

KING COUNTY COUNTYWIDE PLANNING POLICIES HOUSING CHAPTER

Resources for Documenting the Local History of Racially Exclusive and Discriminatory Land Use and Housing Practices

May 2023



King County

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About This Document

The Affordable Housing Committee of the Growth Management Planning Council serves as a regional advisory body and functions as a point of coordination and accountability for housing efforts across King County. The Affordable Housing Committee recommends action and assesses progress toward implementing the Regional Affordable Housing Task Force [Five Year Action Plan](#), which includes the provision of technical assistance to local jurisdictions to align the Action Plan, [King County's Countywide Planning Policies](#), and comprehensive plans. The Regional Affordable Housing team in the King County Department of Community and Human Services supports the Affordable Housing Committee as staff.

This resource guide is meant to assist jurisdictional staff in aligning local comprehensive plans with the King County Countywide Planning Policies Housing Chapter Policy H-6. In 2021, the King County Council, with Growth Management Planning Council and Affordable Housing Committee support, amended Housing Chapter policies to center and emphasize equitable outcomes. This includes the addition of policy H-6, which reads:

H-6 Document the local history of racially exclusive and discriminatory land use and housing practices, consistent with local and regional fair housing reports and other resources. Explain the extent to which that history is still reflected in current development patterns, housing conditions, tenure, and access to opportunity. Identify local policies and regulations that result in racially disparate impacts, displacement, and exclusion in housing, including zoning that may have a discriminatory effect, disinvestment, and infrastructure availability. Demonstrate how current strategies are addressing impacts of those racially exclusive and discriminatory policies and practices. The County will support jurisdictions in identifying and compiling resources to support this analysis.¹

This resource represents the County's committed support of this analysis by offering guidance on how to collect historical information and summarizing and providing resources on the history of racially exclusive and discriminatory land use and housing practices in jurisdictions throughout King County.

¹ In 2023, the Growth Management Planning Council recommended [additional amendments](#) to the Countywide Planning Policies that will alter the numbering of policies if approved by the King County Council and ratified by jurisdictions in King County. Once approved and ratified, the numbering in this document will be updated to reflect changes.

General Guidance

Research Intent and Scope

Jurisdictional staff should use the resources and prompts in this guide as a starting point for meaningful analysis of historic racially exclusive and discriminatory land use and housing practices in their jurisdiction. The analysis is an important element of the comprehensive plan, not only as context to other required steps in policy H-6, but as a basis for actions taken in policy H-10, which asks jurisdictional staff to:

H-10 Adopt intentional, targeted actions that repair harms to Black, Indigenous, and other People of Color households from past and current racially exclusive and discriminatory land use and housing practices (generally identified through Policy H-6). Promote equitable outcomes in partnership with communities most impacted.

Resources listed in this document provide context for and examples of racially exclusive and discriminatory land use and housing practices that occurred throughout the county, state, and country. In some cases, jurisdictions are mentioned directly in the sources listed. In others, practices listed could be reasonably expected to have applied or occurred. This said, jurisdictional staff should attempt as much as possible to specify and provide explanations and examples of the ways in which listed practices played out in their communities. The more focused the documentation of practices that took place locally, the more reasonable and potentially effective policies drafted in response to identified racially exclusive and discriminatory land use and housing practices will be.

Lastly, the resources in this document are not an exhaustive list of all relevant resources to this analysis or racially exclusive and discriminatory land use and housing practices. Jurisdictional staff should remain open to documenting other forms of exclusion or discrimination that occurred and are not listed and summarized in this document. This is particularly true when engaging with communities who have experienced housing disparities historically (see [Community Engagement Resources](#)). Community narratives may guide staff to new themes or practices not widely discussed in the literature and, by extension, to policies that repair identified harms.

Disclaimers On Research Challenges and Scope

The lack of evidently documented racially exclusive and discriminatory land use and housing practices in a jurisdiction does not necessarily connote an absence of racism, discrimination, or exclusion. In conducting historical analyses, jurisdictions without evidence of explicit racist policies or actions need to consider how other variables may have shaped demographics, access to opportunity, and housing choice.

Methods of uncovering more covert mechanisms of racial exclusion and discrimination include:

- Examining demographic data in the jurisdiction over time

- Examining the jurisdiction’s property values throughout history, the ways in which jurisdictional policies may have preserved high property values, and the implications these policies had for Black, Indigenous, and People of Color (BIPOC) residents’ ability to own or rent a home in the jurisdiction²
- Considering a jurisdiction’s access to resources such as public transit and job opportunities over time. A lack of transit access or jobs could have inhibited BIPOC populations from residing there.³
- Studying newspaper archives to understand the culture of a jurisdiction’s residents (i.e., were they primarily White? Does reporting indicate certain attitudes about BIPOC communities or potentially hostile attitudes towards BIPOC settlement or immigrants?)
- Analyzing the location of public investments in infrastructure, housing, and other amenities and who benefited from those investments over time
- Revisiting historic council meeting recordings or minutes regarding land use or housing policy to understand who contributed to discussions around land use and housing
- Reviewing biographies of prominent city leaders, including historically documented founders, businesspersons, or elected officials for racist attitudes or preferences
- Collaborating with the local historical societies to collect resources related to race and racism

It is also important to consider how actions originating outside of city limits shaped the development of a jurisdiction. For example, “white flight” from Seattle in the mid-20th century, influenced by school integration legislation in Seattle and federal investments in housing and transportation, led to the proliferation and growth of suburban communities in King County, as detailed in the resources on [suburbanization](#).⁴ Relatedly, [redlining and mortgage discrimination](#) against Black residents of Seattle hindered Black people’s ability to move to suburban or rural areas of King County during the era of suburbanization, thus shaping demographics and access to opportunity for Black residents across the county.

