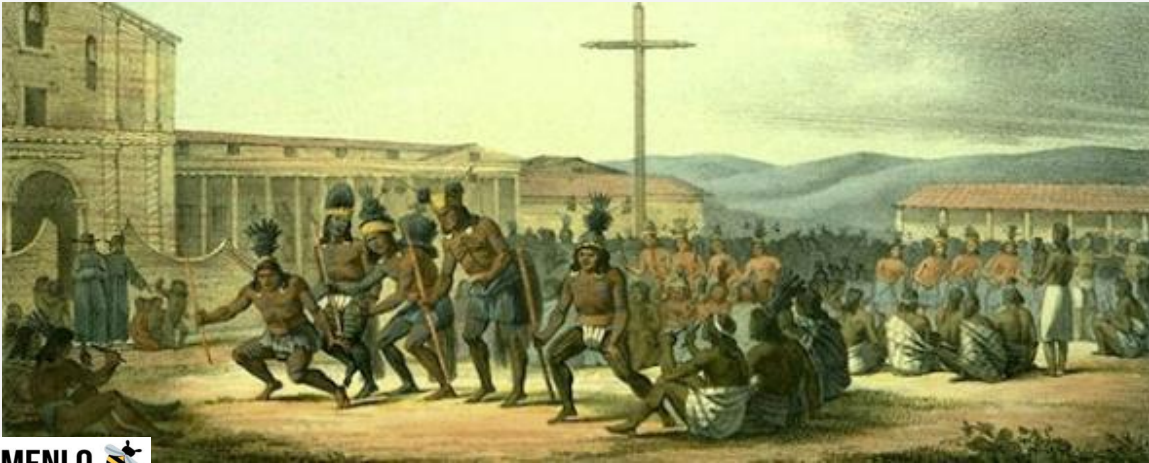


This picture appeared in a series of three articles, Uneven Ground, written by Kate Bradshaw.
<https://paloaltoonline.atavist.com/uneven-ground>

It illustrates the disparities between different neighborhoods in terms of water quality, asthma rates, educational opportunity, walkability, and more...

1769: The Spanish Arrive



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Ohlone Dancers at Mission Dolores, ca. 1816 by Louis Choris

The Spanish arrived in 1769, but let's remember that the Ramaytush Ohlone are the original peoples of the San Francisco Peninsula, and were here long before the history we are presenting begins...

1870s-80s: Racial Zoning Laws



Americans have used zoning to exclude people based on race and immigration status since the 1800s.

As a local example...during the Gold Rush, **Chinese immigrants** (who were subject to the discriminatory Foreign Mining Tax) opened **laundry businesses** to wash miners' dirty clothes (which they were unwilling to wash themselves because it was "women's work").

In response, the San Francisco Board of Supervisors passed more than a dozen "laundry ordinances" in the 1870s and 80s, including one that prohibited these businesses from operating "***without permission from 12 neighbors***" due to complaints that "the presence of ***Chinese laundries*** were ***depreciating their home values.***"

Photo: Sacramento Public Library

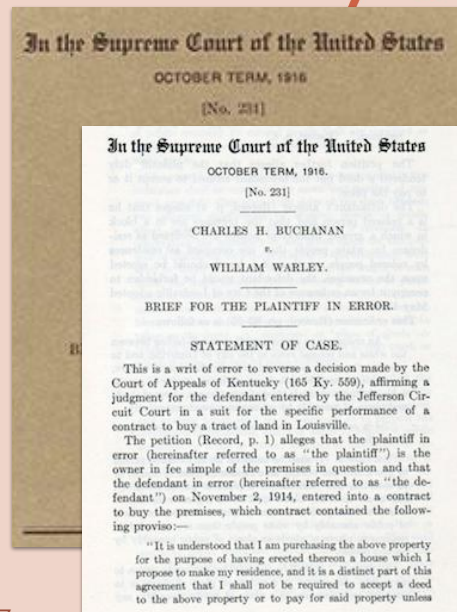
1917: Supreme Court overturns race-based zoning laws

RACE SEGREGATION LAW IS ATTACKED

Louisville Case Argued in
Supreme Court; Other
Cities Affected.

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Courier Journal, April 10, 1917



In 1917, the Supreme Court rules on a Kentucky regulation that made it *“unlawful for any negro to occupy a residence in any block in which a greater number of houses are occupied by white folk and unlawful for a white person to occupy a residence in a negro block.”*

The 1917 ruling finds the Kentucky regulation to be unconstitutional, because it is racially discriminatory

1921: Single-Family Zoning Laws

REG. OFFICER: [illegible] INSURANCE CO. [illegible]

SUMMARY OF LAND USE DISTRICT REGULATIONS --- City of Menlo Park

ZONE	BASIC USE	LOTS				Minimum Area Per Dwelling
		Minimum Area	Minimum Width	Minimum Depth	Maximum Coverage	
RE	Suburban Estate, Single Family Residential	20,000 sq. feet	110 feet	130 feet	30%	20,000 square feet
R-1-S	Suburban Residential, Single Family	10,000 sq. feet	80 feet	100 feet	35%	10,000 square feet
R-1-U	Urban Residential, Single Family	7,000 sq. feet	70 feet	100 feet	35%	7,000 square feet
R-2	Two Family, Residential	7,000 sq. feet	60 feet	100 feet	40%	3,500 square feet
R-3	Four Family Residential	7,000 sq. feet	60 feet	100 feet	45%	1,250 square feet
R-4	Multiple Family Residential	7,200 sq. feet	60 feet	120 feet	50%	1,000 square feet
R-4-A	Garden Apartment Residential	8,000 sq. feet	60 feet	100 feet	30%	2,000 square feet



Above: Menlo Park Zoning Ordinance (as published in the *Menlo Park Recorder*, 1953)

In 1921, **four years** after the Supreme Court rules that racially restrictive zoning is unconstitutional, communities pass single-family zoning laws, which are upheld by the Supreme Court in 1926.

