

# NOAAH PRIME

NEWSLETTER ON AFRICAN AMERICAN ADVANCEMENT IN HOUSING

◆ SPECIAL PICTORIAL EDITION ◆

# SHELTER & STRUGGLE

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A Visual Chronicle of African American Housing in America

From Enslavement Through 2026

*"Home is not merely shelter — it is dignity, freedom, and the foundation of community."*

VOLUME 1 | ISSUE 1 | 2026 EDITION

## Editor's Note

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Welcome to the Special Pictorial Edition of NOAAH Prime — the newsletter dedicated to chronicling African American advancement in housing. This issue spans more than four centuries: from the slave quarters of Southern plantations to the Community Land Trusts reshaping neighborhoods in 2026. Each spread pairs a documentary image placeholder — sourced from the archival record — with historical context, a period quote, and profiles of key figures. Every timeline bar at the top of each page shows exactly where that era falls in the full arc of this history. Housing is never just shelter. It is where identity is formed, wealth is built, and dignity is either protected or denied. We dedicate this edition to every family whose roof was taken — and to every family still building.

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<b>Slave Qtrs</b> 1619–1865	Recon. 1865–1977	Jim Crow 1877–1912	Migration 1915–1940	Blk Metro 1940–1960	Redline 1940–1960	Urb. Renew 1960–1975	Pub. Hsg 1960–1980	FHA 1960–1980	Foreclosure 2007–2012	Gentrific. 2000–2010	CLTs 2000–2010	Vision 2010–
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◆ 1619 – 1865 ◆

## The Slave Quarters

*For more than two centuries before emancipation, the housing assigned to enslaved African Americans was architecturally designed to enforce subordination — sparse, overcrowded, and deliberately positioned within the surveilling gaze of the plantation house.*

### ENSLAVED PEOPLE'S QUARTERS — AMERICAN SOUTH

#### [ PHOTOGRAPH PLACEHOLDER ]

c. 1800–1865

*One-room log cabin, earthen floor  
communal living for multiple families  
Plantation, Virginia / Georgia / Carolina*

▲ Insert photograph from archival source below ▲

*Ref: Library of Congress Prints & Photographs Division; Slave Dwelling Project, Joseph McGill*

*A typical one-room 'quarter' cabin on a Southern plantation, circa early 19th century. Measuring roughly 12 by 14 feet, such structures housed multiple families simultaneously on earthen floors, with open fireplaces and few or no windows.*

*Archival reference: Library of Congress Prints & Photographs Division; Slave Dwelling Project, Joseph McGill*

Across the antebellum South, plantation owners assigned enslaved workers to crude log or timber cabins clustered in rows, close enough to the main house that movement could be monitored at all times. A single cabin of roughly 12 by 14 feet routinely housed six to twelve people — men, women, and children — sleeping on straw pallets or bare wooden planks. There was no insulation, no glass in the windows, no privacy, and no legal right to any form of property. Enslaved people could be — and regularly were — sold away from their families, their quarters reassigned overnight. Yet within these walls, profound community was forged: shared meals, oral tradition, African religious and cultural practices, music, and mutual care flourished. The Slave Dwelling Project, founded by historian Joseph McGill in 2010, has documented and preserved hundreds of surviving quarter structures across fourteen states, ensuring these sites of both suffering and survival are not erased from the American landscape.

*"They were able to keep some things that were their own — their music, their faith, their love for one another. The quarters were a place of misery, yes, but also of humanity."*

— Joseph McGill, Founder, Slave Dwelling Project, 2012

### KEY FIGURES

**Harriet Jacobs** — Formerly enslaved author; documented quarter conditions in *Incidents in the Life of a Slave Girl* (1861)

**Frederick Douglass** — Abolitionist; described plantation housing conditions in his 1845 *Narrative*

**Joseph McGill** — Historian and founder of the Slave Dwelling Project, preserving quarter structures today

Slave Qtrs 1865-1877	<b>Recon.</b> 1865-1877	Jim Crow 1877-1954	Migration 1915-1970	Blk Metro 1940-1970	Redline 1930-1960	Urb. Renew 1950-1970	Pub. Hsg 1950-1970	FHA 1930-1970	Foreclosure 1930-1970	Gentrific. 1970-1980	CLTs 1980-1990	Vision 1990-2020
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◆ 1865 – 1877 ◆

## Freedmen's Bureau & Reconstruction Housing

*Emancipation in 1865 brought legal freedom but not land, money, or housing. For a brief and electric moment during Reconstruction, the promise of Black land ownership seemed within reach — before federal betrayal extinguished it.*

### FREEDMEN'S SETTLEMENT — POST-CIVIL WAR SOUTH

#### [ PHOTOGRAPH PLACEHOLDER ]

1865–1877

*Newly freed families building first homes  
Freedmen's Bureau settlement  
South Carolina / Virginia, 1866–1870*

▲ Insert photograph from archival source below ▲

*Ref: Harper's Weekly, 1866; Bureau of Refugees, Freedmen and Abandoned Lands records, National Archives*

*Newly emancipated families establishing homesteads in a Freedmen's Bureau settlement, circa 1866–1868, South Carolina. The Bureau distributed some land and building materials, though the transformative promise of '40 acres and a mule' was largely broken by presidential veto.*

*Archival reference: Harper's Weekly, 1866; Bureau of Refugees, Freedmen and Abandoned Lands records, National Archives*

With the end of the Civil War, approximately four million enslaved people gained legal freedom but no material resources. The Freedmen's Bureau, established by Congress in March 1865, was charged with resettling displaced persons and managing confiscated Confederate lands. General William T. Sherman's Special Field Order No. 15 had set aside 400,000 acres along the South Carolina and Georgia coastlines for Black settlement — 40-acre plots for families who had been building this nation without compensation for generations. Freedpeople moved onto these plots with breathtaking speed, constructing homes, churches, and schools within months. But in the fall of 1865, President Andrew Johnson reversed Sherman's order and returned confiscated lands to former Confederate owners, forcibly removing Black families who had already broken ground. The decision to prioritize the property rights of enslavers over the survival of the enslaved set the economic trajectory of Black America for the next 160 years. Without land, freedpeople had no wealth to pass on, no collateral for loans, and no protection from being re-ensnared by exploitative labor arrangements.

