

The Case For Reparations

/// get your journals, please

Agenda

- 1) Words to know
- 2) The Case For Reparations, Part I
- 3) Housing Covenants/Wells Fargo

Reading Symbols (copy this into journal)

+ 'I agree

- 'I disagree'

? 'I have a question about this'

circle vocabulary words you don't know

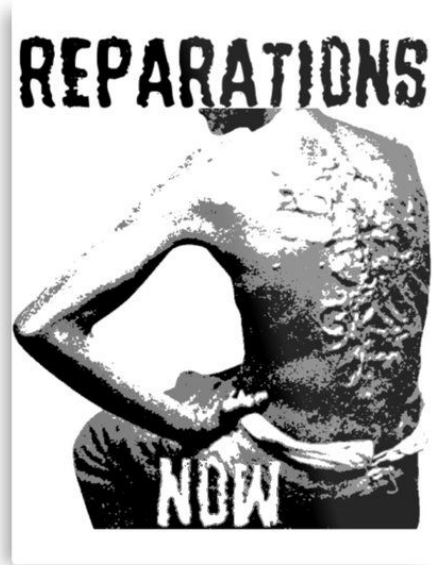
→ 'I want to learn more about'

Vocab (add to your journal)

Reparations: the making of amends for a wrong, usually by paying money to or by helping those who have been wronged.

Socioeconomic status: an individual's or family's economic and social position in relation to others, based on income, education, and occupation.

Segregation: A system of keeping races separate.



Examine this
photo:

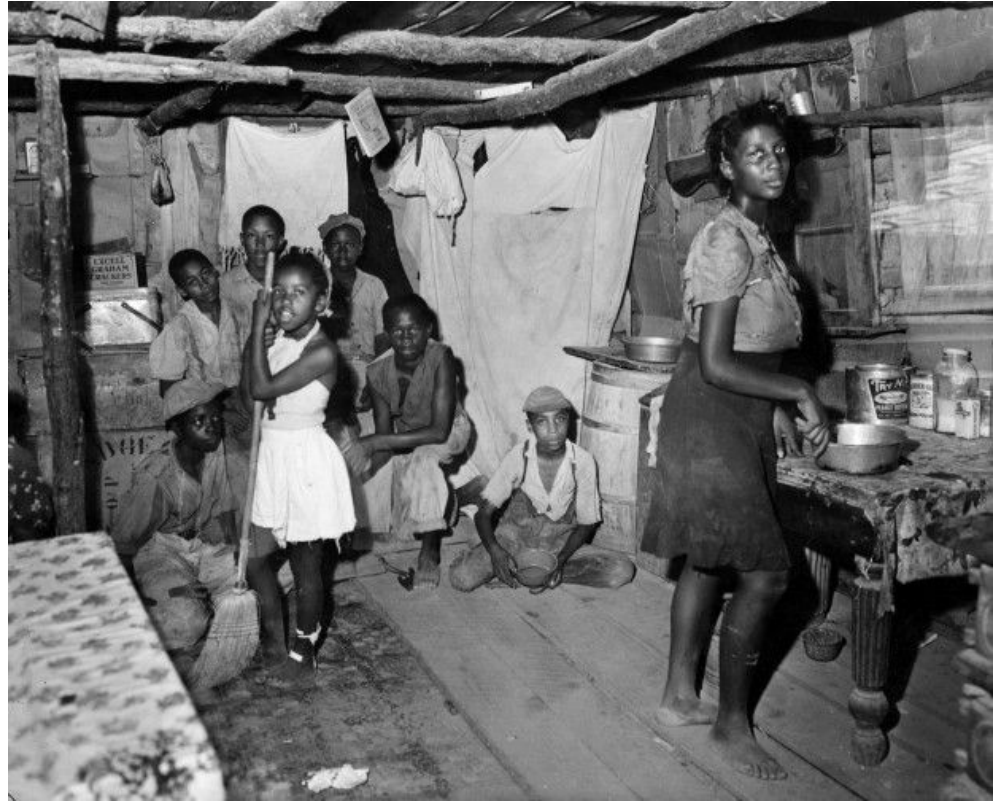
--What is
happening?