The majority opinion describes apartments as encroaching like *"parasites...until, finally, the residential character of the neighborhood and its desirability as a place of detached residences are utterly destroyed."*

Here you see the Menlo Park Zoning Regulations describing different residential zones, including several single family home zones for different minimum lot sizes, duplex zones, tri-plex zones, and various multi-family home zones.

1920s-40s: Neighborhood Covenants

DECLARATION of COVENANTS AFFECTING THE WILLOWS SUBDIVISION, SAN MATEO COUNTY

Clause 5. RACE RESTRICTION. That no person of African, Japanese, Chinese or Mongolian descent shall use or occupy such property, or any part thereof, unless such person or persons are employed as servants by a Caucasian occupant of some portion of such property.



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Photo: Menlo Park Historical Association

In addition to the “coded” tactic of single family zoning, **racially restrictive covenants** governed entire neighborhoods.

Racially discriminatory **zoning** was deemed unconstitutional by the US Supreme Court in 1917.... but **covenants** are legal agreements between private parties and therefore, they were allowed to discriminate based on race until 1948, when they, too, were struck down.

Review of Explicit Racial Segregation

1800s

First zoning laws allow discrimination based on race and immigration status.

1921

LA passes first single-family zoning ordinance; other cities follow suit

1917

Supreme Court rules racial zoning unconstitutional

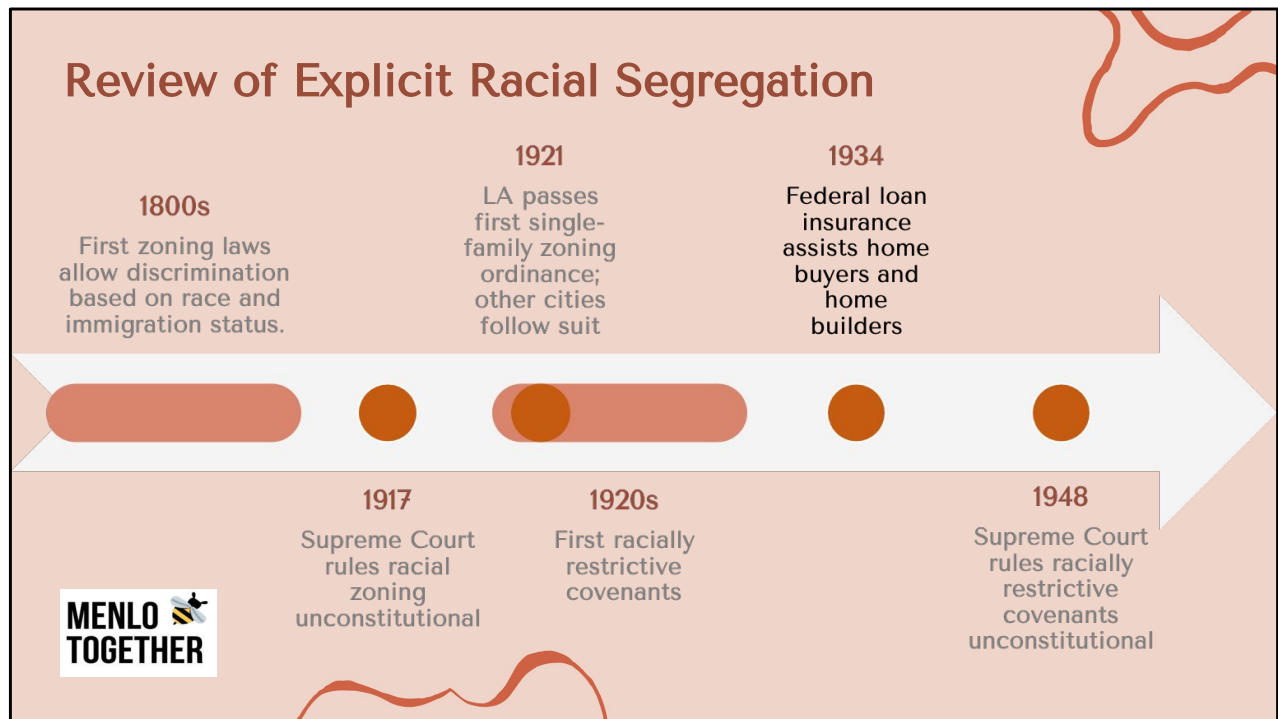
1920s

First racially restrictive covenants

1948

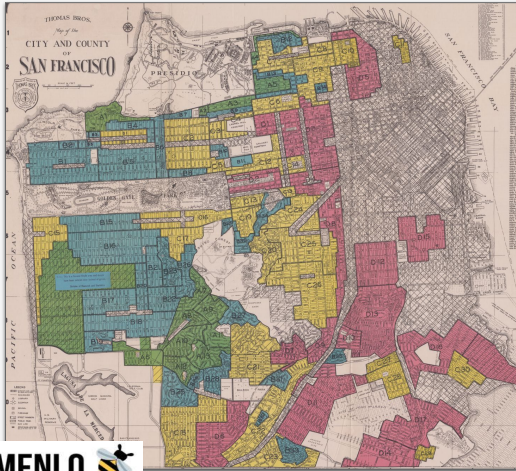
Supreme Court rules racially restrictive covenants unconstitutional