*"We have been promised homesteads by the Government... we want to be a people. We want some land."*

— Petition from Freedpeople of Edisto Island, South Carolina, to President Andrew Johnson, 1865

### KEY FIGURES

**Gen. Oliver O. Howard** — Commissioner of the Freedmen's Bureau, 1865–1872; advocate for land distribution

**Thaddeus Stevens** — Radical Republican congressman who championed land redistribution for freedpeople

**Robert Brown Elliott** — Black congressman from South Carolina who fought for civil rights during Reconstruction

Slave Qtrs 1810-1850	Recon. 1865-1877	<b>Jim Crow 1877-1915</b>	Migration 1915-1945	Blk Metro 1945-1960	Redline 1960-1968	Urb. Renew 1968-1980	Pub. Hsg 1980-1990	FHA 1990-1995	Foreclosure 2007-2012	Gentrific. 2012-2015	CLTs 2015-2020	Vision 2020
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◆ 1877 – 1915 ◆

## Sharecropper Shacks & Jim Crow

*After Reconstruction collapsed, Black Southerners were re-ensnared in a system of economic bondage through sharecropping — an arrangement that guaranteed perpetual debt, substandard housing, and legally enforced immobility across the Jim Crow South.*

SHARECROPPER FAMILY HOME — MISSISSIPPI DELTA

[ PHOTOGRAPH PLACEHOLDER ]

c. 1900–1915

Unpainted wood-frame tenant shack  
no running water, single-room dwelling  
Mississippi / Alabama / Georgia

▲ Insert photograph from archival source below ▲

Ref: FSA/OWI Collection, Library of Congress (Prints & Photographs Division); NAACP Records

*A sharecropper family outside their unpainted board-and-batten shack, Mississippi Delta, circa 1900–1910. Tenant families surrendered a portion of their crop as 'rent,' perpetually in debt to white landowners through deliberately fraudulent accounting practices.*

Archival reference: FSA/OWI Collection, Library of Congress (Prints & Photographs Division); NAACP Records

After federal troops withdrew from the South in 1877, dismantling Reconstruction, Black Southerners confronted a new architecture of economic subjugation: sharecropping. Families worked land owned by white planters in exchange for a share of the harvest — always calculated by the landowner, always leaving tenants in debt they could never legally settle. Housing provided to sharecroppers was kept deliberately substandard: unpainted one- and two-room shacks with leaking roofs, no insulation, and dirt or bare board floors. Families of eight or more crowded into a single room. Black Codes, vagrancy laws, and convict leasing made it illegal or life-threatening to leave. Jim Crow laws enforced racial segregation in every public space and rendered Black political participation impossible through poll taxes, literacy tests, and terror. Lynching was used systematically to enforce the social order, with over 4,000 documented racial terror lynchings in the South between 1877 and 1950. The sharecropper's shack was not incidental to this system — it was structural: a housing arrangement engineered to deny Black families any path toward property ownership, savings, or geographic freedom.

"The landlord is always right. If you dispute his account, you have to leave. If you won't leave, you're in danger."

— Anonymous Black sharecropper, interviewed by the NAACP, Alabama, 1919

### KEY FIGURES

**Ida B. Wells** — Journalist and anti-lynching crusader who documented racial terror in the Jim Crow South

**Booker T. Washington** — Educator who navigated the constraints of Jim Crow while building Black institutions

**Dorothea Lange** — FSA photographer whose images of sharecropper housing brought national attention to conditions

Slave Qtrs 1860-1900	Recon. 1860-1920	Jim Crow 1870-1910	<b>Migration 1910-1940</b>	Blk Metro 1920-1950	Redline 1930-1960	Urb. Renew 1950-1970	Pub. Hsg 1950-1980	FHA 1950-1980	Foreclosure 1980-2010	Gentrific. 1980-2010	CLTs 2000-2010	Vision 2010-
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◆ 1910 – 1940 ◆

## The Great Migration & Urban Arrivals

*Between 1910 and 1940, over 1.6 million African Americans fled the terror and poverty of the Jim Crow South for Northern industrial cities — trading one form of racial confinement for another, yet carrying with them immeasurable cultural vitality and hope.*

### ARRIVING IN THE NORTH — GREAT MIGRATION

#### [ PHOTOGRAPH PLACEHOLDER ]

1910–1940

*Families arriving at Chicago Union Station  
seeking housing on the South Side  
Chicago, Illinois, c. 1915–1920*

▲ Insert photograph from archival source below ▲

*Ref: Chicago History Museum ICHI-031785; Schomburg Center for Research in Black Culture; Chicago Defender archives*

*African American families arriving at Chicago's Union Station, circa 1916–1920. The Chicago Defender newspaper actively recruited Southern Black readers northward, promising industrial wages and freedom from Jim Crow — though Northern cities had their own forms of segregation.*

