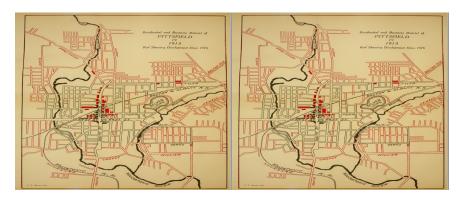
Pittsfield Westside Neighborhood, A Case Study: Redlining in the Mill Towns of New England

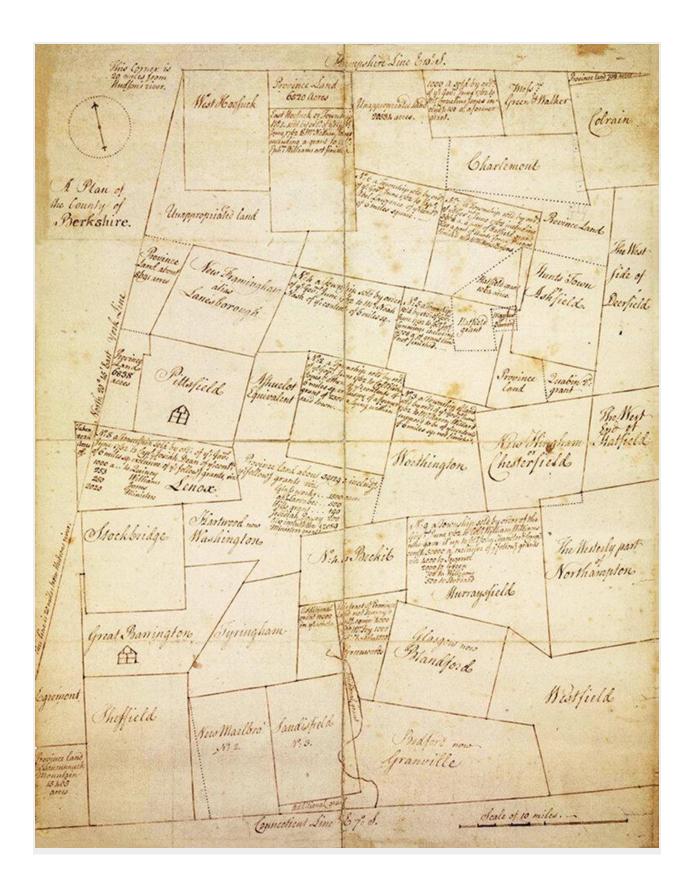
A Redlining Primer



"Redlining is the practice of arbitrarily denying or limiting financial services to specific neighborhoods, generally because its residents are people of color or are poor." (Habitat for Humanity)

A Report commissioned by The Greylock Federal Credit Union with the support of Berkshire Bank, the Berkshire Branch of the NAACP, and the MCLA Foundation.

Compiled by: Kamaar Taliaferro, Susan Denault, Tessa Kelly, and Frances Jones-Sneed with the assistance of Kelli Newby, Emmanuelle Copeland, Rebecca Park, Aaron Bienek, and Nicholas Russo; and a special thank you to the Local History Department of the Berkshire Athenaeum.



Introduction

In 1863, Black communities owned less than 1% of the total wealth in the United States. Today that number is only slightly higher. Housing discrimination always existed, but became more pronounced after the abolition of slavery, typically as part of Jim Crow laws that enforced racial segregation. ("Housing discrimination" in the United States refers to the historical and current barriers, policies, and biases that prevent equitable access to housing.) The real estate market changed even more drastically for African Americans in the 1930s because New Deal housing programs prevented them and other people of color from buying homes both in their own communities and in new suburban communities. The policies excluded people of color from accruing intergenerational wealth and pushed them instead into urban housing projects or communities that were plagued by environmental and social problems with little chance to move to other areas. One of the policies, known as redlining, created a dual credit system based on race.

In *The Color of Law: A Forgotten History of How Our Government Segregated America*, an essential book on housing discrimination, author Richard Rothstein succinctly notes that the housing programs that began under the New Deal were tantamount to a "state-sponsored system of segregation." The government's efforts were "primarily designed to provide housing to white, middle-class, lower-middle-class families." Studies investigating the presence and ongoing effects of these policies are being conducted nationally, especially in urban areas where African Americans migrated during the 1920s and 1930s.