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Single family homes are expensive and people need loans to purchase them...so let's talk about loans now.

1930s: Redlining



During the Depression, the federal government began to insure home loans in order to help people keep and buy homes and to encourage private banks to make loans.

When assessing loans, the federal government took into account the following risk factors, among others:

- the proximity to other homes with "freakish architectural design"
- the site's proximity to "nuisances" such as billboards, service stations, or stables
- whether the neighborhood included mixed racial or social groups

The federal government created maps that color-coded neighborhoods by risk level; those shaded red were uninsurable.

1944: The G.I. Bill



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Photos: Menlo Park
Historical Association

In 1944, the GI Bill provides low-interest home mortgages to soldiers returning from WWII, and contributes to a boom in single family home ownership.

1944: Black veterans do not qualify

TESTIMONY OF ELLA ALSBERG

Executive Director of the Palo Alto Fair Play Council
U.S. COMMISSION ON CIVIL RIGHTS, 1960

There were veterans who came back from active service and decided they wanted to live—some of them trained in California and married—and wanted to live in an area which we are reporting on; there was nothing in the provisions of the Federal Government's activities which made it necessary for people who got this assistance in developing homes to sell to the veterans. The veterans were excluded completely in our area from the white tracts.

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But! Black veterans do not benefit from the GI Bill, because buyers in integrated neighborhoods do not qualify for federal home loans.

In a 1960 hearing by the U.S. Commission on Civil Rights in 1960, Ella Alsberg (Executive Director of the Palo Alto Fair Play Council) and Terea Hall Pittman (from the NAACP) testified that Black veterans were unable to purchase homes in White-only neighborhoods of Menlo Park.

1945-50s: the suburban housing boom

Builders who try to develop integrated communities can't obtain federally insured financing, so **Black Americans are generally excluded from suburban developments.** (One local developer, Joseph Eichler, refuses to exclude non-Whites from his developments.)

A local group tries to develop a multi-racial neighborhood but cannot get financing. Author **Wallace Stegner** leaves the group when they agree to the **all-White terms required for federal financing.** That community is known today as "Ladera" in Portola Valley.



Photo: Menlo Park Historical Association

Ladera takes steps to repair

Ladera Community Association

The Ladera CC&R Race-Restriction Elimination Project

The Ladera CC&R Race-Restriction Elimination Project is an initiative to facilitate community engagement and discussion on the continued presence of the 1950 Race Restriction that was amended into Ladera's original 1948 Declaration of Protective Covenants and Subdivision Plan. The ultimate goal of this initiative, beyond building awareness and understanding, is to find and execute a community-supported solution for addressing, and if possible eliminating, this language from our 'living' CC&R documents, while leaving the historical record intact. This initiative began in the aftermath of the

1946-1953: development of Belle Haven



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Photo: Menlo Park Historical Association

In unincorporated land near Menlo Park, developers build **Belle Haven** as a predominantly White, middle-class suburb.

Belle Haven becomes part of the City of Menlo Park in 1949, while it is still predominantly White.

1953: Zoning Preserves "Character"

Planning Consultant Outlines Proposal

Master Plan Described as Effort to Preserve City's Character

MENLO PARK RECORDER. June 5, 1952



"The minimum lot size increase is to protect what we've got. There are no reasons why slums or blighted areas should ever exist in Menlo Park."

In the same year that Menlo Park annexes the Belle Haven and Suburban Park neighborhoods, Menlo Park's Master Plan consultant proposes increasing minimum lot sizes.

1950s: 101 Divides the Community

In the 1950s, the state widens Highway 101, creating a barrier between neighborhoods. The NAACP refers to the widened highway as the "Concrete Curtain."



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Before



After

Photos: Palo Alto Historical Archives

1950s-60s: Blockbusting

It's Expensive to Indulge Prejudice

DAILY PALO ALTO TIMES. WEDNESDAY, AUGUST 10, 1955

Last week we heard charges that some real estate operators are attempting to capitalize on racial frictions and fears to promote "panic sales" of homes in the Belle Haven area, which they claim is "gone."

DAILY PALO ALTO TIMES. FRIDAY, AUGUST 5, 1955

Belle Haven practices eyed by state official

By ART GERMAN



THE SUN-REPORTER
Saturday, September 17, 1955

Your Home in the Sun
BEAUTIFUL BELLE HAVEN
in Menlo Park

2 & 3 BEDROOM HOMES
FROM \$ 8,250!