*Archival reference: Chicago History Museum ICHI-031785; Schomburg Center for Research in Black Culture; Chicago Defender archives*

The Great Migration was one of the most significant demographic transformations in American history. Between 1910 and 1970, approximately six million African Americans left the rural South for Northern, Midwestern, and Western cities — pulled by industrial wages and pushed by racial terror, debt peonage, and the boll weevil's destruction of cotton crops. The first wave (1910–1940) brought over 1.6 million people to Chicago, Detroit, New York, Pittsburgh, and Philadelphia. They arrived with hope and were met with immediate hostility. White residents, real estate agents, and city governments conspired to contain Black arrivals to specific overcrowded neighborhoods. In Chicago, newcomers were largely confined to a narrow strip of the South Side known as the 'Black Belt,' where landlords charged double the rents paid by white tenants for deteriorating apartments. The Chicago Race Riot of July 1919 — ignited when a Black teenager was killed at a segregated beach — left 38 dead, 537 injured, and over 1,000 Black families homeless. It hardened the walls of residential segregation that would define Chicago and other Northern cities for the remainder of the 20th century.

*"I have not had a chance to get out of this little hole since I have been up here. I am going to better my condition."*

— Letter to the Chicago Defender from a Black Southerner considering migration, circa 1917

### KEY FIGURES

**Robert Abbott** — Founder of the Chicago Defender; used his paper to actively encourage and guide the Great Migration

**Ida B. Wells** — Civil rights leader who had moved to Chicago and helped organize the city's Black community

**Richard Wright** — Author of *Native Son* (1940); his novel depicted the crushing housing conditions of Chicago's Black Belt

Slave Qtrs 1810-1850	Recon. 1860-1920	Jim Crow 1870-1950	Migration 1910-1940	<b>Blk Metro 1920s-40s</b>	Redline 1930-1960	Urb. Renew 1950-1970	Pub. Hsg 1940-1960	FHA 1930-1960	Foreclosure 1930-1970	Gentrific. 1950-1970	CLTs 1980-1990	Vision 1990-
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◆ 1920s – 1940s ◆

# Black Metropolis: Bronzeville & Beyond

*Forced by segregation into specific urban neighborhoods, African Americans transformed those communities into thriving cultural and economic capitals — centers of Black intellectual life, artistic production, business, and political power that astonished the world.*

BRONZEVILLE / 'BLACK METROPOLIS' — CHICAGO SOUTH SIDE

[ PHOTOGRAPH PLACEHOLDER ]

1920s–1940s

State Street commercial corridor  
Black-owned businesses and cultural institutions  
Chicago, Illinois, c. 1941

▲ Insert photograph from archival source below ▲

Ref: Gordon Parks, FSA/OWI Collection, Library of Congress; Chicago Defender historical archives

*State Street in Bronzeville, Chicago's South Side, photographed by Gordon Parks for the Farm Security Administration, circa 1941. Despite redlining and overcrowding, the 'Black Belt' became one of the most dynamic cultural corridors in America.*  
Archival reference: Gordon Parks, FSA/OWI Collection, Library of Congress; Chicago Defender historical archives

Confined by restrictive covenants and the constant threat of racial violence, African Americans in Northern cities built something extraordinary within the boundaries drawn against them. Chicago's Bronzeville — dubbed the 'Black Metropolis' by sociologists St. Clair Drake and Horace Cayton in their landmark 1945 study — was home to the Chicago Defender newspaper, the Supreme Life Insurance Company, Provident Hospital (the first Black-owned hospital in the U.S.), dozens of jazz clubs along 47th Street, and a professional class of doctors, lawyers, and entrepreneurs. Similar communities flourished in every major city: Harlem in New York, Paradise Valley in Detroit, Fourth Ward in Houston, Sweet Auburn in Atlanta. These were not simply neighborhoods — they were self-sufficient economies, built because white America refused to allow Black participation in the mainstream. Gordon Parks' 1941 FSA photographs of Bronzeville captured this duality — the indignity of segregated, overcrowded housing alongside the fierce dignity of those who lived within it.

*"Bronzeville is a city within a city. Whatever happens in the great white world happens here too — in Black."*  
— St. Clair Drake & Horace Cayton, Black Metropolis, 1945

**KEY FIGURES**

- Gordon Parks** — FSA photographer and later Life magazine photographer; his Bronzeville images are iconic
- Louis Armstrong** — Jazz musician who embodied the cultural flowering of Black urban life
- Ida B. Wells** — Civil rights journalist who made Chicago's Black Belt her home and political base

Slave Qtrs 1810-1850	Recon. 1865-1877	Jim Crow 1877-1954	Migration 1915-1970	Blk Metro 1950-1970	<b>Redline</b> 1934-1968	Urb. Renew 1950-1970	Pub. Hsg 1950-1970	FHA 1934-1968	Foreclosure 1930-1980	Gentrific. 1950-1980	CLTs 1980-1990	Vision 1990-
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◆ 1934 – 1968 ◆

## Redlining & Restrictive Covenants

*Between 1934 and 1962, the federal government underwrote \$120 billion in new home loans that built the American middle class — and less than 2% went to non-white families. This was not accident; it was policy. The racial wealth gap was federally engineered, block by block, deed by deed.*

### HOLC 'RESIDENTIAL SECURITY MAP' — REDLINING

#### [ PHOTOGRAPH PLACEHOLDER ]

1934–1968

Home Owners' Loan Corporation map  
'Hazardous' (red) zones = Black neighborhoods  
Chicago / Philadelphia / Detroit, c. 1937–1940

▲ Insert photograph from archival source below ▲

Ref: *Mapping Inequality* — University of Richmond Digital Scholarship Lab; HOLC Records, National Archives RG 195

A Home Owners' Loan Corporation (HOLC) 'Residential Security Map,' circa 1937–1940. Neighborhoods graded 'D' and colored red — nearly all of them Black — were systematically denied mortgage lending, insuring and accelerating neighborhood disinvestment.