This project researched whether housing discrimination in the Berkshires matched what was happening in larger urban areas in the twentieth century. We used Pittsfield as a case study because of the high population of Blacks who migrated to the area during the 1920s-30s and because our research showed that the discriminatory New Deal policies were, indeed, implemented in Berkshire County.

For too long there has been a false distance between Berkshire County and the racism present throughout the country. The lack of overt Jim Crow laws enables overlooking the other ways in which it embedded institutional and structural racial discrimination into its systems and communities, allowing racist practices to persist not only without examination, but also without any question or thought at all. This false distance has created a culture where we rarely interrogate why so few Black families live off of Williams Street, or in the Allendale neighborhood, or off upper West Street. We can describe this unwillingness to confront stark truths as oppression by omission. Designing policy from behind this veil hides the solutions so desperately needed.

For this report, we researched the manuscript census records, Home Owners' Loan Corporation (HOLC) records, oral histories, real estate records, and secondary sources. This is a summary of

our findings and recommendations for future actions for lending institutions and municipalities in the Berkshires that is drawn from a longer report that will be delivered later this month.

This report is not only important, but also timely due to the conversations about zoning happening in Pittsfield. As one resident summed it up to the City Council: "Over the past 10 months [August 2020-April 2021] especially, on numerous occasions, many have asked this question, "where do I belong?" and one like it, "who is Pittsfield for?" in our virtual town square moment. It is fundamentally a question of equity. Not least because we see in our city's history—not some far-off place like Boston, or Chicago, or Atlanta or Minneapolis—that when we do not lead with equity, we leave people behind. And we have had enough of that. This zoning ordinance is a chance to plan for Pittsfield's future hand-in-hand with equity to recognize the value everyone provides to our city, and to show that in the heart of the Berkshires everyone is welcome and everyone has a place."

This report was commissioned by Greylock Federal Credit union to answer three questions:

- Was there redlining in Berkshire County? If so, where?
- If there was, what are the ongoing effects on the Black population?
- What can be done to alleviate its effects?

 In answering these questions, we will shine a light on how these practices were put into place, how they were perpetuated, and how they continue to play out. We can use this knowledge to finally take real steps to address the ongoing effects of housing discrimination.

What Is Redlining?

It is important to note that redlining was a federal practice, so even states that did not have Jim Crow laws, like Massachusetts, still have discriminatory practices built into their homeownership policies. The term arises from a loan risk assessment program created as part of the New Deal in the National Housing Act of 1934. A federal department, the Home Owners' Loan Corporation (HOLC) created color-coded maps that divided neighborhoods into four categories so that lending institutions could issue mortgages based on the level of the neighborhood's credit worthiness. Neighborhoods that were deemed "hazardous" would not receive Federal Housing Authority (FHA) loan insurance and were marked in red—hence the term "redlining." The credit worthiness of a neighborhood was based to no small degree on the racial make-up of it, and Black neighborhoods were labeled red.

Redlining was only one of many racist and discriminatory policies that came about through New Deal housing initiatives. Another was "racially restrictive covenant" clauses in deeds. These clauses outlawed the sale of property to non-white people. They applied to both developers and subsequent homeowners and were touted as a guarantee of property value. During the period that racially restrictive covenants were law, the FHA often refused to insure developments without them.

¹ Rothstein seems to imply that this specific language was required to be inserted by developers receiving financing from the Federal Housing Administration ("The Color of Law" p. 84/5).

Redlining and racial covenants existed for a short period of time (the covenants were declared unenforceable in 1948, and they were outlawed in 1968), but their effects are ongoing. The combination of overt exclusion of Blacks from owning property in new white suburbs and the inability to secure mortgages in Black neighborhoods created segregation even in places, like the Berkshires, that did not have explicit racial segregation on the books. Redlining also created the incredible wealth gap we see nationally because property ownership is the key to garnering and maintaining wealth in the United States. As of 2017, the average Black citizen earned about 60% of the income of the average white citizen, but Black wealth was 5% of the total of white wealth. In 1863, Black communities owned less than 1% of the total wealth in the United States. Today that number is only slightly higher.