Lastly, jurisdictional staff should consider actions that occurred prior to a city’s incorporation date when analyzing past discrimination or exclusion. The founding of some cities and important institutions may have been contingent on racist action, such as displacement and land loss during Japanese internment.⁵ While actions may have taken place prior to a city’s incorporation date, an analysis would be incomplete without an acknowledgement of these past events.

Sources of Information

Jurisdictional staff should make use of both primary and secondary sources in this analysis.

Primary sources include historical documents such as past land use codes, permitting rules, community development and housing policies, property deeds, reports or any other documents that may have been relevant to land use, housing, or development in the jurisdiction. Articles, newspapers, oral histories,

² See resources in the [Redlining and Federal Mortgage Discrimination](#) and [Exclusionary Zoning](#) sections

³ *Webinar on Transportation History on the Eastside of King County*. (2021, April 14). Move Redmond [\[link\]](#)

⁴ *History of Exclusion on the Eastside*. (2023, March 3). Eastside for All [\[link\]](#); Tate, C. (2002, September 7). *Busing in Seattle: A Well-Intentioned Failure*. History Link [\[link\]](#).

⁵ Neiwart, D. (2005). *Strawberry Days: How Internment Destroyed a Japanese American Community*. New York Palgrave Macmillan [\[link\]](#)

photographs, and other media are also acceptable resources that can provide context otherwise not documented officially. Places to look for primary sources include:

- [King County Library System](#)
- [City of Seattle Archives and Clerical Research](#)
- [Washington State Archives Puget Sound Regional Branch](#)
- [Library of Congress](#)
- [National Archives](#)
- Local historical societies or museums
- Local libraries or archives

Secondary sources include historical documentation of topics relevant to this analysis, such as those provided by organizations and institutions like the following:

- [HistoryLink](#)
- [The Seattle Civil Rights and Labor History Project](#)
- Research institutions, such as:
 - [Urban Institute](#)
 - [Brookings Metro](#)
 - [Terner Center for Housing Innovation](#)
 - [Urban Displacement Project](#)
 - [Othering & Belonging Institute](#)
 - [University of Richmond, Mapping Inequality](#)
 - [The Greenlining Institute](#)
 - [PolicyLink](#)
 - [Harvard Joint Center for Housing Studies](#)
- Local newspapers

Community Engagement Resources

Information and/or narratives gathered from populations who are disproportionately impacted by housing cost burden are valuable to understanding the history of racially exclusive and discriminatory land use and housing practices. Two policies in the Countywide Planning Policies Housing Chapter encourage robust community engagement to inform policy making:

H-9 Collaborate with populations most disproportionately impacted by housing cost burden in developing, implementing, and monitoring strategies that achieve the goals of this chapter.

H-10 Adopt intentional, targeted actions that repair harms to Black, Indigenous, and other People of Color households from past and current racially exclusive and discriminatory land use and housing practices (generally identified through Policy H-6). Promote equitable outcomes in partnership with communities most impacted.

Resources to organize community engagement on these topics include:

- The Countywide Planning Policies [Housing Technical Appendix](#) (starts on page 70) includes guidance on how to organize a community engagement process, in line with policies H-9 and H-10 in Table H-4.
- The Washington State Department of Commerce provides [guidance](#) on engaging with communities to identify disparate impacts of policies in the jurisdiction.
- King County compiled [a community engagement guide](#) to assist jurisdictional staff with designing community engagement processes broadly.
- Racial Equity Tools compiled [a resource library](#) of strategies to make sure that all voices are heard as part of inclusive decision making.
- Puget Sound Regional Council maintains [a guide](#) for conducting equitable community engagement on comprehensive plans.
- In 2019, the American Planning Association released a [Planning for Equity Policy Guide](#) for crafting policies that undo inequitable policies in jurisdictions throughout the United States.

Racially Exclusive and Discriminatory Land Use and Housing Practices

This resource guide defines land use and housing practices as practices exercised by public or private actors that shape availability and access to land, housing, and related opportunities in jurisdictions, King County, Washington State, or the United States. More specifically, a *racially exclusive or discriminatory* land use or housing practice shapes availability and access to land, housing, and related opportunities to the benefit or detriment of particular racial or ethnic groups. As documented in the following sections, racially exclusive and discriminatory land use and housing practices in history underlie current racial equity issues, such as racial segregation, racial wealth gaps, homelessness and eviction rates, experiences of housing cost burden and displacement risk, and access to quality schools and amenities.

