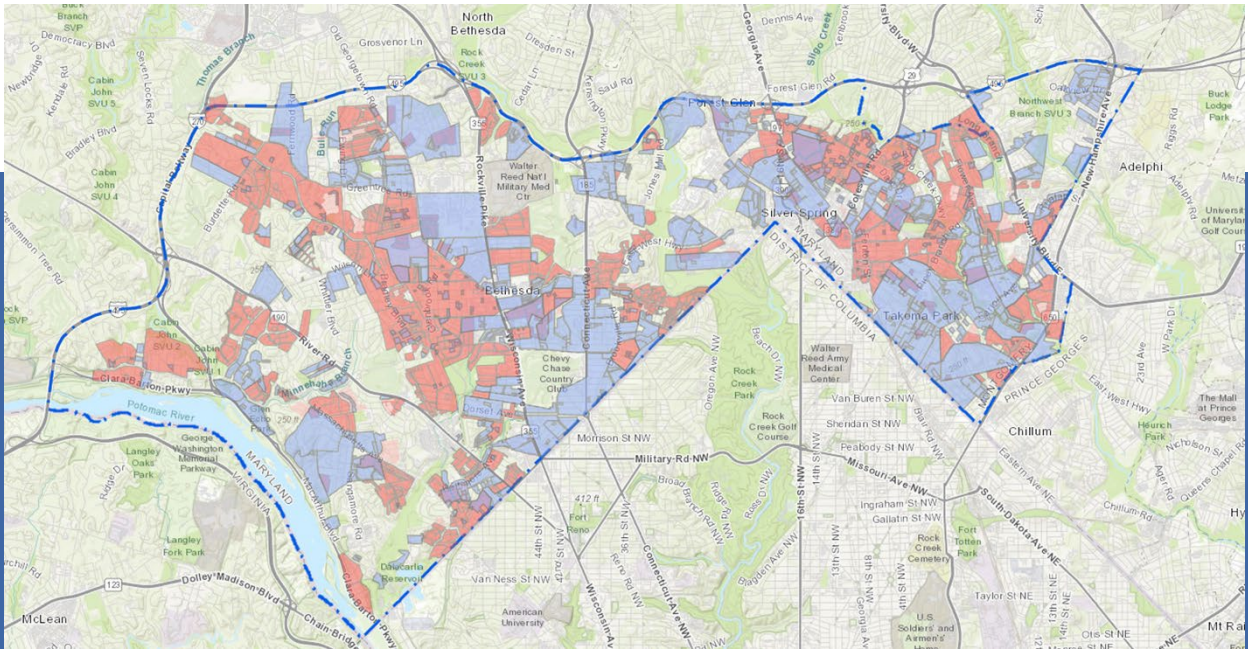


BRIEFING ON THE MAPPING SEGREGATION PROJECT



Description




The Planning Board will receive an update on Phase 1 of the Mapping Segregation project to provide comments and feedback to staff.

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Montgomery County
Planning Board
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Summary:

- Montgomery Planning’s Historic Preservation Office and Geographic Information Systems (GIS) teams built a mapping tool that illustrates discriminatory housing practices, historical patterns of segregation, and Black homeownership in the Downcounty Planning Area of Montgomery County. A working draft of the [online project mapping tool](#) is now publicly available.
- The scope included an examination of similar projects nationwide and investigation of redlining, racial restrictive covenants, and mortgages refinanced by the Home Owners’ Loan Corporation (HOLC) in Montgomery County. As the HOLC “redlining” maps are not available for Washington, D.C. or its environs, the project team focused its efforts on the documentation of racial restrictive covenants which were private contractual agreements that prohibited the sale, rent, lease, or occupation of property based on a person’s race, ethnicity, or religious affiliation.
- The research illustrated the wide-spread use of racial restrictive covenants throughout the Downcounty Planning Area. The researchers selectively sampled 1,763 subdivision plats recorded between 1873 and 1952 for racial restrictive covenants. Staff found that properties associated with at least 728 record plats included such covenants (41%). An additional 63 record plats (3.5%) may have included racial restrictive covenants based on historical precedent.
- Various forms of discriminatory housing practices continued in Montgomery County after the Supreme Court’s decision in *Shelley v. Kraemer* (1948) found racial restrictive covenants unenforceable by the state. These actions continued to limit opportunities for current and prospective Black residents. The practice of writing racial restrictive covenants into land records was not illegal until the Fair Housing Act (1968).
- Researchers examined 409 loans from the HOLC to Montgomery County Residents. Staff concluded that 400 white residents and seven Black residents financed their mortgages with the HOLC. Two of the property owners’ race could not be determined. The limited data suggests that the HOLC provided loans to Black residents of Montgomery County at a lower rate proportional to their share of homeownership.
- Takoma Park is examined as a case study illustrating the impact of racial covenants on the growth and development of the community and its amenities.
- Further opportunities for historical research are summarized in the attached draft project report.