There are statistically significant associations between greater redlining and general indicators of health. On average, life expectancy is lower by 3.6 years in redlined communities when compared to the communities that existed at the same time, but were high-graded by the HOLC. Where there was more redlining, there is an increased prevalence of poor mental health. Greater redlining also has higher co-morbidity in COVID-19 patients like asthma, COPD, diabetes, hypertension, high cholesterol, kidney disease, obesity and stroke.²

Was There Redlining in Pittsfield?

The answer is undeniably yes. Redlining was a federal policy. It happened everywhere. As far as redlining in its most literal sense, we are still waiting on the official map from the National Archives (which have been closed due to the pandemic), but we know the HOLC had offices in Pittsfield during the period they created the maps, and one wonders why they'd have an office here if not to create a map. We also know of subdivisions with racially restrictive covenants in Becket and Williamstown. The Mountain Grove on Shaw Lake subdivision in Beckett had an explicit racial covenant that read: "no part of the land hereby conveyed, or the improvements thereon, shall ever be sold, leased, traded, rented, or donated to any one other than of the Caucasion race." In 1934, the Mountain Grove developer told the Berkshire Eagle, "We restrict the property to certain types of people. We work similar to a country club, looking up persons to see what they do and what color they are." When this developer faced a challenge from a Springfield realtors' board, the executive vice president of the Pittsfield Chamber of Commerce weighed in saying that after investigating the allegations, the complaints had ceased, and that the developer (who was a member of the Pittsfield CoC) had provided a suitable explanation. So it would appear that the Pittsfield Chamber of Commerce was entirely comfortable with vigorously racist and segregationist real estate practices. Multiple members of what would become Pittsfield's Planning Board, Pittsfield Taxpayers Association (PTA), the Association of Business and Commerce (ABC), and the Berkshire County Regional Planning Commission, respectively, were associated with the Pittsfield Chamber of Commerce during or just after this episode. The PTA would conduct a fiscal review of the welfare department, dissect land use patterns and suggest development strategies, and help organize the 1946 Housing Study.

² The Lasting Impact of Historic "Redlining" on Neighborhood Health: https://www.researchgate.net/publication/355047542_The_Lasting_Impact_of_Historic_Redlining_on_Neighborhood_Health_HIGHER_PREVALENCE_OF_COVID-19_RISK_FACTORS

³Bk. 467, page 48

⁴ "Barbre Defends Member of Chamber Attacked By Springfield Realty Men"

The ABC helped to organize and fund, and placed members on the 1966 Urban Land Institute Panel Study that reviewed Pittsfield's Urban Renewal Plan, Central Business District Plan, and Transportation review.

But we do not need the official policies to confirm the presence of redlining. In *The Color of Law*, Rothstein asks a series of questions to assess the presence and ongoing effects of redlining. He points to the presence of segregation, lower life expectancy, low rates of Black homeownership, and a wealth gap—all conditions we see on the Westside of Pittsfield.

The 2020 census data for Pittsfield reveals our unspoken truth of segregation in Berkshire County. 52.2% of all people in Pittsfield who identified as African American, alone or in combination, live in three census tracts in Pittsfield: 9001 (roughly Downtown), 9002 (approximately Morningside), and 9006 (our reference used for the Westside). 34.8% of all Berkshire County citizens who identified as African American, alone or in combination, live in those same three census tracts in Pittsfield.⁵

Next, lower life expectancy. A review of existing health studies conducted by the Grey to Green initiative of the Berkshire Regional Planning Commission (BRPC) found that average lifespans in the Westside Neighborhood were 9.5 years shorter than those in a more affluent section of the city, such as the SouthEast neighborhood. Notably, this goes against the countervailing common sense that identifies neighborhoods associated with PCB pollution as the worst off, health-wise. The decade-sized gap in lifespan is not explained, entirely, by the nationwide trend linking income and life-span. This is also significantly larger than the expected 3.6 year gap found in redlined areas.