Document Organization: This resource guide groups racially exclusive and discriminatory land use and housing practices into thematic sections. Sections begin with an introduction that broadly describes the set of racially exclusive and discriminatory land use and housing practices in the section, drawing on resources listed in the “selected resources” list below it. All information in the introduction comes from selected resources.⁶ The prompts that follow the list of selected resources guide jurisdictional staff as they explore how selected resources are relevant to their local history.

⁶ If discrepancies between information provided in section introductions and selected resources are found, please contact Carson Hartmann (cahartmann@kingcounty.gov) King County Department of Community and Human Services Regional Affordable Housing Planner.

Treaties with Indigenous People and American Colonialism (1850-60s)

In the mid-1800s, settlers—primarily from eastern America, Europe, and East Asia—arrived in areas of the Pacific Northwest now encompassed by King County, where Indigenous Coast Salish peoples have lived since time immemorial. The arrival of settlers fundamentally changed Coast Salish ways of life, specifically their claims and rights to use and occupy land. The Treaties of Medicine Creek in 1854 and Point Elliot in 1855 resulted in the ceding of millions of acres of land previously used and occupied by Coast Salish peoples to American settlers in a large swath of then-Washington Territory, including King County. Treaties also recognized sovereign tribal nations and established reservation homelands and laid out a complex set of land use rights for federally recognized tribes. Since the signing of treaties, however, federal and state policies also infringed upon tribal authority and destabilized tribal communities through assimilation or termination. Federal policy since the 1970s has supported greater Indigenous self-determination and self-governance; however, tribal communities continue to be marginalized from policy conversations statewide, particularly as they relate to housing and land use. Moreover, the majority of American Indian or Alaska Native peoples in the United States have either chosen to live in or have been forcibly removed by federal policy to urban areas. Urban Indians suffer from high rates of poverty, poor health outcomes, homelessness, and high school drop-out rates.

Selected Resources	Description
Zaferatos, N. (2020, April) <i>Washington Indian Tribes and the Growth Management Act</i> . Western Washington University [link]	Research report on the planning challenges associated with local governments and tribal nations, including an overview of federal Indian policy, relevant court cases on tribal rights, and exclusionary policies enacted against Indigenous communities in the State of Washington since the mid-1850s
Native Land Digital. (2023) <i>Native Land Map</i> [link]	Application that provides a rough approximation of historical Indigenous territories across the world
Hovenkotter, J, King County Tribal Relations Liaison (2020 January 16) <i>King County <-> Indian Tribes: Government to Government Relations</i> . Mountains to Sound Greenway Trust & AmeriCorps [link]	Overview of government-to-government relationships between King County and Indian Tribes. Includes information on treaties, reservation maps, and Indigenous rights to fish and hunt
<i>Tribal Ceded Areas in Washington State</i> . Map. Washington State Department of Fish and Wildlife, 2017 [link]	Map of lands ceded during treaty negotiations across Washington State, including fishing rights
<ul style="list-style-type: none"> - Muckleshoot Tribe [link] - Snoqualmie Tribe [link] - Duwamish Tribal Services (Federally Unrecognized) [link] - Puyallup Tribe [link] - Suquamish Tribe [link] - Tulalip Tribe [link] 	Websites for the tribes who retain sovereign treaty (e.g., fishing, hunting) and/or land rights in King County, along with Duwamish Tribal Services, a non-profit corporation that is federally unrecognized
Seattle Indian Health Board (n.d.). <i>By the Numbers: Snapshot of urban American Indian and Alaska Native (Native) people in Seattle and King County, Washington</i> [link]	Factsheet on various disparities experienced by American Indian and Alaska Native people in Seattle and King County, including housing statistics

Prompts

- On which Indigenous lands is your jurisdiction sited and what is the history of these communities in your area?
- What relationships, if any, does your jurisdiction have with tribal governments or other Indigenous communities today?

Black Exclusion Laws in Oregon Territory (1844-1853)

Before territorial status in 1853 and statehood in 1889, Washington State was part of the Oregon Territory, which, from its onset, forbade Black people from settling in the area. Black exclusion laws covered what now encompasses King County until 1853 and stayed in place until the end of the American Civil War and the passage of the Fourteenth Amendment in 1868.

Selected Resources	Description
Oregon Secretary of State (n.d.) <i>Black History Context and Timeline</i> [link]	Timeline and brief description of Black exclusion laws in Oregon Territory
Nokes, G. (2022, September 8) <i>Black Exclusion Laws in Oregon</i> . Oregon Encyclopedia [link]	Historical documentation of Black exclusion laws in Oregon Territory, including additional resources on the subject
Camhi, T. (2020, June 6). <i>A racist history shows why Oregon is still so white</i> . Oregon Public Broadcasting [link]	Public radio reporting on Black exclusion laws and the effects on institutions and demographics in Oregon today

Prompts

- How did Black exclusion laws affect early demographics and settlement patterns in your jurisdiction?
- How are early demographics and settlement patterns influenced by Black exclusion laws still reflected in your jurisdiction today?