- EXCELLENT CLIMATE
Smog Free
Fog free
- CONVENIENT LOCATION
Commute distance
Schools - Shopping

\$ 250 down
PLUS CLOSING TO VETS
On homes of \$12,500. or less

FLOYD LOWE
Realtor

171 University Avenue
Palo Alto, California
Telephone DAvenport 5-3221

OPEN
SATURDAY
&
SUNDAY

In the 1950s and 1960s, real estate agents target Black homebuyers in San Francisco, Oakland and Richmond to market homes in Belle Haven and East Palo Alto.

The flier pictured is a 1955 advertisement in *The Sun-Reporter*, a newspaper serving the Black community of San Francisco.

Realtors hire buses to bring prospective Black buyers to the predominantly White neighborhoods on weekends, preying on anti-Black prejudice in order to convince White residents to panic-sell at low prices.

Realtors then sell those same homes to Black families at inflated prices.

This realtor practice is now known as "**blockbusting**".

An integrated group of Belle Haven residents attempt to stop blockbusting through education (pointing out that sellers were paying a steep price for their prejudice by panic-selling at low prices).

They also file appeals to the CA State Real Estate Commission. Their appeals go unanswered.

1963-66: Rumford & Fair Housing Acts



In 1963, the California legislature passes a precursor to the federal Fair Housing Act called the "Rumford Act," which *prohibits housing discrimination in California*.

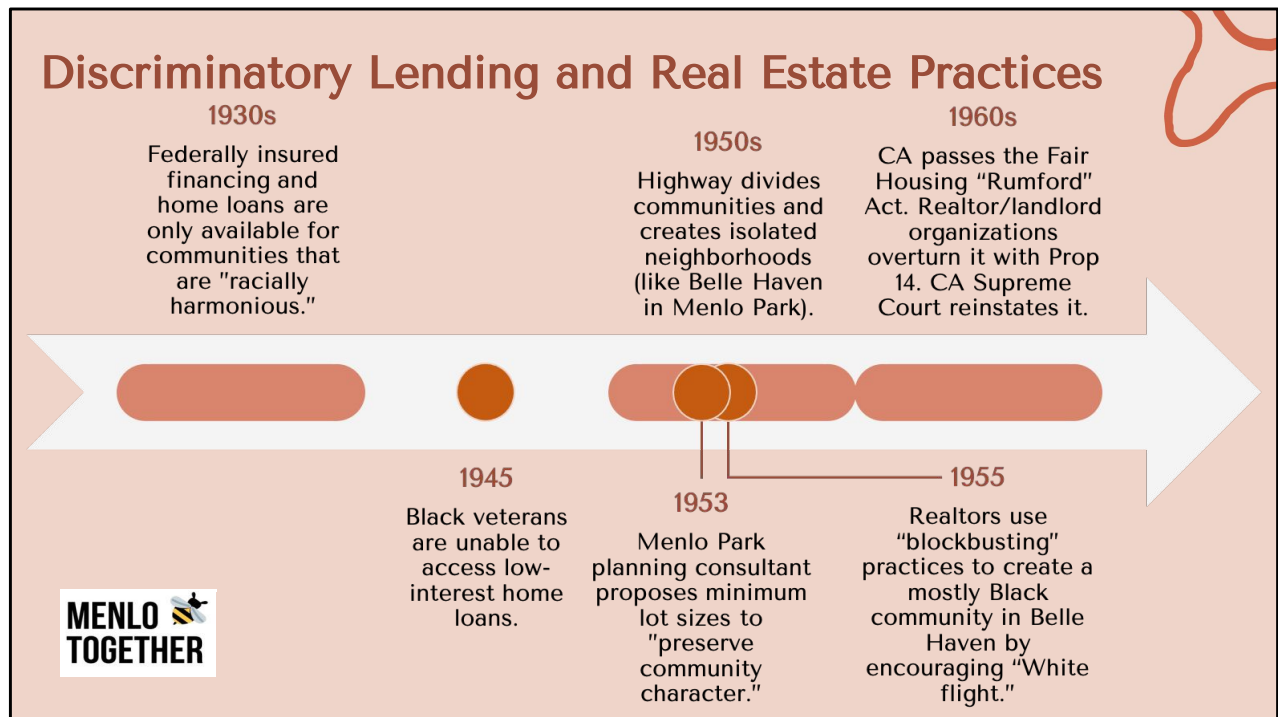
In 1964, the **California Real Estate Association, California Apartment Owners**, and other property management organizations *repeal* the Rumford Act by passing **Proposition 14**.

In 1966, the California Supreme Court rules Proposition 14 unconstitutional and the **Rumford Act is restored**.



Local demonstrators opposing Prop 14/supporting the Rumford Act

The picture to the left shows local demonstrators from Palo Alto opposing Prop 14 and supporting the Rumford Act.



Review: Discriminatory lending criteria by the federal government leads to segregated communities and deprives non-White families of the benefits of home ownership.