OVERVIEW

Various forms of legal prejudicial housing practices existed in the United States prior to adoption of the Fair Housing Act (1968), which prohibited discrimination concerning the sale, rental, and financing of housing based on race, religion, national origin, sex, and, as amended, handicap and family status. Institutional racism contributed to the disproportionately and persistently low rates of homeownership and accumulation of housing wealth among Black Americans. In Montgomery County, the private and public sectors channeled racial population growth and influenced the spatial development of the county. These racial population shifts occurred due to the specific actions of land developers, property owners, real estate boards, and the government who used or supported de jure and de facto segregation to limit opportunities for Black Americans and control the development of entire communities.

This study is part of a cohort of recent scholarship that has illuminated the scope of discriminatory housing practices. These practices, including the creation of racial restrictive covenants, were contributors to the persistent wealth gap between Black and white people. Housing discrimination either denied homeownership opportunities to Black people altogether or confined them to isolated neighborhoods where disinvestment and devaluation accumulated.¹

Beginning in 2021, Montgomery Planning's Historic Preservation Office assisted by the Geographic Information Systems (GIS) Team endeavored to build a mapping tool that illustrated historical patterns of segregation in the Downcounty Planning Area to advance the County's commitment to racial equity. The scope of the inquiry started with an examination of similar projects nationwide and a literature review of discriminatory housing practices. The initial three areas of investigation included redlining, mortgages refinanced by the Home Owners' Loan Corporation (HOLC), and racial restrictive covenants. As research progressed, the project focused on the use of racial restrictive covenants.

The attached draft report presents the historic context regarding discriminatory housing practices in the twentieth century and results of the project team's research and documentation of land records. In addition, the [Mapping Segregation Project mapping tool](#) provides public access to the data and analysis recorded by the project team.

The team pursued and expanded upon several topics that were related to the initial scope of work, and some that were tangentially related, but provided detailed information (such as in Takoma Park) that could be replicated for other community-based case studies. The team accomplished the initial project goal to research and map the trend of racial restrictive covenants within the Downcounty Planning Area, and then analyzed property, people, and lender specific information to develop a narrative describing the pervasiveness of racial discrimination in Montgomery County real estate and building practices.

¹ Richard Rothstein, *The Color of Law: A Forgotten History of How Our Government Segregated America* (New York: Liveright Publishing Corporation, 2017).

At this time, the project team is partnering with Research and Strategic Projects Division staff to analyze the legacy of racial restrictive covenants to see if there is any clear correlation with existing racial and demographic profiles of census tracts or other designated areas of the County (such as Equity Focus Areas). This forthcoming research would complete the final portion of the project scope outlined in Phase 1.

The project team will report back to the Planning Board on the results of the research and address any questions or comments from that effort and from this December briefing in early 2023. At that time, the team will finalize the project report to transmit it to the County Council.

The team believes that several important lines of inquiry have been established in this project that can be further developed by historians, academics, the Planning Department, and individuals looking to understand the history of the County. In Phase 2 of the project, for which funding is being requested in FY24, the research methodology of looking to the deed records, loan records, and other primary source documentation could be expanded and broadened geographically to other County planning areas, or could be used for deeper analysis of significant individuals and trends at the community level. A draft scope for Phase 2 will be prepared at the completion of this initial phase.

CONCLUSION

Staff requests that the Planning Board:

- 1) Review the [project mapping tool](#) and the attached project report.
- 2) Provide comments for staff to address in the next briefing.

ATTACHMENT

Attachment A: Working Draft of the Mapping Segregation Report: Racial Restrictive Covenants, Black Homeownership, and HOLC Loans in the Downcounty Planning Area