Chinese Exclusion and Alien Land Laws (1882-1965)

From the mid-1800s to early 1900s, in reaction to increased immigration from East Asia and animated by racial prejudice, federal and state governments severely limited the ability of immigrants of Chinese, Japanese, and other East Asian descents to naturalize, own land, conduct business, and/or otherwise access the same rights offered to White American citizens or European immigrants. Federal and state exclusion and alien land laws lasted well into the 20th century and affected all jurisdictions within King County.

Selected Resources	Description
Caldbick, J. (2018, February 9). <i>Washington Governor Louis Hart signs stringent Alien Land Bill on March 8, 1921</i> . HistoryLink. [link]	History of alien land laws in Washington State, including early Chinese exclusion laws and the passage of the 1921 Alien Land Law that restricted residents of Japanese ancestry from owning land in Washington
Grant, N. (2008). <i>White Supremacy and the Alien Land Laws of Washington State</i> . Seattle Civil Rights and Labor History Project [link]	Extensive description of the origins and effects of alien land laws in Washington State, as well as their intersections with White supremacist ideology. This includes references to the 1882 Chinese Exclusion Act, the alien land laws were enshrined in the Washington State Constitution in 1889, and Washington State's Alien Land Law of 1921, as well as descriptions of the efforts by Chinese and Japanese residents to resist and repeal exclusive and discriminatory policies throughout the 20 th century
Dougherty, P. (2013, November 11). <i>Mobs forcibly expel most of Seattle's Chinese residents beginning on February 7, 1886</i> . History Link [link]	Example of a violent action perpetuated against Chinese and Chinese American settlers in the City of Seattle on February 7, 1886, contextualized within the history of anti-Chinese violence throughout the Western United States

Prompts

- What is the history of residents of Chinese, Japanese, and other East Asian descent in your jurisdiction?
- How might have Chinese exclusion and alien land laws affected the settlement patterns, exclusion, and outcomes of these communities both prior to and after your jurisdiction's incorporation?

Japanese Internment (1941-1946)

Six months after the bombing of Pearl Harbor in 1941, President Roosevelt signed Executive Order 9066, which authorized the forced evacuation of citizen and non-citizen residents of Japanese ancestry living along the West Coast to internment camps in the interior of the continent. Overall, the federal government, with support from state and local governments, incarcerated 12,892 persons of Japanese ancestry in Washington State. Many of those interned did not return to their communities after internment and those who did often faced continued discrimination, along with property loss or damage.

Selected Resources	Description
Takami, D. (1998, November 6). <i>World War II Japanese American Internment – Seattle/King County</i> . HistoryLink [link]	Article providing a broad overview of the period of Japanese internment
<i>Japanese-American Internee Data File 1942-1946 (1988-1989)</i> . Records About Japanese Americans Relocated During World War II (1988-1989) National Archives [link]	Database that allows users to search for basic information on Japanese American internees. Jurisdictional staff looking for evidence of Japanese internment may use the “Last Permanent Address” search filter to narrow records by jurisdiction of origin
Densho Encyclopedia (2023) [link]	Extensive online encyclopedic history of Japanese American World War II exclusion and internment. Search function allows jurisdictional staff to find records. Esri, a geographic information system software company, detailed the period of Japanese internment using information from the encyclopedia in this story map
Neiwart, D. (2005). <i>Strawberry Days: How Internment Destroyed a Japanese American Community</i> . New York Palgrave Macmillan [link]	Book recounting the destruction of a community of Japanese-owned strawberry farms in what is now Bellevue following Japanese internment in 1941, including the actions of citizens in the area to prevent interned farmers from reclaiming land after internment’s end. While not available online, this book is available at the King County Library as an eBook and hardcopy
Boba, E. (2020, April 15). <i>Japanese growers in the Renton area are among families ordered incarcerated on May 5, 1942</i> . HistoryLink [link]	Documentation of the forced removal of Japanese and Japanese-American families from Exclusion Area No. 39, which, at the time, included semi-rural areas of King County now under the jurisdictions of Renton, Kent, Tukwila, Mercer Island, Maple Valley, Issaquah, Burien, among others

Prompts

- Are there records of interned residents from your jurisdiction or in areas that your jurisdiction later incorporated in the National Archives? In what ways were Japanese farmers, businesspersons, and residents affected by internment in your jurisdiction?
- If residents were interned, did your jurisdiction remedy harms done or remedy property lost during internment?
- What currently exists on parcels or in neighborhoods once home to residents of Japanese descent prior to internment? What is the history of development on these sites? In what ways might have Japanese internment altered the course of these communities, and thus your jurisdiction?