Archival reference: *Mapping Inequality* — University of Richmond Digital Scholarship Lab; HOLC Records, National Archives RG 195

The 1934 National Housing Act created the Home Owners' Loan Corporation and the Federal Housing Administration with a mandate to expand homeownership — and immediately encoded racial segregation into federal policy. HOLC appraisers produced color-coded maps of hundreds of American cities, grading neighborhoods A through D. 'A' (green) neighborhoods were all-white and received the best loan terms. 'D' (red) neighborhoods were labeled 'Hazardous' — and nearly every 'D' zone was a Black community or a neighborhood near one. FHA underwriting manuals explicitly instructed appraisers to lower property values if 'incompatible racial groups' lived nearby. Simultaneously, restrictive covenants in property deeds legally barred Black buyers from purchasing homes in white neighborhoods — upheld by courts until *Shelley v. Kraemer* in 1948. White families who bought homes in the postwar suburbs with FHA-backed loans built equity that funded college educations, small businesses, and retirement. Black families, locked out of those markets, had no equivalent accumulation. The University of Richmond's Mapping Inequality project has digitized the original HOLC maps for nearly 200 cities.

*"We had a policy of not insuring mortgages in neighborhoods that had colored populations. We did not question it."*

— Former FHA official, quoted in Kenneth Jackson, *Crabgrass Frontier*, 1985

### KEY FIGURES

**Charles Hamilton Houston** — NAACP attorney who began legal challenges to restrictive covenants

**Thurgood Marshall** — Argued *Shelley v. Kraemer* before the Supreme Court, striking down judicial enforcement of covenants

**Robert C. Weaver** — Housing economist and activist who documented redlining; later became first Black Cabinet secretary

Slave Qtrs 1815-1850	Recon. 1865-1919	Jim Crow 1875-1919	Migration 1915-1945	Blk Metro 1920-1950	Redline 1934-1955	<b>Urb.Renew 1949-70s</b>	Pub.Hsg 1950-1960	FHA 1950-1960	Foreclosure 2007-2014	Gentrific. 2000-2010	CLTs 2000-2010	Vision 2010-
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◆ 1949 – 1970s ◆

## Urban Renewal: 'Negro Removal'

*The Federal Housing Act of 1949 funded the largest peacetime demolition of American neighborhoods in history. Overwhelmingly, those neighborhoods were Black. Author James Baldwin gave the policy its enduring, accurate name: 'Negro Removal.'*

### 'URBAN RENEWAL' DEMOLITION — BLACK NEIGHBORHOOD

#### [ PHOTOGRAPH PLACEHOLDER ]

1950s–1970s

*Bulldozing of Black business district  
for highway or redevelopment project  
Multiple U.S. cities, 1955–1972*

▲ Insert photograph from archival source below ▲

*Ref: Pittsburgh Courier photographic archives; HUD Historical Records; Charles 'Teenie' Harris Archive, Carnegie Museum of Art*

*Demolition of a Black residential and commercial neighborhood during an urban renewal project, circa early 1960s. Nationally, approximately two-thirds of the one million people displaced by urban renewal between 1949 and 1973 were African American.*

*Archival reference: Pittsburgh Courier photographic archives; HUD Historical Records; Charles 'Teenie' Harris Archive, Carnegie Museum of Art*

The Federal Housing Act of 1949 appropriated \$1 billion for 'slum clearance' and redevelopment, unleashing a nationwide campaign of demolition that targeted Black neighborhoods with devastating consistency. In city after city, iconic Black neighborhoods were razed: Pittsburgh's Hill District, Baltimore's Druid Hill, Miami's Overtown, San Francisco's Fillmore, Raleigh's Hayti, and dozens more. Interstate highways were systematically routed through Black neighborhoods — I-95 through Miami's Overtown, I-40 through Raleigh's East Side, the Cross Bronx Expressway through the South Bronx. Approximately one million people were displaced nationally between 1949 and 1973, with studies consistently showing two-thirds were African American. Relocation assistance was minimal and permanent re-housing was rarely provided. The cultural and economic infrastructure destroyed in these decades has never been rebuilt.

*"Urban renewal means Negro removal. And we removed them."*

— James Baldwin, confronting San Francisco Mayor John Shelley, 1963

### KEY FIGURES

**James Baldwin** — Author and public intellectual; his 1963 documentary *Take This Hammer* documented San Francisco's demolitions

**Robert Moses** — New York City planning czar whose highway projects displaced hundreds of thousands, disproportionately Black

**Gwendolyn Brooks** — Poet laureate who documented the destruction of Chicago's South Side communities in her verse

Slave Qtrs 1810-1850	Recon. 1860-1920	Jim Crow 1870-1950	Migration 1910-1940	Blk Metro 1920-1950	Redline 1930-1960	Urb. Renew 1950-1980	<b>Pub.Hsg 1950s-90s</b>	FHA 1930-1960	Foreclosure 1980-2010	Gentrific. 1980-2010	CLTs 2000-2010	Vision 1980-
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## ◆ 1950s – 1990s ◆

