

**To the Mayor and Members of the City Council****April 4, 2023**

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SUBJECT: FAIR HOUSING EXHIBITION

This informal report responds to the City Council's request that we sponsor an exhibition about redlining and fair housing in Fort Worth. Staff has allocated a total of \$65,600 for this project, including \$30,300 from our HOME Investment Partnerships Program budget, another \$30,300 from our Community Development Block Grant (CDBG) budget, and the remaining \$5,000 from our General Fund budget as appropriated to the Diversity and Inclusion Department. The Diversity and Inclusion Department will collaborate with the Neighborhood Services Department to present an exhibition titled "The Practice of Democracy: Advancing Fair and Affordable Housing in Fort Worth" from June 2 through July 29, 2023, in the BNSF Gallery of the Fort Worth Community Arts Center, 1300 Gendy Street. The City will contract with Ms. April De Simone of The Practice of Democracy Corporation to curate this exhibition.

April is National Fair Housing Month, an appropriate time to focus attention upon how Fort Worth can learn from our past to meet the affordable housing needs of our future. Toward that end, the exhibition will cultivate community engagement by highlighting relevant Fort Worth neighborhoods and resident stories, emphasizing opportunities for planning and design that promotes healing, equity, and fiscal responsibility. This multidimensional experience will create educational opportunities that will not only compel us to explore lessons from our past, but that will also enable us to explore and create a collective future that produces an equitable quality of life in the following ways.

- Create visually stimulating spaces for visitors to develop a deeper understanding of democratic values and how those values influence policies, practices, and investments.
- Demonstrate and visualize the connections between how we plan, design, and decide outputs within the built environment impacts and the lived experience of neighborhoods and individuals.
- Co-generate ideas for alternative approaches and frameworks to address some of the most pressing issues impacting our communities and connect visitors to actionable opportunities.

In the 1930s, the federal government established the Home Owners' Loan Corporation (HOLC) and the Federal Housing Administration. The intent of these agencies was to provide a form of federal aid aimed at preventing foreclosures during the Great Depression. They created internal residential security maps to help decision-makers in the government and financial institutions decide which communities could receive government-insured mortgages for property where the lender can obtain ownership of the property should payments not be made. They marked places as follows:

- Green or A ("Best"): A "ethnically homogeneous" (white), U.S.-born, upper- or middle-class neighborhood where "professional men" lived.
- Blue or B ("Still Desirable"): An "established", mostly or nearly all-white, U.S.-born neighborhood with a low chance of having an immigrant or person of color move in.
- Yellow or C ("Definitely Declining"): Neighborhoods bordering Black neighborhoods where European immigrants and working-class people lived. These places were viewed as concerning as "undesirable populations" could join the community.
- Red or D ("Hazardous"): Neighborhoods where Black, Mexican, Asian, Jewish, or other groups lived. These locations were often also in industrial areas with older buildings and infrastructure.

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Classifying places in this manner is no longer legal thanks to the passage of the Fair Housing Act of 1968, which passed due to activism efforts by the NAACP and other groups. While this act made it illegal to use race to discriminate against prospective homeowners, some predatory lending practices still occur. Further, the effects of redlining can still be seen. Areas classified as Red or Yellow in the 1930s, '40s, and '50s, are often still underserved today, lacking basic services, and generally report lower levels of household wealth and health compared with those marked Green or Blue. Exploring and learning from our local history, will inform current decisions that produce equitable, fiscally responsible affordable housing development as central to quality of life in Fort Worth.

Any questions regarding this informal report should be directed to Christina Brooks, Director of Diversity and Inclusion, at 817-392-8988.

David Cooke
City Manager