Exclusionary Zoning (1910s-Present)

Starting in the early 20th century, municipalities around the country began to use zoning as an explicit tool of racial segregation. Even upon the Supreme Court ruling in *Buchanan v. Wiley (1917)* that racial zoning was unconstitutional, city planners continued to use zoning restrictions that limited the types and density of buildings—e.g., minimum lot size requirements, minimum square footage, prohibitions on multifamily homes, and height limits—to covertly exclude low-income and BIPOC communities from wealthier and Whiter residential districts. In tandem with other racially exclusive and discriminatory practices, like [racially restrictive covenants](#), exclusionary zoning policies produced systemic barriers to homeownership and educational opportunities for BIPOC, particularly Black residents. These practices also contributed to the racial wealth gap by limiting housing supply and excluding BIPOC communities from wealth generation opportunities that homeownership confers. Today, many exclusionary zoning restrictions developed as covert methods of racial exclusion in the early 20th century still exist in residential districts across King County.

Selected Resources	Description
Rothstein, R. (2017). <i>The Color of Law: A Forgotten History of How Our Government Segregated America</i> . Liveright [link]	Chapter 3 details early 20 th century efforts by jurisdictions to use zoning as a tool of racial segregation, as well as how exclusionary zoning interacted with federal mortgage regulations to deny loans to residents of Black neighborhoods. Chapter 8 provides examples of how zoning restrictions were used to prevent the construction of racially integrated affordable housing. While this book does not provide details on many jurisdictions in King County, it can be used generally as a reference to discuss the racially exclusive origins of exclusionary zoning practices. It is available at the King County Library . A video summary of the book's arguments can be found here .
Rouse, C. et al. (2021, June 17). <i>Exclusionary Zoning: Its Effect on Racial Discrimination in the Housing Market</i> . The Council of Economic Advisors, Executive Office of the President [link]	Brief that includes resources on the origins of exclusionary zoning, including research focused on the long-term effects of Seattle's first zoning code in 1923 and how past zoning practices have had repercussions on communities in the present day
Rigsby, E. (2016, June 23). <i>Understanding Exclusionary Zoning and Its Impact on Concentrated Poverty</i> . The Century Foundation [link]	Introduction to exclusionary zoning, including discussion of the historical origins and legal precedents that led to the practice's widespread use in the present day. Likewise, it connects the prevalence of exclusionary zoning to issues such as concentrated poverty, lack of access to opportunity, and housing shortages
Cohen, J. (2018, December 12). <i>Rectifying Seattle's racist past requires a denser future, says report</i> . Crosscut [link]	Article providing details about the racial animus inherent to Seattle's 1923 zoning code, the first zoning code passed in King County
Freemark, Y, et al (2023, January). <i>Making Room for Housing near Transit: Zoning's Promise and Barriers</i> . Urban Institute [link]	Report from the Urban Institute with context on the extent of exclusionary, single-family zoning in jurisdictions throughout Snohomish, King, Kitsap, and Pierce Counties. While limited in its historical documentation, this resource can be helpful for explaining how zoning policy continues to exclude certain uses and in turn, constricts housing supply across the region

Prompts

- Review historical documentation of your jurisdiction's first adopted zoning code and other development regulations. How do these documents reflect the use of zoning regulations to exclude, described in the resources above?
- Are any past exclusionary restrictions still present in your jurisdiction's zoning code today? In what ways do these restrictions continue to have an exclusive effect or result in racially disparate impacts?

Racially Restrictive Covenants (1926-1948)

Racially restrictive covenants refer to documents such as deeds, plats, and homeowners association bylaws used by property owners to restrict the sale of a property to someone based on their race. Starting in the early 20th century, racial covenants on property deeds gained popularity as a tool for restricting racial mixing in residential neighborhoods. Covenants were one of the many ways in which BIPOC residents, especially Black residents, were excluded from [the emerging midcentury mortgage market](#) and [suburban expansion](#) in the mid-20th century, and the subsequent wealth generation from homeownership seen by middle-class White residents in King County post World War II. In King County, restrictive covenants also limited housing options for BIPOC communities, in particular Black residents, who had trouble finding housing outside of certain Seattle neighborhoods. Restrictive covenants also contributed to the lack of diversity in jurisdictions outside of Seattle.

Selected Resources	Description
<i>Racial Restrictive Covenants</i> (2020) The Seattle Civil Rights & Labor History Project [link]	Extensive description, a database, and map that demonstrate widespread use of racially restrictive covenants in Seattle and surrounding east and south King County cities throughout the mid-20 th century. Overlaying maps of past and current demographics by race allow jurisdictional staff to connect the presence of covenants to demographic patterns in neighborhoods throughout King County.
Rothstein, R. (2017). <i>The Color of Law: A Forgotten History of How Our Government Segregated America</i> . Liveright [link]	Chapter 5 details how governments enforced the use of racially restrictive covenants throughout the country. The book is available at the King County Library . A video summary of the book is available here .
Reid, C. (2021, March 31). <i>Crisis, Response, and Recovery: The Federal Government and the Black/White Homeownership Gap</i> . Turner Center, UC Berkeley [link]	Article describing the roots of the Black/White homeownership gap with extensive history of exclusive and discriminatory real estate practices, including restrictive covenants

Prompts

- Using maps from the Seattle Civil Rights and Labor History project resource, do you find evidence of racially restrictive covenants in your jurisdiction? If so, which racial groups specifically did these covenants target? How widespread are the racial covenants within your jurisdiction and what are the racial demographics of those neighborhoods today?
- How might the zoning policy in neighborhoods where restrictive covenants were once present have interacted with covenants to maintain racial and/or economic exclusivity?

