Lyttonsville residents Charlotte Cofield and Patricia Tyson are convinced that the</p>	<p>bridge was intentionally neglected by the county in the interests of saving money and satisfying the long time goals of some vocal White residents of Northside that the bridge be removed. The bridge has been dismantled and will be used in a nearby park. See The Bridge, by Jay Maillin, on YouTube.</p> <p>1883: Takoma Park, MD, was built around a B and O railroad station, by Benjamin Gilbert.</p> <p>1902: The Silver Spring area enacted more than 50 racially restrictive covenants that prohibited owning or renting "the whole or any part of any dwelling or structure thereon, to any person of African descent," between 1902- 1948.</p> <p>1921: Colonel Edward Brooke Lee, East Montgomery County developer and politician, attached racially restrictive covenants to all</p>	<p>of his suburban properties. These prohibited African- Americans from buying or renting homes in the subdivisions unless they were domestic servants.</p> <p>Sandy Spring, MD, founded by White Quakers, may be the oldest county settlement that included Black free men(1814). Today: Population, (Sandy Spring- Ashton), 6000, White 59%, Black 19%, Latinx, 9%, Asian 8%</p> <p>Today: East Montgomery County is diverse. Silver Spring, a census designated place, is 47% White, 28% Black, 22% Latinx of any race, 8% Asian, and Other.</p> <p>Demographics of Montgomery County: 2016: White, 44%; Latinx of any race, 19% African American, 18 %; Asians, 15 %; Other, 4%.</p> <p><small>(2018, American Community Survey, 5 year estimates, Research and Special Projects, Montgomery County Planning Department.)</small></p>
---	---	--

COUNTY WIDE SUPPORTS FOR SEGREGATION IN HOUSING

<p>1916, the Supreme Court struck down zoning by race which was used in Baltimore and other locations to support developments such those by the Millers in Upcounty, Newland in Bethesda/ Chevy Chase, and Lee in Silver</p>	<p>Spring. (Buchanan vs. Warley.)</p> <p>In 1926, the Supreme Court upheld single family zoning, even though it was used to create all White housing. (Euclid vs Ambler.)</p>	<p>In 1927, Silver Spring political boss E. Brooke Lee lobbied to create the Maryland- National Capital Park & Planning Commission (M-NCPPC) as a complementary agency to Washington's National Capital</p>
---	--	--

COUNTY WIDE SUPPORTS FOR SEGREGATION IN HOUSING ...continued...

Park and Planning Commission formed the year before. Operating as an independent bi-county agency, the new Commission assumed authority to approve zoning, manage land use, and review subdivision applications in Montgomery and Prince George’s Counties.

- M-NCPPC zoning power, the power to manage land use, the power of eminent domain, and the review of subdivision applications was used to maintain existing segregation in Montgomery County, create increased segregation through development, and to destroy many older African American neighborhoods that were in the way of housing development, parks, roads, and code enforcement.

- One example of the fruits of the destruction of African American neighborhoods is the Moses Cemetery. On the west side of River Road in Bethesda right over the DC line was a post-Civil War community of free Blacks which began at that location in 1879. Between West Bard Avenue and River Road lies a cemetery used by its community members and Macedonia Baptist members. For many years it has been obscured and buried by parking lots of Westwood Towers, income restricted housing. African American residents commissioned

a report on the Moses Cemetery by David S Rotenstein, an independent historian whose work can be found at History Sidebar, on the web.

In 1933, the New Deal Federal Housing Administration created maps to advise banks where to loan and where to avoid providing loans under the new generous 30 year mortgage terms. These maps use red or brown to indicate what they called ‘dangerous’ or lower grade loan areas, those where Blacks and other people of color lived. Loans were provided to White applicants before WWII, and to White GI’s after WWII, for more than 30 years. Virtually no loans were approved for redlined or lower grade areas.

1965: Redlining became illegal under the Fair Housing Act of 1965. But the segregation patterns and their effects lived on, and suburban racial housing patterns developed pre-WWII were set for the next 65 years.