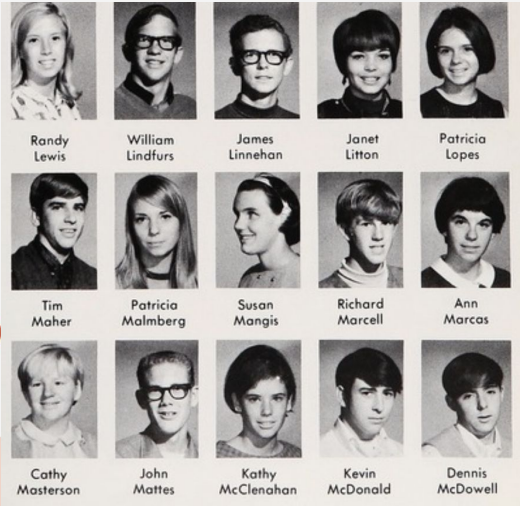
Realtor practices known as "Blockbusting" convert formerly White communities into Black communities.

California passes the Rumford Act, a precursor to the Federal Fair Housing Act, despite opposition from Realtor and Landlord organizations.



The segregation of housing creates segregated schools.

1960s: Segregated High Schools



1967 Menlo-Atherton High School yearbook

In 1967, the NAACP national magazine publishes an article about the dispute over new school district boundaries that create a mostly Black high school (Ravenswood) and a mostly White high school (Menlo-Atherton).

Despite pushback from Belle Haven and East Palo Alto residents, a school board member defends the move, saying: ***"This would be putting our noses in something that does not concern us."***



As a side note. Ravenswood High School was closed in 1976.

Students from East Palo Alto were bused to 3 different high schools in the Sequoia Union High School District. One of the high schools was a 45 minute bus ride away. A fourth school - Menlo Atherton - was close enough to walk.

In 2013 the Sequoia Union High School District Board voted to allow all East Palo Alto students to attend nearby Menlo-Atherton High.

1975-76: White exodus from Ravenswood



In 1975 and 1976, the Menlo Park City School District annexes the **predominantly White** Suburban Park and Menlo Oaks neighborhoods from the Ravenswood City School District.



Photo: Menlo Park Historical Association

Court of Appeal, First District, Division 1, California.

Margaret TINSLEY et al., Petitioners, v. SUPERIOR COURT OF SAN MATEO,
Respondent,
MENLO PARK ELEMENTARY SCHOOL DIST., et al., Real Parties in Interest.
Margaret TINSLEY et al., Plaintiffs and Appellants, v. PALO ALTO UNIFIED
SCHOOL DIST., et al., Defendants and Respondents.

Civ. 50497, Civ. 50997,
Decided: December 23, 1983

...

Appellants are guardian ad litem parents and their children, the latter of whom either attend or are eligible to attend schools operated by the respondent school districts. They filed a petition for writ of mandate (Code Civ.Proc., § 1085) on October 5, 1978, alleging interdistrict segregation of respondents' schools and seeking an order compelling respondents to submit a reasonably feasible plan to alleviate racial segregation in schools within the named school districts.

The student population of respondent Ravenswood City School District elementary schools is predominantly minority, while the student populations in the elementary schools of the other respondent school districts are predominantly white. Because of the inter-district racial imbalance in student enrollment, minority students are realistically isolated, and so a segregated school system exists.

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1976: The Tinsley Lawsuit

In 1976 Margaret Tinsley and a group of Ravenswood parents file a lawsuit contending that the isolation of minorities in their neighborhoods leads to unequal educational opportunities.

The lawsuit settles in 1986 with an agreement that each year, 166 kindergarten to 2nd-grade minority students can transfer from the Ravenswood Elementary School District to other school districts, including Menlo Park, Las Lomas and the Palo Alto Unified School District.

The text at the bottom in yellow reads *“Because of the inter-district racial imbalance in student enrollment, minority students are realistically isolated, and so a segregated school system exists.”*

1983: More White families leave Ravenswood



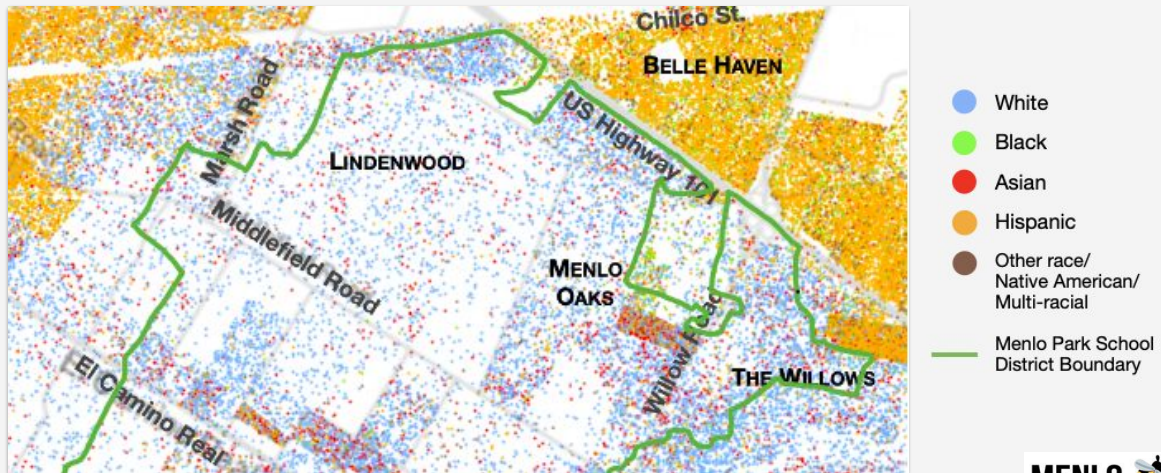
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In 1983, the **Willows and Flood neighborhoods** transfer from the Ravenswood City School District to the Menlo Park City School District.