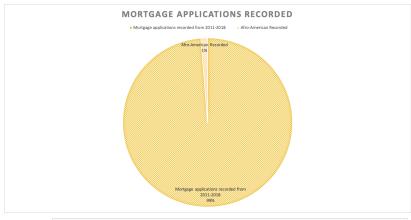
There is also an income gap in Pittsfield by race and location. The median income for Pittsfield for 2019, using American Community Survey (ACS) 5 year estimates, is \$52,223. For Black Households in Pittsfield, median income is drastically lower, \$27,163. Median income continues to decline when focusing on the census tract 9006, which we use to approximate the Westside, \$26,896. And for Black households in that census tract, median income falls further to \$20,477.

The rate of homeownership according to the ACS 5-year estimate in 2019 for Pittsfield is 62.8%. For Black citizens of Pittsfield, it is 25.5%. The current rate of homeownership for Blacks in Pittsfield is 7.6 percentage points *lower* than in 1950, according to the 1950 federal census of housing. The homeownership rate for whites in Pittsfield is 13 percentage points higher today than in 1950.⁶

There appear to be ongoing racial discrepancies on mortgages, as well. African Americans' share of mortgage applications is significantly incongruous with their share of the population of Berkshire County.

⁵ To exemplify exactly what these numbers mean, imagine a Morningside, Westside, and Downtown in Pittsfield with double to quadruple the population. A Pittsfield with an additional ten-to-twenty thousand people. A Pittsfield with as many people as the proverbial "G.E. golden age".

⁶ The 1950 census reported statistics using, white, negro, and other races categories. Additionally, contemporary tenure status data for the census tract corroborating with the Westside disaggregated by race have large margins for error. The 1960 census of housing reports statistics for Pittsfield using only "white" and "nonwhite" categories.





These are the exact outcomes that redlining has come to be associated with throughout the country. Flagrant abuses, such as the lead crisis in Flint, Michigan, or New Orleans public housing projects, or locating oil refineries near majority of color neighborhoods, can at times distract from the insidious and intertwined everyday decisions reinforcing systematic segregation. But the absence of such neon warning lights does not mean that this system was not at work in Pittsfield.

What Are the Ongoing Effects of Redlining?

For this study, we focused on the historical and current conditions in the Westside. Though the geographical definition has changed over time, the Westside is roughly understood to be bounded to the east by U.S. Route 7, to the north by the Pittsfield Cemetery, to the south by the former Boston and Albany Railroad, and to the west by Onota Street. The Deering, Mill, and Satinet Streets (DMS) neighborhood is not geographically considered the Westside, but many folks who say they are Westsiders have lived in this neighborhood.

⁷ The above graphs represent the time period from 2011-2018. For the year of 2020, 51 mortgage loans originated for African Americans in the entirety of Berkshire County and 25 applications were denied. Compared to 3,558 loans originated and 662 applications denied for whites.

Today the Westside fits into a single city ward, 6. In the past the Westside has stretched as many as 3 wards. In 1940, 72% of all the Black citizens of Pittsfield lived in Ward 6.

Our full length study goes into a deep historical analysis, and the numbers in the previous section give clear evidence of the presence and ongoing effects of segregation and redlining in terms of economics and public health, so for this abbreviated report, we will focus on how redlining created a cascading series of interlinked issues at the heart of which is loss of political voice and historical continuity. In a society that gives priority and power to property owners—a society created in no small part by the same New Deal policies and programs that also created redlining—what happens to people who have been specifically prevented from owning property?

In Pittsfield, it looks like a feedback loop of disillusionment with local government; the curious dynamic of a lack of resident management of neighborhood serving human service agencies⁸; a lack of contemporary information and data regarding numerous programs ostensibly operating to serve current Westsiders; a lack of data into a variety of socioeconomic information which can occlude our insight into outcomes associated with housing (such as evictions, housing burden, homelessness) limiting our ability to directly address racialized disparities. It is basic tenants' rights protections that are entirely reliant on tenant-reporting, which ignores the imbalanced power dynamic between tenants and landlords. These conditions produce and reproduce the marginalization of non-homeowning Westsiders. And they are all built on the historic political and social factors we detail in our full-length study, but give a brief overview of here. After all, to understand how to address a situation, we must understand how it came to be.