1974 – Montgomery County established the Moderately Priced Dwelling Unit (MPDU) program, which pioneered inclusionary zoning practices by requiring any developer applying for subdivision approval, site plan approval, or building permits for construction of 50 or more dwelling units at

one location to ensure that 15% of the units were MPDUs. Since some qualified buyers are persons of color, MPDU provides limited housing integration.

1979 Historic Preservation Master Plan specifically lists African American historic sites and calls out these sites and communities for further protection and engagement.

1989-1991: Conception and beginning construction of Kentlands, outside Gaithersburg, the county’s first Traditional Neighborhood Design, mixed use, with a variety of housing options, called New Urbanism. Traditional Neighborhood design provides modest integration.

(2018, American Community Survey, 5 year estimates, Research and Special Projects, Montgomery County Planning Department.)

A Very Brief History of Segregated Neighborhoods in Montgomery County was written from public sources primarily on the web by Marty Swaim for Challenging Racism and Smarter Growth, Maryland, July, 2020. Thanks are due to the Planning Committee members who provided additions and corrections to the writer who is not a county native. Dan Reed and Gray Kimbrough provided documents. Jane Lyons provided sources and assistance. A special thanks goes to Pam Zorich, Research & Special Projects, Montgomery County Planning, for her careful reading of the population numbers in this history, and her calculations of the Upcounty population by race. Ms Zorich and her staff also provided the maps used in the presentation. The errors are those of Ms Swaim.

New Deal. Raw Deal.

BY IRA KATZNELSON

SEPTEMBER 27, 2005, WASHINGTON POST

[HTTP://WWW.WASHINGTONPOST.COM/WPDYN/CONTENT/ARTICLE/2005/09/27/AR2005092700484.HTML](http://www.washingtonpost.com/wpdyn/content/article/2005/09/27/AR2005092700484.html)

Hurricane Katrina's violent winds and waters tore away the shrouds that ordinarily mask the country's racial pattern of poverty and neglect. Understandably, most commentators have focused on the woeful federal response. Others, taking a longer view, yearn for a burst of activism patterned on the New Deal. But that nostalgia requires a heavy dose of historical amnesia. It also misses the chance to come to terms with how the federal government in the 1930s and 1940s contributed to the persistence of two Americas.

It was during the administrations of Franklin Roosevelt and Harry Truman that such great progressive policies as Social Security, protective labor laws and the GI Bill were adopted. But with them came something else that was quite destructive for the nation: what I have called "affirmative action for whites." During Jim Crow's last hurrah in the 1930s and 1940s, when southern members of Congress controlled the gateways to legislation, policy decisions dealing with

welfare, work and war either excluded the vast majority of African Americans or treated them differently from others.

Between 1945 and 1955, the federal government transferred more than \$100 billion to support retirement programs and fashion opportunities for job skills, education, homeownership and small business formation. Together, these domestic programs dramatically reshaped the country's social structure by creating a modern, well-schooled, home-owning middle class. At no other time in American history had so much money and so many resources been targeted at the generation completing its education, entering the workforce and forming families.

But most blacks were left out of all this. Southern members of Congress used occupational exclusions and took advantage of American federalism to ensure that national policies would not disturb their region's racial order. Farmworkers and

Of the **3,229** GI Bill guaranteed loans for homes, businesses and farms made in 1947 in Mississippi, for example, only **two** were offered to black veterans.

maids, the jobs held by most blacks in the South, were denied Social Security pensions and access to labor unions. Benefits for veterans were administered locally. The GI Bill adapted to “the southern way of life” by accommodating itself to segregation in higher education, to the job ceilings that local officials imposed on returning black soldiers and to a general unwillingness to offer loans to blacks even when such loans were insured by the federal government. Of the 3,229 GI Bill guaranteed loans for homes, businesses and farms made in 1947 in Mississippi, for example, only two were offered to black veterans.

This is unsettling history, especially for those of us who keenly admire the New Deal and the Fair Deal. At the very moment a wide array of public policies were providing most white Americans with valuable tools to gain protection in their old age, good jobs, economic security, assets and middle class status, black Americans were mainly left to fend for themselves. Ever since, American

society has been confronted with the results of this twisted and unstated form of affirmative action.

