FAIR HOUSING PRESENTATION SCRIPT

(Note: Throughout, footnotes correspond to slide advances in the accompanying powerpoint/keynote presentation. The placement of the footnote within the speech is a cue point where, while presenting, you'd click to advance to the next animation.)

SECTION 1: "INTRODUCTION"

Presentation begins with the image of a timeline with 2018 in the center. ¹

The timeline begins moving backwards in time to 1934.-2

1934³

NARRATOR 1

In 1934 the Federal Housing Administration was established, followed by the Home Owners' Loan Corporation in 1935. The intention was to help prop up Americans suffering in the wake of the Great Depression by creating a system to regulate interest rates and the terms of mortgages that it insured. And it did. Making housing prices affordable for the everyman, requiring down payments of as little as 10%. <u>But</u>⁴ ...[pause]... these mortgages were only available to whites.

NARRATOR 2

This was explicit. It was written into the FHA's underwriting standards, under the pretense that minorities would lower the property values and create too much risk for its insurance policies on those houses. ⁵

NARRATOR 1

And so maps were drawn up of cities, color-coded by neighborhood; green designated as "best," blue as "still desirable," "yellow" as definitely declining" and red as "hazardous." This direct from the FHA manual⁶:

¹ SLIDE 1: 2018

² SLIDE 2: Timeline reversing back to 1934.

³ SLIDE 3: Fair Housing Administration Logo

⁴ SLIDE 4: Whites Only look

⁵ SLIDE 5: Redlining Map

⁶ SLIDE 6: Map burns away

"Yellow areas are characterized by age, obsolescence, and... infiltration⁷ of a lower grade population; the presence of influences which increase sales resistance...as well as neighborhoods⁸ lacking homogeneity. Red areas are characterized by a pronounced degree⁹ [of an] undesirable population or infiltration of it."

The maps categorized these areas by race, determining, on a racial basis, what neighborhoods should and should not get access to loans and therefore what **people** should and shouldn't get loans. The FHA manual ¹⁰ goes on:

"Incompatible racial groups should not be permitted to live in the same communities."

A mindset that echoed¹¹ the *REALTORS*'® own Code of Ethics from 1924:

"A REALTOR® should never be instrumental in introducing into a neighborhood members of any race or nationality, whose presence will clearly be detrimental to property values in that neighborhood..."

NARRATOR 2

The result was that whites were subsidized to move out of cities and into the suburbs, while minorities were explicitly barred from the same opportunities and as a result cast further and further and further aside. ¹²

NARRATOR 3

The history of fair housing is the history of individuals fighting to unify our communities against a systemic pressure to separate us. It's a history of over a hundred years of people speaking out against the voices that attempt to silence them, trying, even still today, to bring us together. These are just some of those many voices, their words the milestones in the journey towards equality. ¹³

SECTION 3: "THEN"

⁷ SLIDE 7: Lower Grade Population

⁸ SLIDE 8: Lacking homogeneity

⁹ SLIDE 9: Undesirable Population

¹⁰ SLIDE 10: Incompatible racial groups...

¹¹ SLIDE 11: Code of ethics

¹² SLIDE 12: African-American family transition into inkblot.

¹³ SLIDE 13: 1947

NARRATOR 1

1947: Three African American war veterans sue the Met Life company for refusing to sell them housing within a newly developed community called Stuyvesant town, nominally built for veterans in particular.

NARRATOR 3

Joseph Dorsey, ¹⁴ one of the three men who brought the suit...

JOSEPH DORSEY

(Historical Figure)

Back when we were still overseas, anytime we'd have downtime, we dream about coming home. We'd dream about the houses we'd come home to...

Blue shingles, a simple white fence, a small stone walkway to the front door with a tiny dogwood in the yard, and a navy mailbox with the name Dorsey written across it in cursive.

We'd seen violence, survived violence – it seemed only fair that when we got home the American Dream we'd fought for could be ours too.

But that just wasn't the case. We came home, and here was this great new community called Stuyvesant Town, a community they'd built specifically for us veterans. This was that place we'd dreamed of, and in our minds, fought for.

But they wouldn't let us live there. Why not? Hadn't we sacrificed enough? Hadn't we done our service? Where then was our country's duty to serve us? Where was its willingness to fight for us, as we had for it?

NARRATOR 2

The reason the Met Life company gave for barring Dorsey?¹⁵ "Negroes and Whites just do not mix."

¹⁴ SLIDE 14: Joseph Dorsey

¹⁵ SLIDE 15: Negroes and whites just do not mix.

Justice Felix C. Benvenga, ¹⁶ who ruled on the case said 'Clearly Housing accommodation is **NOT** a civil right. [Nor] a violation ... to refuse such accommodation on the grounds of race color or religion." ¹⁷

1948

NARRATOR 2

1948: a white man, Louis Kraemer, sues the Shelleys, a black family, to prevent them from purchasing a property in his neighborhood. 18

NARRATOR 3

JD Shelley...