--When do you
imagine this photo
was taken?



Sharecropping: A system of farming that came after slavery. Landowners would rent small tracts of land to former slaves in exchange for crops.

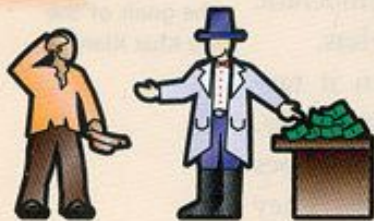
Predatory agreement: An agreement seeking to exploit or oppress others (examples include sharecropping, special loans for poor people/minorities)



The Sharecropper Cycle of Poverty



- 6 To pay debt, sharecropper must promise landowner a greater share of next year's crop.



- 5 When settling up, landowner says that sharecropper owes more than he has earned.



- 1 Sharecropper is provided land and seed. In exchange, he promises landowner half the crop.



- 2 Sharecropper buys food and clothing on credit from landowner's store.



- 3 Sharecropper plants and harvests crop.



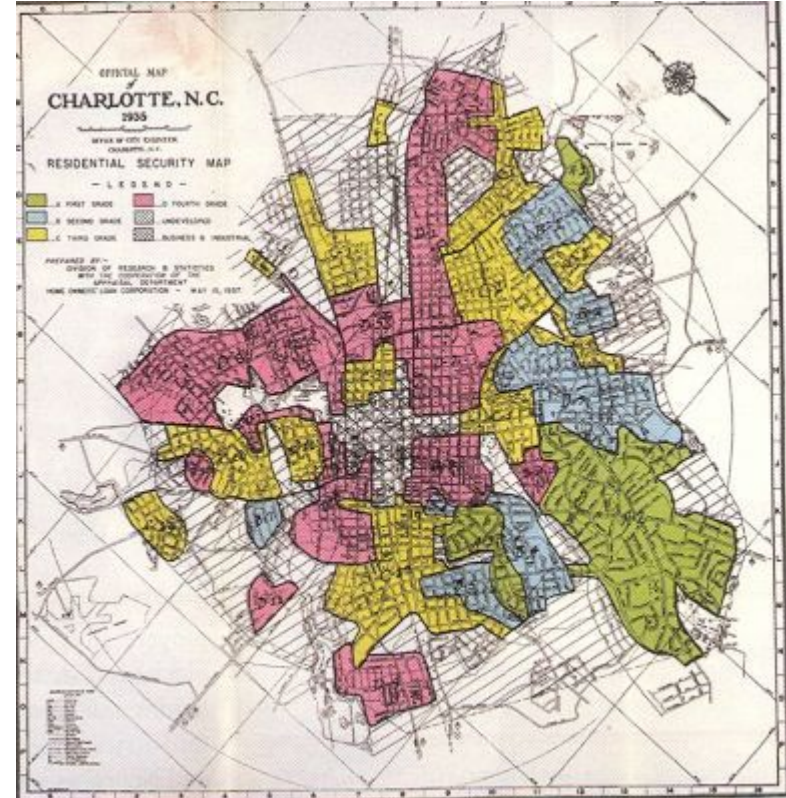
- 4 Sharecropper gives landowner crop to sell. Sharecropper will get half the earnings, minus the cost of his purchases for the year.

By the time sharecroppers had shared their crops and paid their debts, they rarely had any money left. Often they were uneducated and could not argue with landowners or merchants who cheated them. A sharecropper frequently became tied to one plantation, having no choice but to work until his debts were paid.

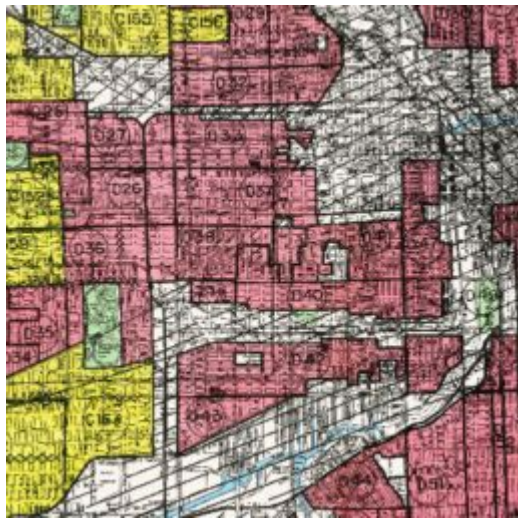
Housing...