A full generation of federal policy, lasting until the civil rights legislation and affirmative action of the 1960s, boosted whites into homes, suburbs, universities and skilled employment while denying the same or comparable benefits to black citizens. Despite the prosperity of postwar capitalism’s golden age, an already immense gap between white and black Americans widened. Even today, after the great achievements of civil rights and affirmative action, wealth for the typical white family, mainly in homeownership, is 10 times the average net worth for blacks, and a majority of African American children in our cities subsist below the federal poverty line.

President Lyndon Johnson faced up to racial inequality in “To Fulfill These Rights,” a far reaching graduation speech he delivered at Howard University in June 1965. He noted

that “freedom is not enough” because “you do not take a person who, for years, has been hobbled by chains and liberate him, bring him up to the starting line of a race and then say, ‘you are free to compete with all the others,’ and still justly believe you have been completely fair.” What is needed, he argued, is a set of new policies, a dramatic new type of affirmative action for “the poor, the unemployed, the uprooted, and the dispossessed.” He had in mind the kind of comprehensive effort the GI Bill had provided to most returning soldiers, but without its exclusionary pattern of implementation.

This form of assertive, mass-oriented affirmative action never happened. By sustaining and advancing a growing African American middle class, the affirmative action we did get has done more to advance fair treatment across racial lines than any other recent public policy, and thus demands our respect and support. But as the scenes from New Orleans vividly displayed, so many who were left out before have been left out yet again.

Rather than yearn for New Deal policies that were tainted by racism, or even recall the civil rights and affirmative action successes

of the 1960s and beyond, we would do better in present circumstances to return to the ambitious plans Johnson announced but never realized to close massive gaps between blacks and whites, and between more and less prosperous blacks.

Without an unsentimental historical understanding of the policy roots of black isolation and dispossession, and without an unremitting effort to cut the Gordian knot joining race and class, our national response to the disaster in the Gulf Coast states will remain no more than a gesture.

Ira Katznelson, a professor of political science and history at Columbia University, is the author of [“When Affirmative Action Was White: An Untold History of Racial Inequality in America.”](#) 2007