## Public Housing & the High-Rise Era

*As urban renewal displaced hundreds of thousands, public housing was supposed to provide decent replacement shelter. Instead, deliberate policy choices concentrated poverty, isolated residents from employment and services, and allowed conditions to deteriorate until the towers became monuments to institutional neglect.*

### CABRINI-GREEN / ROBERT TAYLOR HOMES — CHICAGO

#### [ PHOTOGRAPH PLACEHOLDER ]

1950s–1990s

*High-rise public housing towers*

*Chicago Housing Authority*

*South & Near North Side Chicago, c. 1965–1980*

▲ Insert photograph from archival source below ▲

*Ref: Chicago Housing Authority Historical Archives; Camilo José Vergara photography collection; Chicago Tribune*

*Chicago Housing Authority high-rise towers, including the Robert Taylor Homes — once the largest public housing development in the world — circa 1965–1980. At its peak, the CHA housed 150,000 people in towers that were underfunded, undermaintained, and deliberately isolated from city resources and transit.*

*Archival reference: Chicago Housing Authority Historical Archives; Camilo José Vergara photography collection; Chicago Tribune*

As urban renewal bulldozed Black neighborhoods through the 1950s and 1960s, high-rise public housing towers were built in their wake — and placed, almost without exception, in Black neighborhoods. Chicago's Robert Taylor Homes (1962) stretched two miles along State Street: 28 identical 16-story towers housing 27,000 people. By design, these projects were set up to fail. Income ceilings forced out upwardly mobile tenants the moment their earnings rose, stripping communities of stable leadership. Maintenance budgets were chronically slashed. Elevators went unrepaired for months. Police presence was minimal. Surrounding municipalities ensured that no jobs, grocery stores, or transit links connected residents to the broader economy. By the 1970s, many high-rises had become severely deteriorated and dangerous — conditions produced by calculated neglect, not by the character of the residents. Chicago's Robert Taylor Homes were demolished between 1998 and 2007 under the HOPE VI program, displacing over 20,000 residents with minimal transition support.

*"They built these buildings and then they just left us here. No stores. No buses. No jobs. They built a cage."*

— Former Robert Taylor Homes resident, quoted in Chicago Tribune, 2005

#### KEY FIGURES

**Elizabeth Wood** — CHA Executive Director who advocated for scattered-site housing; was fired when her proposals were rejected

**Sudhir Venkatesh** — Sociologist whose embedded research in Robert Taylor documented the community inside the towers

**Dempsey Travis** — Chicago real estate developer and historian who documented the politics of Black housing policy

Slave Qtrs 1910-1920	Recon. 1945-1970	Jim Crow 1910-1970	Migration 1910-1970	Blk Metro 1910-1970	Redline 1910-1970	Urb. Renew 1950-1970	Pub. Hsg 1950-1970	<b>FHA</b> 1968-90s	Foreclosure 2000-2010	Gentrific. 2000-2010	CLTs 2000-2010	Vision 2010-
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◆ 1968 – 1990s ◆

## Fair Housing Act & Its Aftermath

*The assassination of Dr. Martin Luther King Jr. shocked Congress into passing the Fair Housing Act in seven days — April 11, 1968. It was a landmark legal achievement and an immediately compromised one, as the infrastructure of residential segregation proved far more durable than any single statute.*

### FAIR HOUSING MARCHES — OPEN HOUSING MOVEMENT

#### [ PHOTOGRAPH PLACEHOLDER ]

1966–1968

*Open housing demonstrators in all-white neighborhoods*

*Chicago / Milwaukee / Louisville*

1966–1968

▲ Insert photograph from archival source below ▲

*Ref: AP Photo / Bettmann Archive; King Center archives; National Archives RG 47; Milwaukee Journal Sentinel*

*Open housing demonstrators marching through all-white neighborhoods in Chicago, 1966. Dr. King led marches into Marquette Park, where crowds pelted marchers with rocks and bottles. King called Chicago 'the most segregated city in America.'*

*Archival reference: AP Photo / Bettmann Archive; King Center archives; National Archives RG 47; Milwaukee Journal Sentinel*

When Dr. Martin Luther King Jr. was assassinated on April 4, 1968, the Fair Housing Act — which had been stalled in Congress for two years — was passed in a week. President Lyndon B. Johnson signed it on April 11, 1968, prohibiting discrimination in the sale, rental, and financing of housing based on race, color, national origin, and religion. Its enforcement was immediately undermined. Real estate agents continued steering Black buyers away from white neighborhoods through 'blockbusting.' Banks continued denying mortgages in Black areas. Suburban municipalities deployed exclusionary zoning to keep Black families out without using racial language the law now prohibited. Paired testing studies conducted by HUD in the 1970s documented discrimination in a majority of housing transactions. In 1988, Congress strengthened the Act by adding disability and familial status as protected classes. But structural segregation — embedded in property values, school district boundaries, and municipal finance — continued largely undisturbed. By most metrics, American cities in the 1990s were as racially segregated as they had been in the 1960s.

