



REPORT

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A City Divided: A Brief History of Segregation in Buffalo

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Introduction

Buffalo-Niagara is one of the most racially segregated metropolitan regions in the nation. While racial segregation has declined slightly in recent years, economic segregation has increased, resulting in neighborhood conditions growing worse – not better – for most people of color in the region. Segregation imposes a wide range of costs on people of color, impairing their health, education, job access, and wealth. Individuals living in segregated neighborhoods tend to have less access to services that allow adequate standards of living, and their economic mobility is severely impaired.

As cities like Buffalo experience new economic development efforts, those concentrated in segregated neighborhoods may not benefit from positive changes being made elsewhere. In this report, we offer a snapshot of segregation in the region and explore some of the policies and practices that created it.

Racial Segregation in Buffalo-Niagara

On many levels, the Buffalo-Niagara metropolitan area is highly segregated. The metro area itself is ranked sixth most segregated in the nation on the white-black index, and twenty-first most segregated on the white-Hispanic index.¹

White people are overrepresented in the suburbs, while people of color are overrepresented within the city of Buffalo. Despite being more diverse than the rest of Erie County, the city itself is still severely racially segregated.

RACIAL INEQUITY

Where you live plays a big role in your access to quality jobs, quality schools, housing in good repair, healthy food, and clean air, water, and soil. If you live in an area that has greater access to these amenities than the regional average, you are living in an area of opportunity. In the Buffalo-Niagara region, over 60% of white people live in an above-average opportunity area, while only 10% of black people live in such areas.²

This policy report was drafted by Anna Blatto, a senior at the University at Buffalo. It explores the history of segregation in Buffalo and offers policy suggestions for the years ahead.

SEGREGATION IN ERIE COUNTY

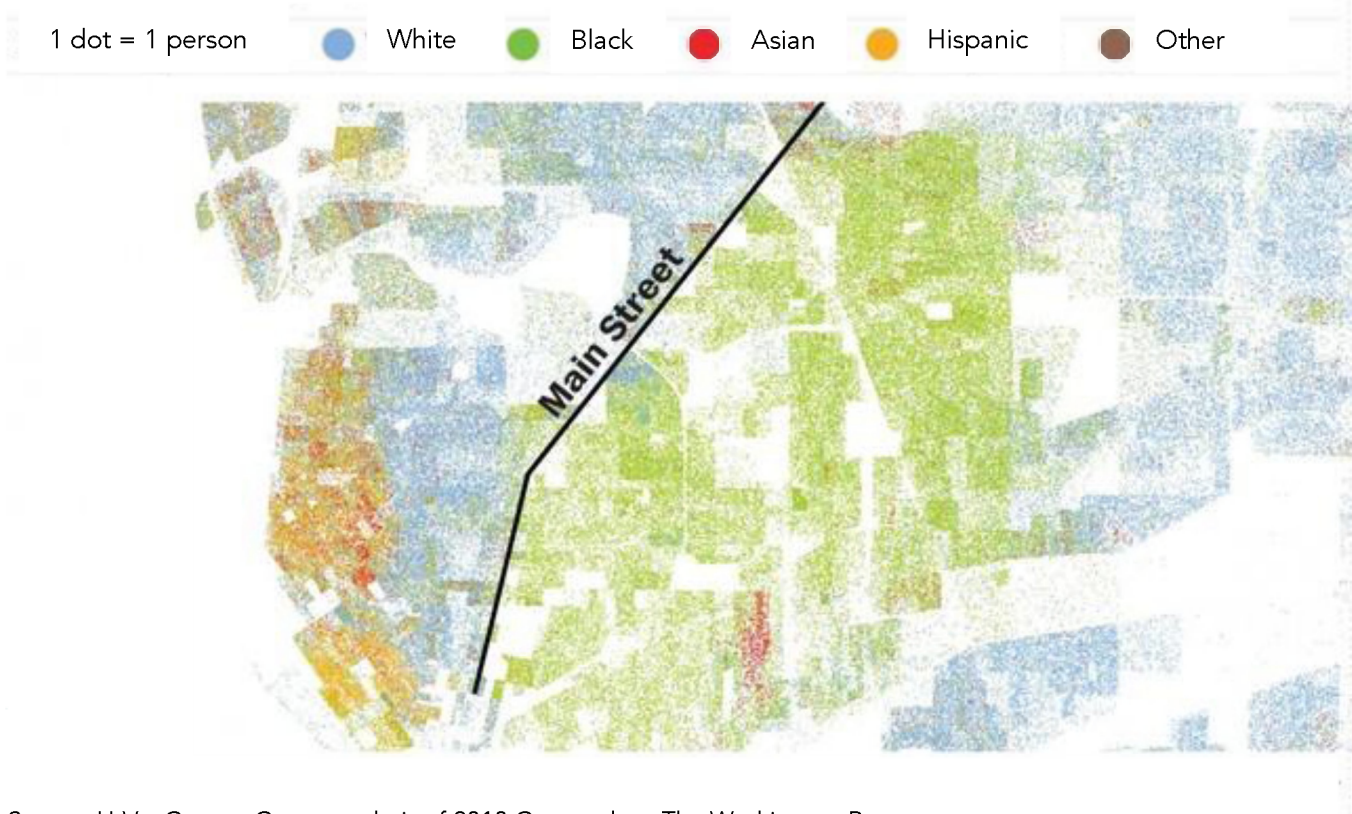
White people are **76%** of the Erie County population but only **45%** of the City of Buffalo population.