Federal Mortgage Discrimination and Redlining (1934-1968)

Throughout the 1930s and 1940s, the federal government created several agencies and programs to encourage homeownership for American citizens, but largely refused to offer these homeownership opportunities to BIPOC borrowers. For example, the short-lived Homeowners Loan Corporation (HOLC), created risk assessment maps (commonly known as “redlining maps”) that deemed entire neighborhoods with sizeable Black, Asian or Jewish populations as ineligible for federal mortgage insurance or loans. The Federal Housing Administration (FHA), created in 1934, encouraged racial segregation in a variety of ways such as using [racially restrictive covenants](#) and denying mortgages in areas with racially mixed populations. This federal action denied BIPOC communities the opportunity to participate in the wealth accumulation offered to White Americans, enforced racial segregation, fueled [White flight and suburbanization](#), and set precedents for the [devaluing of Black neighborhoods](#) and [assets](#) in the present day.

Selected Resources

Description

Rothstein, R. (2017) *The Color of Law: A Forgotten History of How Our Government Segregated America*. Liveright [\[link\]](#)

Chapter 4 details HOLC and FHA’s role in denying mortgages to Black borrowers. The book is available at the [King County Library](#). A video summary of the book’s arguments is available [here](#).

Mapping Inequality. (n.d.) The University of Richmond [\[link\]](#)

Database of HOLC redlining maps for Seattle. Note that HOLC only created maps for cities that at the time had large populations. The absence of a redlining map in a jurisdiction does not mean BIPOC communities were more likely to receive mortgages.

Coates, T.N., (2014, June). *The Case for Reparations*. The Atlantic [\[link\]](#)

Article providing background on harm done through the combination of federal actions to deny Black borrowers access to homeownership opportunities, as well as the failure of federal regulators to prevent predatory real estate practices

Honig, D. (2021, October 29) *Redlining in Seattle*. HistoryLink [\[link\]](#)

Resource that describes how mortgage discrimination, both from private and public lenders, in Seattle’s Central Area led to minimal investments in the neighborhood, and how restrictive covenants restricted the housing options of BIPOC residents

Prompts

- How were the racial demographics and settlement patterns in your jurisdiction potentially influenced by mortgage discrimination?

Urban Renewal and Transportation Infrastructure (1950s-1990s)

Starting in the 1950s, the federal government sought to unite metropolitan areas across the United States with a federally subsidized highway system, as well as to alleviate dilapidation in urban centers through a process known as “urban renewal.” In King County, federal dollars for highway construction resulted in the construction of prominent transportation infrastructure, including Interstates 5 and 90. Both transportation infrastructure and urban renewal projects at the time caused displacement in BIPOC communities, such as the destruction of sections of both Chinatown and *Nihonmachi* (“Japantown”) in Seattle during the construction of Interstate 5 and the redevelopment of the majority-Black Yesler Atlantic neighborhood in Seattle with federal urban renewal dollars.

Selected Resources	Description
<i>What is Urban Renewal?</i> (n.d.). Planetizen [link]	Overview of urban renewal history nationally that includes additional resources on the subject
<i>Evolution of Urban Renewal</i> (n.d.). Seattle City Archives [link]	Overview of urban renewal in Seattle, including descriptions of projects in BIPOC neighborhoods and historical documentation of land loss and displacement as a result of urban renewal projects
<i>Webinar on Transportation History on the Eastside of King County.</i> (2021, April 14). Move Redmond [link]	Webinar on the evolution of transportation on the Eastside of King County, including a documentation of racial exclusion and discrimination
<i>Seattle Chinatown Historic District.</i> (n.d.). National Parks Service [link]	Description of the development of the Seattle Chinatown Historic District, including the effect of I-5 construction

Prompts

- How did communities in your jurisdiction benefit or suffer from urban renewal projects?
- How did urban renewal and investments in transportation shape settlement patterns in your jurisdiction?

Suburbanization (1950s-1990s)

The construction of the national highway system from the 1950s onward led to the ballooning of populations in suburban cities in both east and south King County, following national trends. Nationally, suburban migrants were primarily White, leading to the characterization of migration out of cities as “White flight.” This pattern was fueled in part by the racially-selective availability of mortgage capital and by racial prejudice. In King County, mandatory school integration ordinances in Seattle in the 1960s spurred White flight to suburban cities. Until the passage of the 1968 Fair Housing Act, many suburban communities maintained majority White populations due to the presence of [racially restrictive covenants](#) and the racially exclusive culture that such practices helped construct. Even after the passage of the Fair Housing Act, some suburban communities stayed majority White for decades to come, due in part to [federal mortgage discrimination](#) that restricted BIPOC communities from accruing equity and affording homes in suburban places.