*"We have come to cash a check — a check that will give us upon demand the riches of freedom and the security of justice."*

— Dr. Martin Luther King Jr., March on Washington, August 28, 1963

### KEY FIGURES

**Dr. Martin Luther King Jr.** — Led open housing marches in Chicago 1966; his assassination spurred passage of the Fair Housing Act

**Vel Phillips** — Milwaukee alderperson who introduced open housing legislation seven times before it passed after King's death

**Clarence Mitchell Jr.** — NAACP lobbyist known as the '101st Senator'; drove passage of the Fair Housing Act

Slave Qtrs 1838-1877	Recon. 1865-1877	Jim Crow 1877-1915	Migration 1915-1945	Blk Metro 1945-1968	Redline 1945-1968	Urb. Renew 1968-1975	Pub. Hsg 1975-1980	FHA 1980-1988	<b>Foreclosure 2007-2012</b>	Gentrific. 2012-2015	CLTs 2015-2018	Vision 2018
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◆ 2007 – 2012 ◆

## The Foreclosure Crisis & Predatory Lending

*The 2008 financial crisis did not strike all Americans equally. Predatory subprime mortgage products were deliberately targeted at Black and Latino borrowers — even those who qualified for conventional loans. When the bubble burst, Black communities lost an estimated \$1 trillion in home equity in a matter of months.*

### FORECLOSURE CRISIS — VACANT HOMES, BLACK NEIGHBORHOODS

#### [ PHOTOGRAPH PLACEHOLDER ]

2007–2012

Foreclosure signs on homes in majority-Black neighborhoods

Detroit / Cleveland / Atlanta

Subprime lending collapse, 2008–2010

▲ Insert photograph from archival source below ▲

*Ref: Center for Responsible Lending research reports; U.S. DOJ Wells Fargo consent decree 2012; AP Photo*

*Foreclosure notices on homes in a majority-Black neighborhood, Detroit, Michigan, circa 2009–2010. Federal investigators later found that major lenders including Wells Fargo had systematically steered Black customers toward high-cost subprime products.*

*Archival reference: Center for Responsible Lending research reports; U.S. DOJ Wells Fargo consent decree 2012; AP Photo*

In the early 2000s, predatory lenders moved aggressively into Black and Latino communities with subprime mortgage products featuring adjustable rates, hidden fees, balloon payments, and prepayment penalties — even offering these to borrowers who qualified for conventional loans. Studies by the Center for Responsible Lending found that Black borrowers were 34% more likely to receive high-cost loans than white borrowers with identical financial profiles. A 2009 federal investigation of Wells Fargo found that bank officers referred to subprime loans marketed in Black communities as 'ghetto loans,' while systematically steering customers away from the bank's prime products. When the housing bubble collapsed in 2007–2008, the destruction in Black neighborhoods was catastrophic. Nationally, Black and Latino households lost an estimated \$1 trillion in home equity. In Detroit, entire neighborhoods were emptied out. The Black homeownership rate fell to levels not seen since before the Fair Housing Act of 1968 — erasing three decades of progress in three years.

*"They came into our neighborhoods and they robbed us. They sold us loans they knew would blow up."*

— Reverend William J. Barber II, responding to Wells Fargo settlement, 2012

### KEY FIGURES

**Rev. William J. Barber II** — NAACP North Carolina leader and moral voice demanding accountability for predatory lending

**Melvin Watt** — Congressman and later FHFA director who worked on housing market reform post-crisis

**Wade Henderson** — Leadership Conference on Civil Rights; advocated for fair lending enforcement

Slave Qtrs 1870-1910	Recon. 1940-1970	Jim Crow 1910-1970	Migration 1910-1970	Blk Metro 1940-1970	Redline 1910-1970	Urb. Renew 1950-1970	Pub. Hsg 1950-1970	FHA 1930-1970	Foreclosure 2000-2010	<b>Gentrific. 2000-2020</b>	CLTs 2000-2010	Vision 2010
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◆ 2000 – 2020 ◆

# Gentrification & Displacement

*The neighborhoods that federal redlining and urban renewal had devalued and isolated for decades suddenly became attractive to developers in the 2000s. The Black residents whose perseverance had sustained those communities found themselves priced out — displaced once again by forces beyond their control.*

GENTRIFICATION & DISPLACEMENT — HARLEM / SHAW / OAKLAND

[ PHOTOGRAPH PLACEHOLDER ]

2000–2020

*Luxury condominiums rising in historically Black neighborhoods  
Harlem / D.C. Shaw / West Oakland  
2010–2018*

▲ Insert photograph from archival source below ▲

Ref: National Community Reinvestment Coalition Gentrification Report 2018; The Atlantic Cities; Washington Post

*New luxury residential construction rising in historically Black neighborhoods, circa 2010–2018. Researchers identified 1,049 census tracts experiencing intense gentrification between 2000 and 2016, with Black residents displaced at disproportionate rates in Washington D.C., New York, Atlanta, and Oakland.*

*Archival reference: National Community Reinvestment Coalition Gentrification Report 2018; The Atlantic Cities; Washington Post*

In the early 2000s, the same neighborhoods that the federal government had redlined and abandoned — centrally located, historically rich, and underpriced — became targets of speculative real estate investment. In Washington D.C.'s Shaw neighborhood, the median home price rose over 200% between 2000 and 2015. In Harlem, luxury towers replaced vacant lots. In West Oakland, long-term renters received 60-day eviction notices. Long-time homeowners faced property tax bills that consumed their fixed incomes. Renters had no protection as landlords renovated buildings and repositioned them for wealthier, whiter tenants. Small businesses that had anchored neighborhood life for generations were priced out of commercial corridors. The National Community Reinvestment Coalition found that between 2000 and 2016, Black residents were displaced from gentrifying tracts in 1,049 census neighborhoods. The cruel irony was widely observed: the neighborhoods that capital had once abandoned as worthless were being reclaimed the moment they had value.