In their (unsuccessful) appeal of the decision, the Ravenswood City School District argues that "the proposed transfer will **isolate minority students** in the Ravenswood District while surrounding them with overwhelmingly White districts..."

Photo: Menlo Park Historical Association

2010: Segregation and School Districts



Weldon Cooper Center for Public Service, 2010

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Here is the racial dot map from 2010 overlaid with today's Menlo Park School District boundaries.

Note where the Menlo Park City School district's expansion stopped is at the color line.

Deadra has a story of the compounding effect of segregation - from housing, to schools, to sports!

2006: Subprime Lending Spree

Many Belle Haven residents **lose their homes to foreclosure** after refinancing their mortgages with subprime loans in the 90's when predatory lenders went door-to-door in segregated minority neighborhoods to promote these risky loans.

A 2013 study found that "at the height of the housing boom, **Black and Hispanic families making more than \$200,000 a year** were **more likely on average** to be given a subprime loan than a **White family making less than \$30,000 a year.**"

CITYLAB

The Dramatic Racial Bias of Subprime Lending During the Housing Boom

Blacks and Latinos were more than twice as likely as comparable whites to receive such high-cost loans.

By Emily Badger

August 16, 2013, 3:54 AM PDT



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Note that last statement...

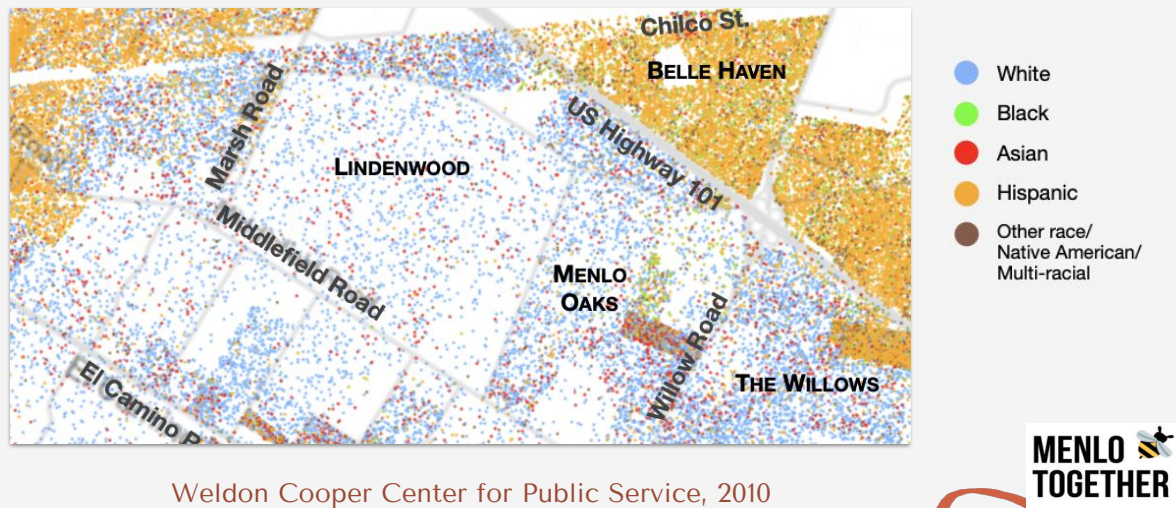
"... 'at the height of the housing boom, Black and Hispanic families making more than \$200,000 a year were more likely on average to be given a subprime loan than a white family making less than \$30,000 a year.'"

In many cases, **investors** purchase the properties at **rock-bottom prices**.

These are the same communities that were redlined, as the next slide shows again.

<https://www.bloomberg.com/news/articles/2013-08-16/the-dramatic-racial-bias-of-subprime-lending-during-the-housing-boom>

Subprime Loans + Redlining



You may also notice that we've changed the color of the people who live in the segregated communities from mostly Black, to mostly Latinx.

As we look at this dot map, it's clear that it wasn't hard to find communities to target for subprime loans.

2010's Real Estate Investment



"It is beyond argument that this area of Menlo Park will be one of the best appreciating districts in San Mateo County for the foreseeable future."

Menlo Gate
LLC

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Information/photos/map from www.MenloGate.com

Real estate investment opportunities, such as buying homes near the new Facebook headquarters in Menlo Park, lead to displacement of longtime residents.

To explain the map a bit...the two dots in the center are "investment opportunities" (homes). The other dots are job centers - Stanford on the left and Facebook on the right.

2018: Displacement is personal



After investors purchase a Belle Haven property on Pierce Road, they increase rent from \$1,100 to \$1,900 a month. Tenants have 60 days to sign the new lease. At least seven families vacate; those who stay continue to live with cracks in the walls, poor lighting, dirty carpets and pest infestations.

"It is a completely unjust situation, even if what's happening to these people may be legal," said Daniel Saver, an attorney for the tenants.