Selected Resources	Description
Jackson, K. T. (1987, April 1). <i>Crabgrass Frontier: The Suburbanization of the United States</i> . Oxford University Press	Book on the history of the development of the American suburb, including a discussion of how events like the in-migration of BIPOC communities and immigrants to cities, federal investments in infrastructure, and racially-biased federal housing incentives post-World War II fueled suburbanization. The book is available in eBook format at the King County library and is summarized here .
Massey, D. & Tannen, J. (2017, April 26). <i>Suburbanization and Segregation in the United States: 1970-2010</i> . Ethnic and racial studies [link]	Analysis of suburbanization and demographics from the mid-20 th century onward, including a history of suburbanization processes and findings that suburbs, despite increased diversification, remain largely White and/or segregated by race
Rothstein, R. (2020). <i>The History of Housing Segregation Today: How the Legacy of Redlining Impacts Seattle’s Housing Crisis</i> . Housing Development Consortium of Seattle-King County [link]	Lecture and panel discussion on federally exclusive and discriminatory land use and housing policies and the local and contemporary effects of these policies for communities in Seattle and King County
Tate, C. (2002, September 7). <i>Busing in Seattle: A Well-Intentioned Failure</i> . History Link [link]	Article on efforts to enforce mandatory busing in Seattle schools, starting in 1972, including a discussion of the ensuing White flight that occurred as a result
<i>Webinar on Transportation History on the Eastside of King County</i> . (2021, April 14). Move Redmond [link]	Webinar on the evolution of transportation in east King County, including a documentation of the suburbanization process in King County
<i>History of Exclusion on the Eastside</i> . (2023, March 3). Eastside for All [link]	Presentation on the history of exclusion on the eastside of King County
Gregory, J. (n.d.) <i>Seattle’s Race and Segregation Story 1920-2020</i> Seattle Civil Rights and Labor History Project [link]	Research providing demographic data on the settlement patterns of White, Black, Indigenous, Asian, and Hispanic residents in King County from 1920-2020

Prompts

- How did or didn't your jurisdiction develop in ways similar to those outlined in these resources?

Gentrification and Displacement (1970s-Present)

Decades of [mortgage discrimination and disinvestment in BIPOC communities](#) as well as publicly funded [economic development and urban renewal projects](#) set the stage for gentrification and displacement in the late 20th century. Gentrification refers to the process where neighborhoods previously disinvested in and/or occupied by low-income residents—particularly BIPOC residents—see wealthy residents moving in and an increase in housing costs. Displacement is a potential byproduct of this process, where low-income residents are either indirectly (e.g., inability to afford increased rents) or directly (e.g., [eviction](#)) displaced from their residences and/or neighborhoods. In King County, neighborhoods such as the Central District—a once majority Black neighborhood that received limited investment from public and private entities over the course of its history and that had been the site of urban renewal projects—started to experience gentrification and displacement pressures as early as the 1970s. Gentrification and displacement contributed to the relocation of many of the County’s Black residents to south King County cities. Today, gentrification pressures remain in neighborhoods throughout the King County, as economic growth continues to put upward pressure on the regional housing market.

Selected Resources	Description
<i>Gentrification Explained</i> (2017). Urban Displacement Project [link]	Video on gentrification and displacement that draws connections between past disinvestment and gentrification
Zuk, M. et al (2018). <i>Gentrification, Displacement, and the Role of Public Investment</i> . Journal of Planning Literature [link]	Literature review on gentrification, displacement, and the role of public investment historically in these processes
<i>King, A & Shepard, K. (2020, July 20). Race matters: Understanding how the Central Area was gentrified</i> . KUOW [link]	Summary of how redlining and mortgage discrimination in Seattle’s Central Area paved the way for gentrification in the recent past, including implications of exclusive policies and cultures in suburban cities
Person, D. (2016, December 16) <i>Searching for a New Central District in Suburban King County</i> . Seattle Weekly [link]	Narrative about the increasing population and migration of Black residents in King County to the City of Kent
<i>Displacement Risk Map</i> . (2019, December). Puget Sound Regional Council [link]	Interactive report on displacement risk in the region, including historical explanations for displacement and maps showing which communities are at high risk of displacement
Hwang, J. et al. (2023) <i>Who Moved and Where Did They Go? An analysis of residential movement patterns in King County, WA between 2002-2017</i> The Federal Reserve Bank of San Francisco [link]	Analysis of residential movement patterns in King County quantifying the rate at which low-income households move compared to high income households within King County

Prompts

- How has displacement shaped your jurisdiction historically?

- According to the Puget Sound Regional Council Displacement Risk Map, which communities in your jurisdiction have a high risk of displacement? Does this risk coincide with any other historically exclusive and discriminatory land use and housing practices uncovered in your research?

Predatory Lending and Foreclosure Crisis (1990s-2010s)

Between 2007 and 2010, over 3.8 million households lost their homes to foreclosure throughout the United States, resulting in a widespread economic collapse known as the “Great Recession.” Nationally, the impact of the foreclosure crisis fell disproportionately on Black and Latinx neighborhoods and households, who, previously excluded from the mortgage market during the age of [redlining](#), were targeted by lenders for subprime mortgage loans. These loans incurred high, variable interest rates and were often issued without consideration of the ability of a household to afford monthly payments. The Black-White wealth gap widened nationally to 26.7 percent from 2007 to 2015. While King County residents did not suffer as acutely from foreclosures compared to other areas of the country, research has found that south King County cities, which have higher BIPOC populations than other municipalities in the region, saw the highest rates of foreclosure.