*"We built this neighborhood. We survived redlining, survived urban renewal. And now they want us gone because it's valuable? That's the oldest story in America."*  
— Long-time Harlem resident, quoted in New York Times, 2014

**KEY FIGURES**

- Bryan Stevenson** — Equal Justice Initiative founder; written on how structural racism manifests in displacement
- Makani Themba** — Housing justice advocate and communications strategist for anti-displacement organizing
- Tom Angotti** — Urban planning scholar whose research documented the racial dimensions of gentrification policy

Slave Qtrs 1810-1850	Recon. 1865-1877	Jim Crow 1877-1954	Migration 1915-1970	Blk Metro 1950-1968	Redline 1950-1968	Urb. Renew 1950-1968	Pub. Hsg 1950-1968	FHA 1950-1968	Foreclosure 1970-1980	Gentrific. 1980-2010	<b>CLTs</b> 2020-2026	Vision 2026+
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◆ 2020 – 2026 ◆

# Community Land Trusts & Black Homeownership Today

*Despite four centuries of dispossession and exclusion, African Americans have never stopped building. Community Land Trusts, cooperative housing models, Black-led CDFIs, and reparations initiatives represent the living edge of a movement that refuses to accept a 30-percentage-point homeownership gap as permanent.*

**COMMUNITY LAND TRUST HOMEOWNERSHIP — PRESENT DAY**

**[ PHOTOGRAPH PLACEHOLDER ]**  
**2020–2026**  
*Black family receiving keys to CLT home  
 Grounded Solutions Network partner program  
 Atlanta / Detroit / Baltimore, 2022–2024*  
 ▲ Insert photograph from archival source below ▲

*Ref: Grounded Solutions Network; Ujima Fund; NAREB National REALTIST Week documentation 2023–2024*

*A family receives the keys to their home through a Community Land Trust program, circa 2022–2024. CLTs hold land in permanent community trust, removing it from the speculative market and ensuring that homes remain affordable across generations regardless of surrounding property value increases.*

*Archival reference: Grounded Solutions Network; Ujima Fund; NAREB National REALTIST Week documentation 2023–2024*

The Community Land Trust model has deep roots in the Black freedom movement. New Communities Inc., founded in Albany, Georgia in 1969 by civil rights organizers including Shirley Sherrod and Charles Sherrod, was the first CLT in the United States — created explicitly to provide Black farmers with land security that the federal government had denied them. In a CLT, the trust holds title to the land permanently, while residents own their homes. When a homeowner sells, the resale price is capped to ensure the home remains affordable for the next buyer. Since 2015, Black-led CLTs have launched in Atlanta, Detroit, Baltimore, New Orleans, and dozens of other cities. The National Association of Real Estate Brokers — founded in 1947 because Black real estate professionals were excluded from the National Association of Realtors — continues its work closing the homeownership gap. Black homeownership stood at approximately 44% in 2024–2025, compared to 74% for white households — a gap nearly as wide as when the Fair Housing Act was passed in 1968.

*"We are not waiting for the market to include us. We are removing land from the market entirely."*  
 — Community land trust organizer, Detroit, Michigan, 2023

**KEY FIGURES**

- Shirley Sherrod** — Co-founder of New Communities Inc., the first CLT in America; civil rights icon
- Joseph McNeill** — National REALTIST leader; championed homeownership counseling in underserved Black communities
- Aka'ula Scherer** — Grounded Solutions Network; advancing CLT models in communities of color nationwide

Slave Qtrs 1865-1900	Recon. 1865-1915	Jim Crow 1877-1954	Migration 1915-1945	Blk Metro 1945-1968	Redline 1945-1968	Urb. Renew 1968-1975	Pub. Hsg 1968-1980	FHA 1968-1980	Foreclosure 2007-2014	Gentrific. 2014-2024	CLTs 2014-2024	Vision 2026+
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◆ 2026 & Beyond ◆

# A Vision Forward

The history documented in this edition is not distant. The wealth gaps forged by redlining persist in inherited assets — or their absence. The neighborhoods demolished for highways have never been rebuilt. The families lost to the foreclosure crisis have not recovered their equity. Gentrification continues city by city. The Black homeownership rate in 2026 remains nearly thirty percentage points below that of white Americans — a chasm forged by policy, maintained by neglect, and widened by each successive crisis.

But this is also a story of tenacity without precedent. In every era, African Americans built community where they were told there could be none. They organized mutual aid societies in Reconstruction freedmen's towns. They created the Harlem Renaissance and Bronzeville in cramped, overpriced apartments. They marched into hostile neighborhoods and pressed Congress into the Fair Housing Act. They founded community land trusts, cooperative housing, and Black-led CDFIs. They are building still.

*"The arc of the moral universe is long, but it bends toward justice."*  
— Dr. Martin Luther King Jr., 1958

## KEY STATISTICS — BLACK HOMEOWNERSHIP, 2026

INDICATOR	DATA
Black homeownership rate (2024–2025)	~44%
White homeownership rate (2024–2025)	~74%
Racial homeownership gap	~30 pts
Gap in 1968 (year of Fair Housing Act)	~27 pts
Median Black household wealth	~\$44,900
Median white household wealth	~\$285,000
Wealth ratio (white : Black)	6.3 : 1

Sources: U.S. Census Bureau ACS 2024; Federal Reserve Survey of Consumer Finances 2022; NAREB; Urban Institute.