IRA KATZNELSON, WHEN AFFIRMATIVE ACTION WAS WHITE

FEDERAL PROGRAMS	PERIOD	SERVICES	ADMINISTRATION SYSTEM	PROCESS	RESULTS
Federal Housing Administration	1935 New Deal to date	30 yr mortgages, low down payments FHA backed	Local and state offices and banks: full authority	FHA offices developed redlining maps for evaluating applications: Red = residents of color, undesirable, no loan. Built White suburbs after WWII.	98% of mortgages 1935-1970 went to White applicants: In 1984, loans are maturing: White assets \$39,135, Black \$3,397. Black need was great: rural Black homes, 1940, 97% no electricity
Social Security Benefits	New Deal to date	Benefits paid upon age 65 based on the number of quarters worked and payments into SS	Federally administered system	1935-1954: Qualifying categories excluded farm workers and maids who made up 75 % of all Black workers in the South	One generation of Black Southerners gets no SS. In these self-employed categories, even when eligible, in 1954, many do not apply because cost w/o employer payment is prohibitive.
SS: Aid to Dependent Children	New Deal to date	Grants to families with minor children and one parent	Local/state offices: full authority over administration and qualifying	Individuals apply, qualify based on income criteria set by state	Tex. Ken. and Miss. Did not participate initially. Southern states provided ADC to a smaller proportion of Black families than White, when Black families were poorer.
SS: Help for elderly poor	New Deal to date	Low monthly support payments. (Most agree, better than nothing.)	Same as above	Individuals apply.	14 Southern states, actual benefit payments to White applicants are higher than payments to Black applicants with the same status.
Unemployment insurance	New Deal to date	Specific # of paid days for employees whose employers have paid in to SS	Local and state offices: full authority over administration and qualifying	Individuals apply. Qualifying categories excluded farm workers and maids.	Black workers lost: Blacks not in covered categories, often self-employed and not in stable employment where employers paid into SS and for unemployment.
National Labor Relations Board	New Deal to date	Federal Legislation supporting the right to organize re: working conditions, wages and hours	Federal system	Qualifying categories excluded farm workers and maids, and all labor in the shipping/processing of agricultural products.	Except for the port of New Orleans and steel in Birmingham, few workers of color were unionized. After WWII, union growth doubled in the South. Southern Dems wrote Jatt Hartley to cut organizing, Blacks lost union conditions, wages and hours protections.
Veterans Benefits: GI Bill	1944-1971	\$95 Billion: Veterans qualified with 90 days of active duty	Almost NO DIRECT Federal management: All state and local		
Education grants	1944-1971	College tuition plus stipend	VA admin. Hines, VA head agreed to administer grants to maintain segregation, training for "Black jobs"	20,000 vets qualified in the South for college with no places to attend . No Southern public univ and most Northernschools would not admit Blacks.	Blacks were confined to historically Black schools which had limited size, no financial resources to expand, unlike the North, and many very small schools of limited quality. The racial education gap increased.
Ed Grants: Agricultural training	same	Training to improve skills and returns in farming	All state and local	Applications to qualify. Of 28,000 GI's in" on the farm training", 3,500 Black.	Of 350,000 Blacks Gis drafted or who volunteered from farms, 1% got training.
Ed Grants: Jobs training shop, mechanics	same	Training: radio, electrical, machine cleaning,	All state and local	102,00 participating, 7,700 Blacks, Blacks being trained for Black jobs, garbage etc	Job placement controlled by local USEmployment Services: Miss. USES, 1946, placed 6,500 Gis, skilled jobs 86% White, unskilled jobs, 92% Black
Loans for business, agriculture	same	VA backed loans	All state and local	Applicant gets a local bank to back him before the VA guarantee kicks in. Hard for Blacks to do.	"Of the 3,229 GI Bill guaranteed loans for homes, businesses and farms made in 1947 in Miss, two were offered to Black Gis." Katznelson, New Deal. Bad Deal.

ELEVEN FEDERAL PROGRAMS ~ ALL ADVANCED WHITE SKILLS, INCOME, ASSETS, DENIED BLACK ACCESS

RESOURCES

RESOURCES ABOUT HOUSING AND RELATED ISSUES

The Case for Reparations, Ta Nehisi Coates, The Atlantic, June 2014. The housing loan market in Chicago is one of the examples of White theft of Black assets set out by Coates.

Color of Law, Richard Rothstein

"Want to address racism? We mayors say start with housing."

<https://www.washingtonpost.com/opinions/2020/07/24/27-us-mayors-want-address-systemic-racism-start-with-housing/>

Segregated by Design, short documentary based on the book Color of Law written by Richard Rothstein about intentional housing policies that produced housing segregation in cities, narrated by Richard Rothstein.

"Black families pay significantly higher property taxes than white families, new analysis shows." <https://www.washingtonpost.com/business/2020/07/02/black-property-tax/>

"Single family zoning perpetuates racism"

<https://medium.com/@ABetterCAF/why-we-keep-saying-uszoning-laws-are-the-legacy-of-racism-eee64e58e337>

Montgomery County Resolution to Support the Community Reinvestment Act.

[https://www2.montgomerycountymd.gov/mcgportalapps/Press_Detail.aspx?](https://www2.montgomerycountymd.gov/mcgportalapps/Press_Detail.aspx?Item_ID=25049&Dept=1)

[Item_ID=25049&Dept=1](https://www2.montgomerycountymd.gov/mcgportalapps/Press_Detail.aspx?Item_ID=25049&Dept=1)

Staff Report: <https://www.montgomerycountymd.gov/council/Resources/Files/agenda/>

[col/2020/20200324/20200324_1-5.pdf](https://www.montgomerycountymd.gov/council/Resources/Files/agenda/col/2020/20200324/20200324_1-5.pdf)