JD SHELLEY

(Historical Figure)

I couldn't keep my wife and my six kids down south any longer. People were getting lynched for things as little as looking at someone the wrong way. All over the place we were being killed - they would advertise the lynchings in the newspaper, showing up in the thousands to watch, like some kind of grotesque sporting event, dismembering corpses for souvenirs – How could we stay down there? Who in their right mind would stay? And so, we fled up north where we believed we'd be safe. Where we believed we could make a life...and be free.

NARRATOR 2

What Shelley didn't realize was that in 1911, the house and the neighborhood had been placed under a legally-approved¹⁹ racial covenant stating:

"...hereafter no part of said property shall be...occupied by any person not of the Caucasian race, it being intended hereby to restrict the use of said property...against occupancy as owners or tenants... by people of the Negro or Mongolian race."

¹⁶ SLIDE 16: Housing accommodation is not a civil right.

¹⁷ SLIDE 17: 1948

¹⁸ SLIDE 18: JD Shelley

¹⁹ SLIDE 19: Covenant text

In a landmark decision reversing a history of legally ratified racism, the Supreme Court ruled 6-0 in favor of Shelley. ²⁰

1964

NARRATOR 2

1964: But even as the legal walls of segregation are beginning to crumble, the de facto walls are being buttressed by those who desire to maintain the separation of our communities²¹.

NARRATOR 3

The real estate industry was integral in perpetuating this separation²², ramping up its campaigns against equal rights by distributing what were called "Forced Housing Kits,²³" including posters and brochures, press releases, suggested speeches and publicity programs, all portraying fair housing as an encroachment on white rights²⁴.

NARRATOR 1

NAR was **actively** pressuring its constituents to vote against fair housing policy, a policy that would have brought equality to over 20 million people. ²⁵

1966

NARRATOR 2

1966: Two senators Walter Mondale and Edward Brooke, introduce a fair housing amendment to congress²⁶.

NARRATOR 3

Edward Brooke...

EDWARD BROOKE (Historical Figure)

²⁰ SLIDE 20: 1964

²¹ SLIDE 21: Old National Association of Realtors logo

²² SLIDE 22: This Realtor discriminates

²³ SLIDE 23: Forced Housing Kits

²⁴ SLIDE 24: African-American family fades in

²⁵ SLIDE 25: 1966

²⁶ SLIDE 26: Edward Brooke

"[There is] unconscionable bitterness between white and black Americans [and] it is incumbent upon our Government to act and to act now... Fair housing does not promise an end to the ghetto. It promises only to demonstrate that the ghetto is not an immutable institution in America."

NARRATOR 1

But their pleas were for naught. After a month of stonewalling from southern senators, the amendment was killed.²⁷²⁸

1967

NARRATOR 2

1967: 159 race riots erupt of the course of the year, sweeping from coast to coast, city to city: Atlanta, Boston, Cincinnati. Police open fire on civilians in Buffalo, 43 people die in Detroit including a four-year-old girl named Tanya Blanding, huddled in her living room."

NARRATOR 1

The riots were so ubiquitous, so frequent, that President Johnson issued an executive order to put together a commission to investigate the causes. It became known as the Kerner Commission, after its chair, Governor Otto Kerner Jr. of Illinois.

After seven months of investigation, Kerner found that one of the major sparks that ignited the riots was lack of access to reasonable housing. ²⁹

NARRATOR 3

Otto Kerner...

OTTO KERNER

(Historical Figure)

We have visited the riot cities; we have heard many witnesses; we have sought the counsel of experts across the country. This is our basic conclusion: Our nation is moving towards two societies, one black, one white — separate and unequal...Discrimination and segregation have long permeated much of American life; they now threaten the future of every American. The deepening of racial division is not inevitable. The movement apart can be reversed. ... What white Americans have never fully understood, but what the

²⁷ SLIDE 27: 1967

²⁸ SLIDE 28: You do not need to click twice or cue Slide 28. It automatically plays after Slide 27 finishes. This is a looping video so it'll play as long as necessary for the narrator to finish what he or she is saying.
²⁹ SLIDE 29: Otto Kerner.

Negro can never forget – is that white society is deeply implicated in the ghetto. White institutions created it, white institutions maintain it, and white society condones it.³⁰

1968

NARRATOR 2

1968....³¹

Video clip of MLK assassination news broadcast plays. Narrator 2 begins to speak as the video fades out.

NARRATOR 2

Sometimes words are not enough to change the world. Sometimes no matter how much you plead or how loud you protest, you still cannot get people to listen to you. No matter how many miles you march, or the number of loved ones you lose, sometimes people still will not listen.

Sometimes it takes a tragedy so incomparable – a public slaughtering of the soul of a people – to convince people to change.³²

Video clip of Johnson's speech ratifying the Fair Housing Act. Narrator 1 begins to speak as the video ends.