Redlining: Refusing to give out a loan to someone because they want to keep neighborhoods 'a certain way'.

Housing covenant: Used nationwide to prevent people of color from purchasing homes in white communities.



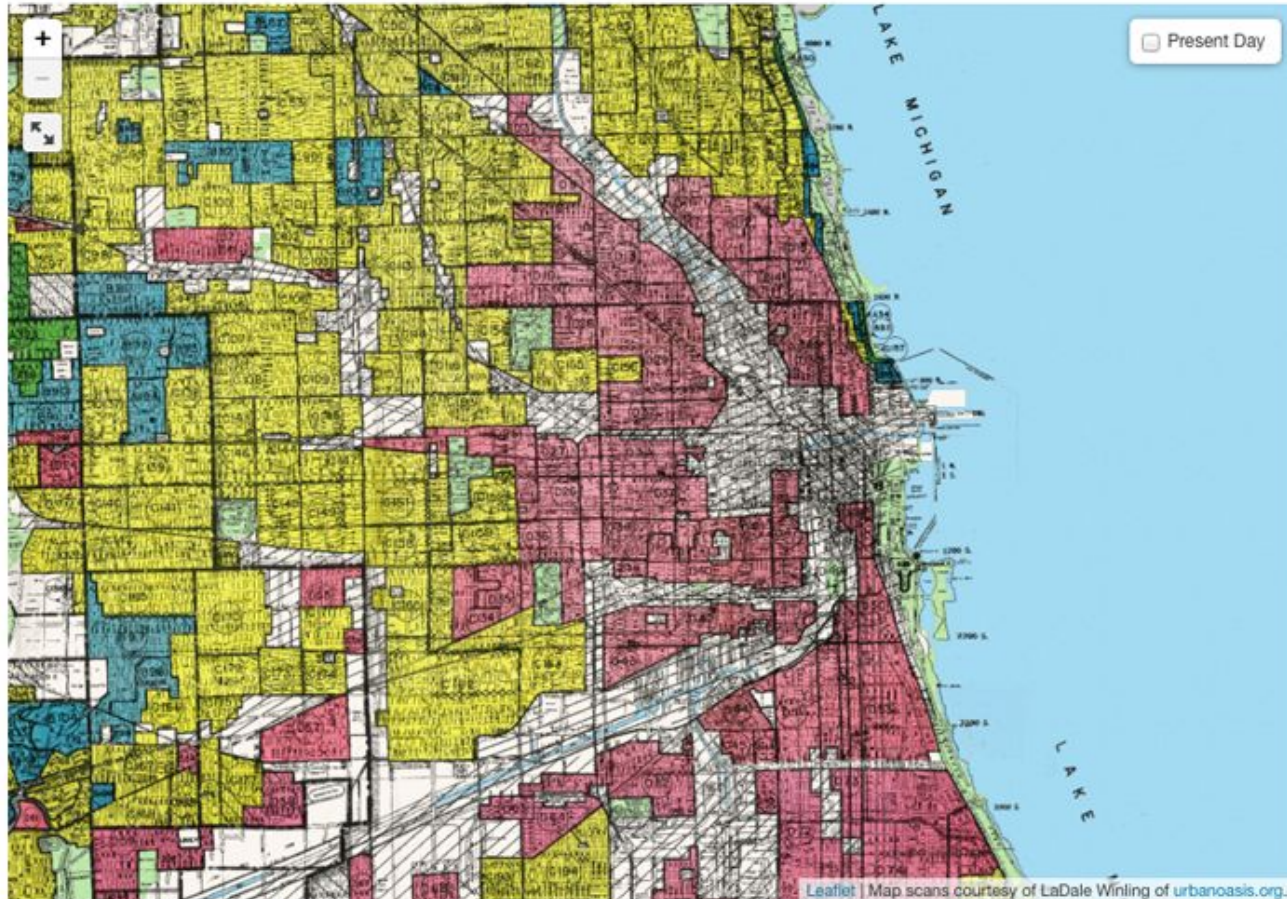
Living in the Red



"Red areas represent those neighborhoods in which the things that are now taking place in the Yellow neighborhoods, have already happened. They are characterized by *detrimental influences* in a pronounced degree, *undesirable population or infiltration of it*. Low percentage of home ownership, very poor maintenance and often vandalism prevail. Unstable incomes of the people and difficult collections are usually prevalent. The areas are broader than the so-called slum districts. Some mortgage lenders may refuse to make loans in these neighborhoods and other will lend only on a conservative basis."