BOOKS

- Why Are All the Black Kids Sitting Together in the Cafeteria?: And Other Conversations About Race , By Beverly Daniel Tatum.
- What If All the Kids Are White?, by Louise Derman-Sparks, Patricia G. Ramsey, Julie Olsen Edwards.
- What Does it Mean to be White?: Developing White Racial Literacy, by Robin DiAngelo.
- How To Be An Anti-racist, Ibram Kendi
- Stamped from the Beginning, Ibram Kendi
- Between the World and Me, Ta Nehisi Coates
- My Grandmothers Hands, Racialized Trauma and the Pathway to Mending Our Hearts and Bodies, Resmaa Menakem
- Race for Profit, Keeanga-Yamahtta Taylor

LOCAL GROUPS

- **Black Lives Matter DMV** <http://www.blacklivesmatterdmv.org>
- **Challenging Racism:** <http://www.ChallengingRacism.org>
- **NAACP Montgomery County**, P.O. Box 2165, Rockville, MD 20847 1-888-649-5991 <https://naacp-mc.org/>
- **Showing Up for Racial Justice (SURJ) Montgomery County:** SURJMoCoMD@gmail.com <https://www.facebook.com/surjmocomd>
- **Washington Ethical Society:** <http://www.ethicalsociety.org>
- **Montgomery for All** (a project of the Coalition for Smarter Growth)
- **Crossroads:** <http://www.crossroadsantiracism.org>
- **National Association of Multicultural Education Conference:** <http://www.nameorg.org>
- **National Association of Independent Schools: People of Color Conference:** <http://pocc.nais.org>
- **National Center for Race Amity:** <http://ncra.wheelock.edu>
- **National SEED Project:** <http://www.nationalseedproject.org>
- **National Summit for Courageous Conversations:** <http://www.summitforcourageousconversation.com>
- **Social Justice Training Institute:** <http://www.sjti.org>
- **White Privilege Conference:** <http://www.whiteprivilegeconference.com>

MORE ONLINE RESOURCES

- **Al Jazeera:** <http://america.aljazeera.com> <http://www.ajplus.net>
- **Asian American News:** <http://www.asamnews.com/>
- **Asian Fortune:** <http://www.asianfortunenews.com>
- **Atlanta Black Star:** <http://www.atlantablackstar.com>
- **BuzzFeed:** <http://www.buzzfeed.com/news>
- **Color Lines:** <http://www.colorlines.com>
- **Color of Change:** <http://www.colorofchange.org>
- **Democracy Now:** <http://www.democracynow.org>
- **The Huffington Post:** <http://www.huffingtonpost.com/blackvoices/>
 - <http://www.huffingtonpost.com/latinovoices/>
 - <http://www.huffingtonpost.com/news/whiteprivilege/>
- **Just up the Pike blog** - <http://www.justupthepike.com>
- **Indian Country Media Today Network:** <http://www.indiancountrytodaymedianetwork.com>
- **New York Times: Race and Ethnicity:** <http://www.nytimes.com/topic/subject/raceandethnicity>
- **NPR Code Switch:** <http://www.npr.org/sections/codeswitch/>
- **NPR Latino USA:** <http://www.latinousa.org>
- **The Root:** <http://www.theroot.com>
- **Southern Poverty Law Center:** <https://www.splcenter.org>
- **Teaching Tolerance:** <http://www.tolerance.org>
- **Project Implicit:** <https://implicit.harvard.edu/implicit/selectatest.html>
- **Purple Line:** <https://www.purplelinemd.com/>
- **VOX:** <http://www.vox.com>
- **Chimamanda Ngozi Adichie: The danger of a single story:** https://www.ted.com/talks/chimamanda_adichie_the_danger_of_a_single_story or <https://youtu.be/D9Ihs241zeg>
- **The AfroAmerican Newspaper:** <http://www.afro.com/>
- **Should we talk to young children about race?:** <https://www.psychologytoday.com/blog/arewbornracist/201104/shouldwetalkyoungchildrenaboutrace>
- **One of the best ways to fight inequality in cities:** <http://www.washingtonpost.com/posteverything/wp/2014/08/13/thebestwaytofightinequalityincitiessthroughzoning/?hpid=z1>
- **10 Ways to be an Ally:** <http://whitepriv.blogspot.com/2010/02/10waystobeandally.html>