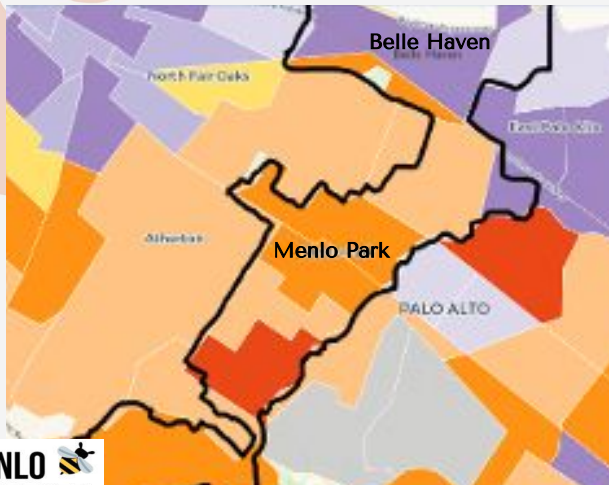
Of the disproportionate impact on Latinos and African Americans in the neighborhood, one tenant says, "They are displacing us. They are pushing us away. Is this purposeful?"

Photo: *The Guardian*, June 20, 2018

What does the human cost look like? Here is who sits on the other side of the incredible investment opportunity. The text summarizes a 2018 article in *The Guardian*

<https://www.theguardian.com/technology/2018/jun/20/facebook-silicon-valley-housing-crisis-families-pushed-out>

The Legacy of Redlining



At risk of displacement/ gentrification → advanced displacement/ gentrification

Increasingly "exclusive" (aka exclusionary) communities

Urban Displacement Project

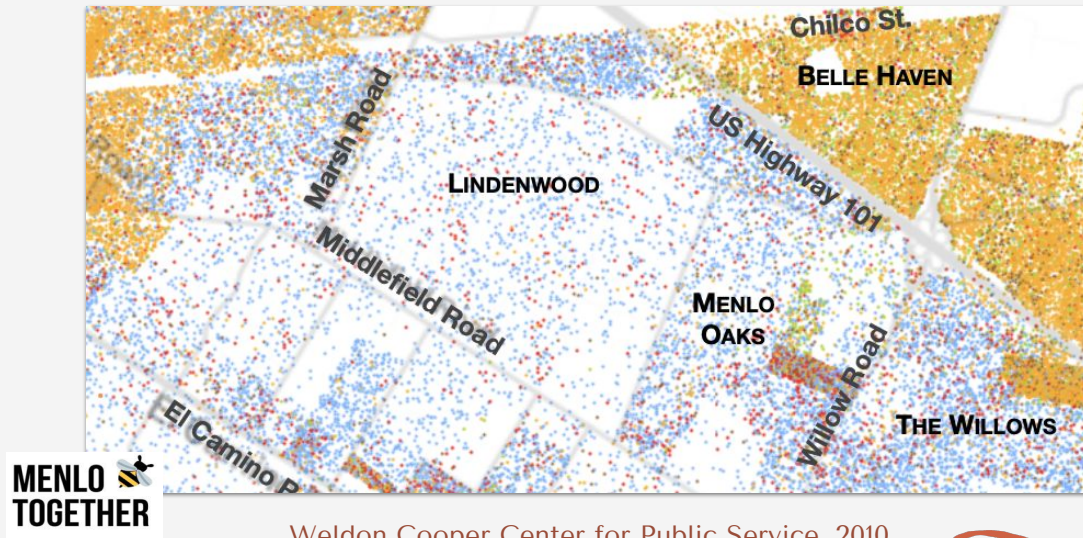
Gentrification, displacement and exclusion are most intense in formerly red-lined neighborhoods which became the targets for predatory loans, and the site of some of the highest rates of foreclosure.

You'll note on this map from the Urban Displacement Project that the areas in purple (Belle Haven and East Palo Alto) are experiencing displacement and gentrification at a very advanced level compared to other neighborhoods.

The areas in light orange to red are areas where there is advanced exclusion.

<https://www.urbandisplacement.org/>

And again...

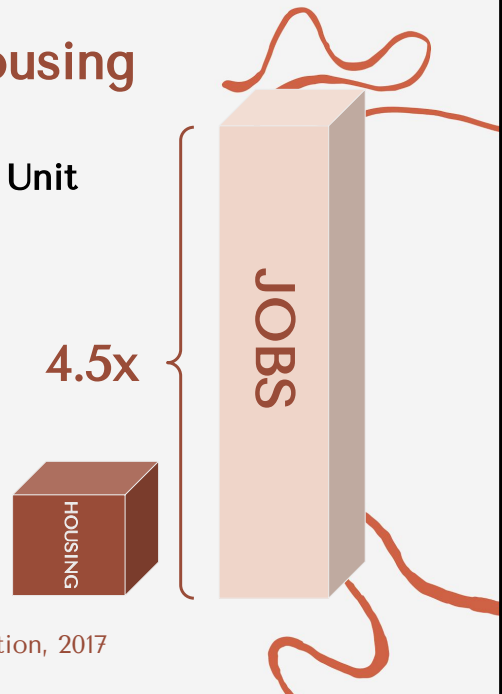


And again, look who is disproportionately impacted...this time it's displacement.