NARRATOR 1

Everett Dirksen said, signing the civil rights act, "Stronger than all the armies is an idea whose time has come." But the truth was that the fair housing act, for all its promise to deliver a final blow to inequality, had no teeth. A provision had been added to the bill, applying its powers only to those who used a real estate agent, meaning anyone who chose to operate outside the industry had free reign to continue to discriminate as they liked.

NARRATOR 2

And that loophole would be just one of many loopholes to follow the Fair Housing Act that continued to plague the minority communities in their search for housing for years to come.³³

SECTION 4: "NOW"

7

³⁰ SLIDE 30: 1968

³¹ SLIDE 31: MLK assassination news broadcast

³² SLIDE 32: Johnson's fair housing act speech.

³³ SLIDE 33: 2018

NARRATOR 3

There's been a lot of great advances over the years. We've come a long way...

NARRATOR 4

And we should be proud of the steps we've taken, of how we've advanced as a more tolerant and inclusive society and association. We may look at ourselves as a post-racial society. But if you're saying that, what you're missing is that this history of social engineering, of government-sponsored segregation, has built a wall between our societies. It was not equal then, and *as a result* it continues to not be equal now.

President Johnson said this in a commencement address to Howard University in 1965³⁴...

AUDIO CLIP

"You do not take a person who, for years, has been hobbled by chains and liberate him, bring him up to the starting line of a race and then say 'you are free to compete with all others' and still justly believe that you have been completely fair." 35

NARRATOR 4

Those lines drawn on maps were a method of separating us, quarantining us, shoving us somewhere out of sight where we could be forgotten. We were restricted economic opportunities, educational opportunities, and collected in pens where the poverty that was forced upon us could flourish. ³⁶ And so, what happens? You get this.

NARRATOR 1

This is a map of Baltimore's crime rates by neighborhood. Look³⁷ at how it overlaps with the redlining maps.

The wall that divides us remains.

The lines that were drawn by diplomats nearly 100 years ago, still affect us today.

³⁴ SLIDE 34: (audio only, plays over slide 34 image) Johnson's Howard University speech

³⁵ SLIDE 35: Young Asian child behind redlining map

³⁶ SLIDE 36: Baltimore crime map

³⁷ SLIDE 37: Baltimore redlining map

What the redlining created were areas to be ignored, forgotten. Wastelands...³⁸

Here's Philadelphia's redline map compared to a map of areas of where the land has³⁹ "known or suspected pollution...soil contamination [and] hazardous waste."

NARRATOR 4

Is it any wonder that the people⁴⁰ who live in these neighborhoods live 20 years less than those who live in well-to-do neighborhoods? The redline remains.

NARRATOR 3

And this is not exclusive to African Americans. Every single one of us knows someone who's had to deal with housing discrimination⁴¹.

NARRATOR 2

A father.⁴²

NARRATOR 5

An uncle.43

NARRATOR 1

A sister.44

NARRATOR 4

A partner.⁴⁵

NARRATOR 3

A friend.

NARRATOR 2

What hundreds of years of de facto and *legislative* discrimination didn't understand, still doesn't understand is that we're stronger when we live together.

³⁸ SLIDE 38: Philadelphia waste map

³⁹ SLIDE 39: Philadelphia redlining map

⁴⁰ SLIDE 40: Life expectancy

⁴¹ SLIDE 41: Older African American man photo

⁴² SLIDE 42: Veteran with prosthetic limb photo

⁴³ SLIDE 43: Latin-American family photo

⁴⁴ SLIDE 44: Young man photo

⁴⁵ SLIDE 45: Middle eastern woman

We are, all of us, more alike than we're different. An artist⁴⁶ in Brazil has been documenting the spectrum of human skin tones... and it's beautiful to see. such a wonderful variety of pigments⁴⁷: pinks and peaches, reds, oranges, browns. But when you take it all together.....and you take away the lines that separate us...it's impossible to tell where one group begins and another ends. We're more alike than we're different.

NARRATOR 1

So, if you believe that we all deserve the same rights, the same opportunities to live and love and *thrive*, then we need continue to fight for that equality because if you think the fight is over and won...then you're wrong.

NARRATOR 5

We've been on the wrong side of history in the past, but we as *REALTORS*® have the unique opportunity now to be the force pushing the right side of history moving forward.

NARRATOR 1

We have to make this universal. So that all people, blacks, whites, Asians, Latinos, families, gay straight, transgender, handicapped or able bodied, it doesn't matter – **Everyone** -- gets equal protections in every single state in this country.

Thank you.⁴⁸

⁴⁶ SLIDE 46: Photogrid of different skin tones

⁴⁷ SLIDE 47: Lines disappear transitioning into a grid

⁴⁸ SLIDES 48-50: These are just safety slides (repeats of the Fair Housing Makes Us Stronger logo). They prevent the presentation from closing itself out by advancing past the final slide. This way if you click advance after slide 48 the presentation won't close, it'll just keep up the logo.