The housing conditions on the Westside have been notoriously poor since the early 1900s. A 1940 petition by residents of the DMS neighborhood called the conditions they were enduring "unsanitary," "a menace to life," and a "slum." The housing stock in those neighborhoods was nearly 70 years old in the 1940s. Also, the neighborhood had long been one of the landing pads of newly arrived European immigrants and people of color, who were more likely to be poor and less likely to own their homes. In 1946, the city commissioned a housing study which made the same observations about housing conditions. Ten years later in 1956, executive assistant to the Planning Board Phillip Ahern responded to an *Eagle* picture report by referencing the study and noting: "We have both blighted housing and segregation in this city... For the most part our poorest housing provides domiciles for our minorities, and few of our minority families reside in areas which have not been established as blighted areas." There are countless other instances of similar remarks, including a 1970 housing report commissioned by the city which noted that nothing had changed since the 1946 study, and that low income people were still forced to live in "deteriorating and dilapidated housing." It is worth noting that many of the sources specifically note the presence of segregation.

⁸ This is not to say that leadership at these agencies is not compassionate, engaged, and respectful. It is to demonstrate a lack of involvement with management of these organizations from current Westsiders. A distinct development when compared to 1960s and 1970s anti-poverty, resident-led initiatives, agencies, and political organizing.

⁹ "Minorities and Bad Housing," page 6.

Along with the unaddressed housing conditions are environmental concerns. The river and railroad tracks are dangerous boundaries, and there are many stories of injuries and deaths that have gone unaddressed. Particularly notable, and what we identify as an initial incident of political marginalization, is the tragic death of Charles Williamson. In 1940, the five-year-old fell into the river and drowned. The community, residents of Deering, Mill and Satinet streets, with the support of the Pittsfield Civic League, raised a petition to address the hazards near the river that led to his death, but the movement was set aside in favor of addressing concerns of property owners along the river.

A notorious dump on King Street (which once held a high concentration of Black homeowners) is a persistent source of pollution, unremediated today. The Dorothy Amos Park was built atop a junkyard and required multiple remediation efforts. And for the newest park in the city, the Westside Riverway Park, the environmental study found that without remediation exposure to the grass and soil would significantly increase the chances of developing cancer; the remediation strategy for this stretch of property located at the bottom of a hill and directly adjacent to the West Branch of the Housatonic River was to cap this polluted soil with six-inches of clean fill. The plots of land developed into the Westside Riverway Park are, unfortunately, not extraordinary or unique.

The presence of blight eventually led to areas of the Westside being labeled as slums and being marked for slum clearance and urban renewal. The initial intent was to reinvigorate the swath of the Westside extending from Park Square to the West Street Bridge, and east up Jubilee Hill, by incentivizing private development. This area was called the Jubilee Hill Urban Renewal Project, later expanded to include the intersection of Columbus and Francis Avenues in a separate urban renewal plan. A combination of political and social factors resulted in Pittsfield's implementation of these programs, which concentrated low-income public and private housing projects in the Westside, created streets that act as physical barriers disconnecting the Westside and Downtown, and destroyed symbolic and tangible landscapes—residential, commercial, *and* environmental—of the Westside. This loss is best exemplified by the demolition of the Wendell Sheraton Hotel and the Union Train Station, both intimately intertwined with the Black Community of Pittsfield.

Another problem created by urban renewal programs are so called "zombie properties"—cleared properties that carry debts. As of June 2021, there were 35 properties with condemnation and demolition orders issued against them in the Westside. If and when these buildings are demolished, they will be further burdened by a lien charging the cost of demolition against the property owner, in addition to likely tax arrearages. Some of the vacant lots that have already gone through this process have liens in excess of \$80,000, which prevents community members from purchasing and returning these properties to productive uses. The demolition of these buildings is funded via CDBG block grant monies issued by the U.S. Department of Housing and Urban Development. The latest housing need assessment conducted by the city of Pittsfield¹¹ promotes a strategy of amassing these vacant lots in the Westside and offering them to a private developer, mirroring the Jubilee Hill Urban Renewal Project of the 1960s, 70s, and 80s.

¹⁰City hall, at the time, communicated their understanding that connected to the Jubilee Urban Renewal Project.

¹¹ "Housing Needs Analysis & Development Recommendations."