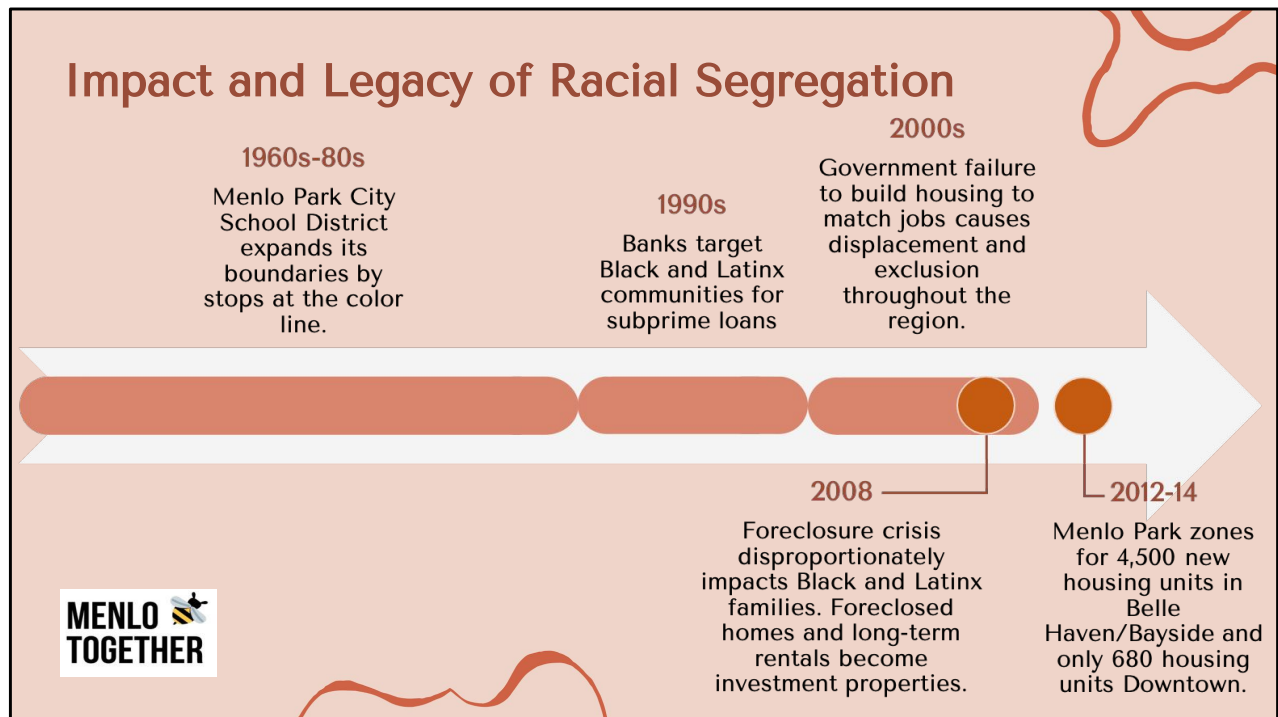
1990s-2020: Jobs Outpace Housing

Healthy Balance = 1.5 Jobs per Housing Unit

In the six years between 2011 and 2017, local governments approved commercial growth contributing to 627,000 new jobs, while approving only 138,000 new housing units, worsening an already critical jobs-housing imbalance in the 9-county Bay Area.



Source: Building Industry Association, 2017



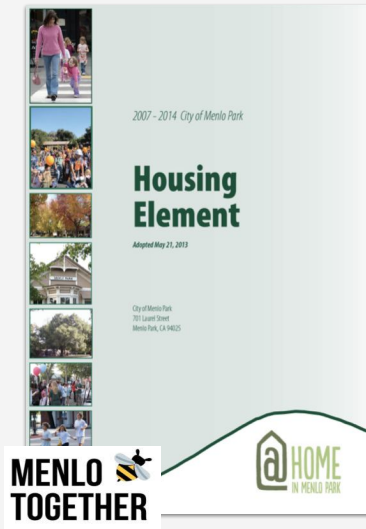
Let's refresh our memories.

Segregated neighborhoods lead to segregated schools.

Predatory lending practices target communities of color.

Formerly-redlined neighborhoods are now disproportionately impacted by gentrification and displacement.

2012-14: Housing Element



The City of Menlo Park updates its **Housing Element** for the first time since 1992 in response to a lawsuit for failing to zone for new housing.

Although City staff proposes new housing all over the city, residents of west and central Menlo Park **fiercely oppose** new housing in their neighborhoods.

As a result, the Housing Element zones for **4,500 new housing units in Belle Haven/Bayside** and only **680 housing units Downtown**.

As a side note: through the Connect Menlo rezoning, the City zoned for over 30,000 jobs.

Thank you!



Reflection Questions

1. In what ways did you, your family, or your ancestors either disrupt or help sustain residential racial segregation?
2. Considering this history, what are the implications for you in moving the work of housing justice forward?



How will we shape the future?



- Sign up for alerts from housing advocacy groups
- Talk to my friends and family about how racist policies caused segregation and, now, displacement.
- Host a virtual Color of Law event like this.
- Communicate with city councilmembers in support of affordable housing in *my neighborhood*.
- Engage in the 2021-2022 Housing Element process.

Visit us at <https://www.menlotogether.org/> and <https://www.facebook.com/menlotogether>
Reach us at: info@menlotogether.org