Selected Resources

Description

Reid, C. (2021, March 31). *Crisis, Response, and Recovery: The Federal Government and the Black/White Homeownership Gap*. Turner Center, UC Berkeley [\[link\]](#)

Article providing synopsis of combined effects of historic mortgage discrimination, the foreclosure crisis, and the COVID-19 pandemic, including analysis of national foreclosure rates by race

Beason, T. (2018, January 22). *All Seattle’s new wealth couldn’t save many homeowners from foreclosure*. The Seattle Times [\[link\]](#)

Research conducted by the Seattle Times on the geographic distribution of foreclosures between 2008 and 2014 in King and surrounding counties

Beason, T. (2018, January 18). *How the foreclosure crisis turned four Seattle women into crusaders against predatory lending*. The Seattle Times [\[link\]](#)

Article on the disproportionate impact of the foreclosure on BIPOC communities in the region, including a description of predatory lending

Prompts

- How did the foreclosure crisis affect your jurisdiction’s homeownership rates and income by race?
- How did demographics shift in your jurisdiction during the 2008-2014 period when foreclosure rates were at their highest?

Devaluation of Black Assets and Racist Real Estate Appraisals (1940s-Present)

Homeownership is a primary generator of wealth for many households in the United States. Although the 1968 Fair Housing Act outlawed racial discrimination in real estate transactions, racial bias is still present in the real estate industry through the devaluation of real estate assets in Black neighborhoods and racist real estate appraisals, which reduce the wealth of Black households.

Selected Resources	Description
Perry, A., Rothwell, J. and Harshbarger, D. (2018, November 27). <i>The Devaluation of Assets in Black Neighborhoods: The case of residential property</i> . Brookings Metropolitan Policy Program [link]	Report analyzing the devaluation of owner-occupied homes in Black neighborhoods throughout the country, including a finding that homes in neighborhoods, where the share of population is 50 percent Black, are valued at approximately half the price as homes in neighborhoods with no Black residents
Perry, A. and Rothwell, J. (2022, December 5). <i>How racial bias in appraisals affects the devaluation of homes in majority-Black neighborhoods</i> . Brookings Metropolitan Policy Program [link]	Report examining the origins of asset devaluation in Black neighborhoods, including findings that homes in Black neighborhoods are valued about 21 to 23 percent below similar homes in non-Black neighborhoods
Randhawa, P.J. (2022, November 15). <i>After a low appraisal, Black Seattle family 'whitewashes home, gets higher price</i> . KING 5 [link]	Article about a Black family's home that was appraised significantly lower than other homes in the Seattle neighborhood. The homeowner scheduled a second appraisal three weeks later and asked a White neighbor to be the owner's stand-in. The second appraiser appraised the home significantly higher than the first appraisal.

Prompts

- Does your jurisdiction have neighborhoods with substantial Black populations? How do the home values in these neighborhoods compare to majority non-Black neighborhoods? Is there evidence of skewed valuations?

Evictions and Landlord-Tenant Relations (1960s-Present)

Renters experience higher rates of housing instability than homeowners because renters are vulnerable to rent increases, change in use of the property, etc. In King County, BIPOC households are more likely to rent than White households, contributing to racial disparities in who experiences housing instability. Evictions disproportionately impact BIPOC tenants. For example, local research found that BIPOC tenants are more likely to be evicted for smaller amounts of money than White tenants. Tenant protections can increase housing stability by providing tenants more protections from evictions and better access to healthy housing. Efforts to pass tenant protections date back to the 1960s and many cities today do not have regulations in place.

Selected Resources	Description
Cookson, T., Diddams, M., Maykovich, X., and Witter, E. (2018, September 18). <i>Losing Home: The Human Cost of Eviction in Seattle</i> . Seattle Women’s Commission and King County Bar Association’s Housing Justice Project [link]	Report analyzing Seattle residential evictions in 2017. Researchers found that nearly a third of evicted tenants were Black, a rate about 4.5 times higher than what would be expected based on Seattle’s demographics
The Seattle Times Archive, accessed through the Seattle Library [link] or King County Library [link] , shows news coverage of tenant organizing efforts in King County	Article on a movement in King County in the 1960s to pass local fair housing protections. In the 1980s and 1990s, cities across the county, responsive to pressure from tenants and rising housing costs, considered passing tenant protection legislation; however, only a few cities enshrined protections.
King County Bar Association’s Housing Justice Project. (2019) <i>2019 – A Year of Evictions</i> [link]	Dashboard providing an overview of eviction filings in King County from 2019 by jurisdiction, including racial demographics of households with an eviction filed against them

Prompts

- Has your jurisdiction considered passing tenant protections? Did your jurisdiction adopt tenant protections or not?
- How did adopting/not adopting tenant protections impact BIPOC renters in your jurisdiction?