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PAGE	ERA	PHOTOGRAPH DESCRIPTION	SOURCE INSTITUTION	CITATION / ACCESSION #
p. 3	1619–1865	Enslaved family quarters, one-room log cabin, Southern plantation	Library of Congress / Prints & Photographs / Slave Dwelling Project	Photographer: _____   Accession #: _____   URL: _____
p. 4	1865–1877	Freedmen's Bureau settlement, emancipated families building homes	National Archives / Harper's Weekly (1866) / Howard Univ. Moorland-Spingarn	Photographer: _____   Accession #: _____   URL: _____
p. 5	1877–1915	Sharecropper family outside board-and-batten tenant shack, Mississippi Delta	Library of Congress / FSA/OWI Collection / (Lange / Evans)	Photographer: _____   Accession #: _____   URL: _____
p. 6	1910–1940	African American families arriving at Chicago Union Station, South Side	Chicago History Museum / Schomburg Center, NYPL	Photographer: _____   Accession #: _____   URL: _____
p. 7	1920s–40s	State Street commercial corridor, Bronzeville, Chicago South Side	Library of Congress / FSA/OWI (Gordon Parks, 1941)	Photographer: Gordon Parks   Accession #: _____   URL: loc.gov/item/____
p. 8	1934–1968	HOLC Residential Security Map — 'Hazardous' (red) zones, c. 1937–1940	National Archives RG 195 / Mapping Inequality, / Univ. of Richmond	Map ref: _____   URL: dsl.richmond.edu/   panorama/redlining
p. 9	1949–70s	Demolition of Black residential / commercial neighborhood, urban renewal	Pittsburgh Courier Archives / HUD Records / Carnegie Museum (Harris)	Photographer: _____   Accession #: _____   URL: _____
p. 10	1950s–90s	CHA high-rise towers — Robert Taylor Homes / Cabrini-Green, Chicago	Chicago Housing Authority / Archives / Chicago Tribune	Photographer: _____   Accession #: _____   URL: _____
p. 11	1968–90s	Open housing marchers in all-white neighborhoods, Chicago / Milwaukee	AP Images / Bettmann Archive (Getty)	Photographer: _____   AP Image ID: _____   URL: apimages.com
p. 12	2007–2012	Foreclosure notices on homes in majority-Black neighborhood, Detroit	AP Images / Detroit Free Press Archives	Photographer: _____   Accession #: _____   URL: _____
p. 13	2000–2020	Luxury condominiums rising in historically Black neighborhood	Getty Images / Washington Post / East Bay Express	Photographer: _____   Getty ID: _____   URL: _____
p. 14	2020–2026	Black family receiving home keys through Community Land Trust program	Grounded Solutions Network / Ujima Fund / NAREB	Photographer: _____   Accession #: _____   URL: _____

## Key Archive Contacts

**Library of Congress — Prints & Photographs Division** loc.gov/pictures | Free high-res downloads | (202) 707-6394

**National Archives — Still Pictures Branch** archives.gov/research | (301) 837-0561

**Schomburg Center for Research in Black Culture (NYPL)** nypl.org/locations/schomburg | schomburg@nypl.org | (212) 491-2200

**Chicago History Museum — Rights & Reproductions** chicagohistory.org/collections | rights@chicagohistory.org | (312) 642-4600

**Carnegie Museum of Art — Teenie Harris Archive** cmoa.org/harris | rights@cmoa.org | (412) 622-3131

**AP Images (licensed)** apimages.com | info@ap.org

**Getty Images / Bettmann Archive (licensed)** gettyimages.com | 1-888-888-5889

**Mapping Inequality — HOLC Maps (free)** dsl.richmond.edu/panorama/redlining | Free for educational use with citation

## Recommended Reading & Sources

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### Primary Histories

- Richard Rothstein — *The Color of Law: A Forgotten History of How Our Government Segregated America* (2017)
- Keeanga-Yamahtta Taylor — *Race for Profit: How Banks and the Real Estate Industry Undermined Black Homeownership* (2019)
- St. Clair Drake & Horace Cayton — *Black Metropolis: A Study of Negro Life in a Northern City* (1945)
- Kenneth T. Jackson — *Crabgrass Frontier: The Suburbanization of the United States* (1985)
- N.D.B. Connolly — *A World More Concrete: Real Estate and the Remaking of Jim Crow South Florida* (2014)

### Documentary & Visual Archives

- Mapping Inequality: Redlining in New Deal America — University of Richmond ([mappinginequality.richmond.edu](http://mappinginequality.richmond.edu))
- Gordon Parks Photography Collection — Library of Congress / Gordon Parks Foundation
- Charles 'Teenie' Harris Archive — Carnegie Museum of Art, Pittsburgh
- FSA/OWI Photograph Collection — Library of Congress Prints & Photographs Division
- Slave Dwelling Project — Joseph McGill ([slavedwellingproject.org](http://slavedwellingproject.org))

### Policy & Advocacy Organizations

- National Association of Real Estate Brokers (NAREB) — [nareb.com](http://nareb.com)
- National Community Reinvestment Coalition (NCRC) — [ncrc.org](http://ncrc.org)
- Center for Responsible Lending — [responsiblelending.org](http://responsiblelending.org)
- Grounded Solutions Network (Community Land Trusts) — [groundedsolutions.org](http://groundedsolutions.org)
- Urban Institute Housing Finance Policy Center — [urban.org](http://urban.org)
- National Low Income Housing Coalition — [nlihc.org](http://nlihc.org)

### Films & Documentaries

- *13th* — Ava DuVernay (2016); structural racism and the carceral system
- *Take This Hammer* — James Baldwin / KQED (1963); urban renewal in San Francisco
- *Hoop Dreams* — Steve James (1994); life inside Chicago public housing
- *American Dream Deferred* — foreclosure crisis in Detroit, 2010

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