The thing is, at every turn in this story, there were voices and studies that pointed a way out of the situation, and at almost every turn, those solutions were ignored, or, in many cases, actively blocked. Both the 1946 and 1970 city commissioned reports concluded that construction of public housing and rezoning for higher population density would help improve life quality for those affected by segregational policies. Subsequent studies all over the country continue to come to the same conclusion.

But, Pittsfield has a long history of preventing those measures. In the 1940s, the City Council prevented the building of public housing on the grounds that it was socialism. Single family homeowners throughout the city grew familiar and comfortable opposing particular reclassifications and land uses that they saw as deleterious to their home values, neighborhoods, and quality of life—which also had the effect of keeping the neighborhoods they lived in white. In 1947, the *Berkshire Eagle* reported that Hull Street residents, frustrated by dozens of unsuccessful attempts seeking to convert their two-family homes into multi-family units, sought, under recommendation of the zoning board of appeals, a rezoning of the entire street. At another point, residents of Gamwell Avenue successfully blocked the building of five apartment buildings.

Perhaps the most dramatic example of a neighborhood organizing to defeat an increase in the supply of housing was in 1971 when the "Southeast Homeowners Association" sued the city of Pittsfield for illegal spot zoning, preserving what today is

Kirvin Park as open space, instead of the proposed 100 Pittsfield Housing Authority rental units and a satellite hospital for Berkshire Medical Center. A branch of the SHA even submitted a petition with almost 2,000 signatures seeking to limit the amount of affordable housing in Pittsfield to less than the state recommended percentage. Osceola Park and Brattlebrook Park, are both examples of green space "preserved" and protected from public housing development in more well to do, and white, neighborhoods.

These examples show that single-family homeowners and realtors did not leave the development of the city to one-off opposition to particular projects. They organized, raised money, hired legal counsel, drafted petitions attempting to limit through ordinance the amount of affordable housing in the city, and, when the time called for it, sued. Attempts by city officials to quell the unfounded concerns of non-Westside homeowners and assure them that public housing would not decrease home values failed as public sentiment was too strongly solidified to overcome. We also see that those who opposed public housing–notably the executive director and executive secretary of the Pittsfield Tax Association—were members of the city board in charge of recommending land use changes. Here we see what comes with the loss of political voice. We also see how poor policy informs public sentiment creating ideologies that enforce systematic oppression. When those ideologies are aimed at, or disproportionately impact, different "races,"

¹²This same year, executive director of the Pittsfield Tax Association, F. Myers, proposed this exact strategy–converting single family and two family houses into multi-unit houses. The Planning Board passed an ordinance that, after 8 weeks, was found not to have been used a single time. The Pittsfield Tax Association was strictly against "government housing", their proposed solutions objectively failed.

however unwittingly, we call this systemic racism.

The strong pushback against rezoning, alongside the low ownership rates, combine to create a new problem—a distinct lack of opportunity. In 2015, according to the BRPC conducted "City of Pittsfield-Westside Neighborhood Land Use and Zoning Analysis," only about 10% of the acreage in the Westside was zoned commercially. A comparison between the 1952 zoning map compiled by the Planning Board and the most recent version of the zoning map shows a significant contraction of "commercial" zoning for this area and throughout the Westside. In 1955, there were 24 parcels that had businesses operating on them, in the area bordered by John Street to the west, Dewey Street to the east, Linden Street to the north, and Columbus Avenue to the south. Today there are only three. Additionally, business corridors along West Street and Columbus Avenue that once were home to multi-use, mixed-income buildings—and, crucially, Black owned businesses—were replaced through urban renewal. Today's zoning ordinance, outside of a small section of the Westside, lack "neighborhood business" zoning designations and severely limits the ability of all Westside residents to establish small businesses.

We can see these factors play out in poverty indicators. For this we turn to "Morningside and Westside in Pittsfield, Ma: A Historical Perspective," an effort to track neighborhood changes through the time period of 1990 through 2020 based on census data and housing analyses from the BRPC. According to the report, the percentages of families living below the poverty line in the Westside has quadrupled from below 10% to above 40% between 2000 and 2019, and the unemployment rate in 2019 was triple that of the rest of the City. Mapping done by the Opportunity Atlas, a collaboration between the U.S. census bureau, Harvard University, and Brown University, shows that the Westside Neighborhood has one of the lowest median incomes in the city. At the age of 35, Black children who were raised in the neighborhood are expected to have a median income of only \$20,000.