<http://www.theatlantic.com/business/archive/2014/05/the-racist-housing-policy-that-made-your-neighborhood/371439/>

Explore Redlining in Chicago



A 1939 Home Owners' Loan Corporation "Residential Security Map" of Chicago shows discrimination against low-income and minority neighborhoods. The residents of the areas marked in red (representing "hazardous" real-estate markets) were denied FHA-backed mortgages. (Map development by Frankie Dintino)

HYDE PARK

The most beautiful, healthful, and practical place for homes in the city of Austin. It's the safest place for investment. The terms offered are remarkably easy. The prices are very reasonable. Any person buying two lots WILL BE GIVEN ONE LOT FREE OF COST. There are six miles of beautiful graded streets in HYDE PARK, and a magnificent

SPEEDWAY FROM THE PARK TO THE CITY.
THE FINEST DRIVE IN TEXAS.



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The main line of Electric Street Cars run into and around a belt in the Park. Free Mail Delivery twice a day. There is no limestone dust. The soil is the best for Fruits, Flowers and Lawns. No one thinks of taking a carriage drive without going to Hyde Park. The drivs are free from mud and dust. The scenery is interesting. The altitude of Hyde Park is 185 feet above the river. Hyde Park is Cool, Clean and Restful. Invest while YOU CAN SELECT, and SECURE ONE LOT FREE. If you wish to buy on the installment plan the terms are \$3.00 per month on each lot. If you pay all cash a discount of 8 per cent will be allowed. If you wish to invest and do not live in Austin, we will pay your fare both ways, if the distance is not over 300 miles. Strangers who wish to see the city can have a Free Carriage by calling at our office.

Extraordinary Inducements Are Offered

To persons who will agree to erect good houses. If parties wish to build in Hyde Park we will trade lots for other Austin property on a fair basis, and DONATE ONE LOT as a Premium. Beautiful Views of Hyde Park, and of THE SPEEDWAY sent free upon application. Write to us, or call at 721 CONGRESS AVENUE, AUSTIN, TEXAS.

M. K. & T. LAND AND TOWN CO.
M. M. SHIPE, General Manager

this could be a break activity- looking at racist housing advertisements? it would be cool to maybe find a video for this

But, racist housing policies/predatory loans are a thing of the past... right?

<http://www.pbs.org/wnet/need-to-know/opinion/wells-fargo-settlement-an-important-victory-for-minority-homeowners-communities/14150/>

http://www.nytimes.com/2009/06/07/us/07baltimore.html?_r=0

<http://www.rawstory.com/2012/07/wells-fargo-pays-175-million-for-racist-lending/>

... or we could do some reading with these? and have kids MAKE SOMETHING... that would be cool. Making something. Think on it.

Wells Fargo's discriminatory lending practices resulted in more than 34,000 African-American and Hispanic borrowers in 36 states and the District of Columbia paying higher rates for loans solely because of the color of their skin.

- Deputy Attorney General James Cole



Homework! (Have not decided if I'm going to have you assign this)

PREPARE FOR A SOCRATIC SEMINAR. THIS WILL BE A PROJECT GRADE.

- 1) Read part II of the article.
- 2) Use the reading symbols to go through part II of the article.
- 3) Prepare 3 talking points or questions for the rest of the class.

Socratic Seminar

The goal of a **Socratic seminar** is for students to help one another understand the ideas, issues, and values reflected in **a specific text**.

Students are responsible for facilitating a **discussion around ideas in the text** rather than asserting opinions.

You may **only** talk about the text. This is harder to do than you may think.