Federal Housing Authority (FHA): A federal program that supported loans for people seeking to purchase their first home. In the 1930s, the FHA financed the mass building of neighborhoods where homes were not allowed to be purchased by African American and immigrant families.

Home Owners Loan Corp (HOLC):

A group of real estate appraisers in government who color-coded "desirable" areas for investment based on race.

Redlining: A color code used to mark "undesirable" neighborhoods.

- Red: Areas where Black and immigrant people lived. In 1940, just 25% of residents in East Hollywood were Black or immigrant people, but this still made the rest of the neighborhood "undesirable" for investment.
- Yellow: Areas considered "declining," on the verge of turning red.

FHA/HOLC Deed Restriction: Also known as Racial Covenants: Legal requirements that no homes be sold or re-sold to African Americans or non-white immigrants. Racial covenants were outlawed by the Supreme Court in Shelley vs Kraemer (1948).

Gentrification: Investment in neighborhoods once redlined and considered "cheap" to attract wealthier residents to the area, which often results in displacing lower-income residents and businesses that rely on affordable rent to make their living.

In Los Angeles, neighborhoods where Black and immigrant communities were "redlined" included historic South Central, virtually all of East Los Angeles, East Hollywood, Silver Lake, Echo Park, and more.

DEED RESTRICTIONS FOR LOS FELIZ HOMES CIRCA 1926

This property, subject to the following conditions.. That said property or any part thereof shall not, nor shall any interest therein at any time, be rented, leased sold, devised or conveyed to or inherited by, or be otherwise acquired by or become the property of by any person whose blood is not of the Caucasian Race, but persons not of the Caucasian Race may be kept thereon by such a Caucasian occupant strictly in the capacity of servants of such occupant.

HOLC Area Description of East Hollywood:

"Scattered throughout the area are a number of small "B" grade apartments, bungalow courts and other multi-family dwellings. The population is highly heterogeneous with more than a sprinkling of subversive racial elements, there being several concentrations of Japanese and Negroes within the district. There is also quite a Jewish population adjacent to the synagogue which is located in the northern part. While by no means a slum district, the area is definitely blighted and is accorded a 'medial red' grade."

ZOOM PANEL SERIES Meeting ID: 852-0656-9528 Phone: (669) 900-6833

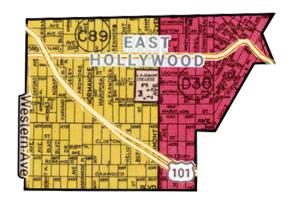
Thu, Mar 4, 2021 6:00PM PST Past: Redlining Interment, and Resilience

Thu, Mar 11, 2021 6:00PM PST Present: Documenting Gentrification

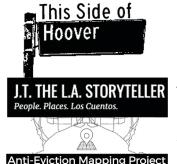
Thu, Mar 18, 2021 6:00PM PST Future: The Fight for Housing

MAKING OUR **NEIGHBORHOOD:**

REDLINING, GENTRIFICATION. & HOUSING IN FAST HOLLYWOOD



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LOS ANGELES

RESIDENTIAL SECURITY MAP

In 1939, the federal government advised banks on where to issue loans to homebuyers, marking "desirable" neighborhoods based on race. Red and yellow areas, where Black and immigrant residents lived were "undesirable." Blue and green areas, where only white residents were allowed to live, were "desirable." Due to these policies, white neighborhoods grew in wealth while Black and immigrant neighborhoods largely became impoverished. In 2021, homeownership remains the leading source of wealth for families in the United States.

1934 FHA was established during the Great Depression.

1939 FHA funded housing exclusively for neighborhoods where homes could not be sold to African Americans or non-white immigrants.

1950 Two years after restrictions against selling homes to African Americans were banned by The Supreme Court, the California Association of Realtors led a campaign for Article 34, requiring communities in California to vote before public housing could be built within their area. This severely limited homeowning opportunities for Black and immigrant families in Los Angeles.

The Fair Housing Act of 1968 legally barred discriminatory housing policies on paper but did not create mass new housing options for Black and immigrant communities.

1970

Limited to mostly rental apartments or rental homes for housing, Black and immigrant communities played major roles in renter's movements, fighting and winning protections for renters in California like rent-stabilization (RSO) and reasonable-cause-for-eviction policies.

1985

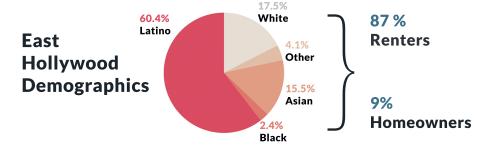
Landlord groups responded to rent stabilization with the Ellis Act, a law passed by the California legislature that allows landlords to take rent stabilized (RSO) housing off the market to convert buildings into condos.

2008

The Great Recession contributed to current housing shortages. According to the American Civil Liberties Union, "Predatory loans in communities of color were partly responsible for the housing boom and subsequent housing crisis and Great Recession of the last decade." Experts also note that the gap in the homeownership rate between Black and white families in the US is bigger today than it was when it was legal to discriminate against Black and immigrant families in need of housing.

2020

According to the Los Angeles Homeless Services Authority, between 2019 - 2020, at least 6,000 Seniors aged 62 and older became homeless, an increase of 20%. Over the same year, nearly 13,000 families in L.A. County became homeless, an increase of 46%. Blacks, who make up less than 9% of L.A.'s population, are 34% of the unhoused. Latinos, who make up 49% of the population, are 36% of the unhoused.



This A WHITE MAN'S NEIGHBORHOOD.

GENTRIFICATION IS NEW INVESTMENT IN HISTORICALLY "UNDESIRABLE" NEIGHBORHOODS.

Gentrification redevelops rental apartments and businesses in areas once considered "cheap" to attract higher-income residents. This often results in the displacement of lower-income residents and businesses relying on affordable rent to make their living.

In East Hollywood, over 3/4ths of residents are renters. Black, Latinx, Armenian, and Asian American and Filipino families have lived here for decades, but according to research, from 1980 - 2014 in Los Angeles, "rents jumped 55%, even as incomes only increased 13%." Moreover, from 2000 - 2020, Ellis Act evictions in East Hollywood eliminated at least 464 rent stabilized (RSO) apartments.

While East Hollywood has not seen major investment in housing for low income renters, policing the area has been a consistent investment. From 2012 - 2017, the LAPD and LASD spent at least \$4.9 Million to cover costs for people arrested in the area, whose time in jail was three times longer than for those arrested in Los Feliz or Silver Lake. According to a former director for LAHSA, "There is probably no more single significant factor than incarceration in terms of elevating somebody's prospects of homelessness."