And so we hear of, anecdotally, a brain drain. People who grow up in the Westside must leave to pursue opportunity, and they don't come back. In a 1980 oral history project interview with Westsider Florence Edmunds, she notes that almost all her children moved out of Pittsfield to find success in places as disparate as Germany, Washington State, Yale, Chicago, and Harvard, ""Cause when they finished college there would be really nothing here for them, and they've all gone elsewhere and made their names elsewhere." Ruth—her daughter who conducted the interview—agreed: "That's what we had to do."

The ongoing effects of redlining then, are present in terms of concrete data that scholarship tells are ongoing effects of redlining—economic depression, housing conditions, and income gaps—and very real, but harder to measure factors such as the loss of community, the absence of political power. But they are all devastating and have gone unaddressed for too long.

How Can We Alleviate the Ongoing Effects?

The answer to repairing our broken bonds will not be found in a single list of recommendations. The work of repair is a process that requires dedicated resources over the course of time that is steadfast across changes to leadership, and that centers those who have been harmed. It may also

ask us to reconsider some basic assumptions. Is all economic growth good? What does it mean to be wealthy? What kinds of opportunities are offered, and who defined those as opportunities?

Viewing potential recommendations through the lens of repair, it is important to first understand broadly what that may mean:

- 1) Restitution(s)
- 2) Compensation
- 3) Rehabilitation
- 4) Satisfaction
- 5) Guarantees of non-repetition

How can we repair the broken bonds of the human covenant between Black Westsiders and local government, financial institutions, and other city residents, caused by segregation, housing discrimination, and disinvestment?

The Westside has been the home to many Black Pittsfield families for generations. Returning those families to our original homelands is outlandish (restitution). Just as outlandish is rebuilding in its entirety the Deering-Mill-Satinet neighborhood and restoring the West Street and Columbus Avenue businesses that were demolished through Urban Renewal (restitution). Likewise, recommending a dollar figure sufficient to cover the opportunity cost and emotional harm caused by segregation and Urban Renewal ignores entirely the rehabilitation of those who oversaw and implemented—and enforced and profited—from both. Satisfaction and guarantee to not reoffend are both built on trust and law. The following recommendations are the beginning of a process.

- The City of Pittsfield formally recognizes the detrimental impacts that redlining, segregation, and Urban Renewal projects have had on Black residents of the Westside by establishing a *Truth and Reconciliation Commission*.
- Incentivize investment in economically deprived areas targeting:

Dilapidated property

Vacant lots

Demolition property

- Encourage bankers of color to become homeowners
- Make to collateral investments in schools and cultural institutions
- Create opportunity zones—and recognize existing opportunities zones in Pittsfield do not capture historically underserved business districts that were demolished during Urban Renewal
- Design and implement equity policies and practices
- Assist in zoning changes
- Intensive training to learn how to use and align an equity lens and practices
- Identify racist barriers that can be removed from city regulations
- Update the current ordinances that are restricting development on the Westside. Do so in socially responsible ways that recognize the history of the Westside. A starting point can be had with Boston's AFFH zoning ordinance.
- Organize to influence state legislation that will increase funding for affordable residential development, strengthen tenant rights, and stabilize neighborhoods for the people who currently live in them.

- Increase meaningful diversity across city boards and committees, nonprofits, and financial institutions.
- Increase opportunity for Black homeownership:

Down payment assistance

Increase access to affordable credit

Invest in affordable housing

Retargeting the mortgage interest deduction

- Invest in distressed, racially segregated communities (Westside of Pittsfield)
- Strengthen multi-sector partnerships
- Engage in the strategic use and analysis of data
- Developing community voice through authentic civic engagement

Essential Reading:

Richard Rothstein. The Color of Law: A Forgotten History of how our Government Segregated America.

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Beryl Satter. Family Properties: Race, Real Estate, and the Exploitation of Black Urban America Keeanga-Yamahtta Taylor. Race for Profit: How Banks and the Real Estate Industry Undermined Black Homeownership

Heather McGhee. The Sum of Us: What Racism Costs Everyone and How We Can Prosper Together

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