Black people are **13%** of the Erie County population but **37%** of the City of Buffalo population.

SEGREGATION IN THE CITY OF BUFFALO

Of all people who identify as black within the City of Buffalo, roughly **85%** live east of Main Street.

LINES OF SEGREGATION IN BUFFALO



Source: U-Va. Cooper Center analysis of 2010 Census data, The Washington Post.

History of Segregation in the U.S. and Buffalo

EARLY HISTORY AND AFRICAN AMERICAN MIGRATION

Buffalo’s unique history contributes to many of the racial and spatial divides seen in its physical landscape today. Buffalo was formally planned in 1804 by Joseph Ellicott.³ In 1834, it was chartered as a city and grew rapidly until roughly 1950, due to its position as a transshipment hub and later because of grain production, steel production, and hydroelectricity.⁴ Buffalo saw an influx of many immigrant groups starting with the Irish and Germans in the early-mid 1800s, followed by Southern and Eastern Europeans from 1880-1920.⁵

Buffalo is a prime example of a Rust Belt city that grew rapidly during the manufacturing age and then shrank as economies shifted and jobs moved elsewhere.⁶ The city’s population peaked at about 580,000 in 1950; afterwards, it began quickly declining, losing about half its population in 50 years.⁷ The metropolitan region’s population peaked in

JOB ACCESS

Of the five major employment centers in Erie County, **only one is located within the City of Buffalo.**

FOOD ACCESS

In Buffalo, there are

51

Census block groups that have limited access to supermarkets. **Every single one is located east of Main Street.**

1970 at over 1.3 million and then declined to roughly 1.1 million people today.

Buffalo's contemporary segregation can be traced back to World War I. As a major steel city, Buffalo's factories suddenly needed to produce an abundance of war-related goods and weaponry. Throughout the Great Migration (1916-1970), many African Americans moved from the South in search of jobs such as these.⁸

At first, African Americans moved to previously existing "Black Belts." When migration from the South began to increase more rapidly, however, they began moving into white working-class districts. In Buffalo, neighborhoods like Lovejoy and South Buffalo experienced this new trend, resulting in tension, racist incidents, and even physical altercations.⁹

INITIAL REACTIONS: RESTRICTIVE COVENANTS

Faced with this unprecedented increase in black population, some Northern homeowners—with the help of lawmakers and other officials—wanted to segregate these new residents. Their methods changed over time. Initially, private and public institutions alike sought to restrict residency of African Americans through explicitly racist zoning laws, but in 1917 the Supreme Court ruled this practice a violation of the 14th Amendment.¹⁰

After explicit racial zoning was disallowed, white property owners often used **restrictive covenants**. Restrictive covenants are clauses included in the deed to a property that prohibit certain future uses. Increasingly, deeds contained language indicating that the home could not be sold to anyone who was not white. In a time when black migration was at its peak, this prevented African Americans from living in many areas.^{11,12} While restrictive covenants were used in Buffalo, they were less common here than in some other northeastern cities due to Buffalo's smaller African American population.¹³ Racially restrictive covenants were not outlawed until the 1948 Supreme Court case *Shelley v. Kraemer*, which held that they violate the 14th Amendment.¹⁴

Initially, private and public institutions alike sought to restrict residency of African Americans using zoning laws.

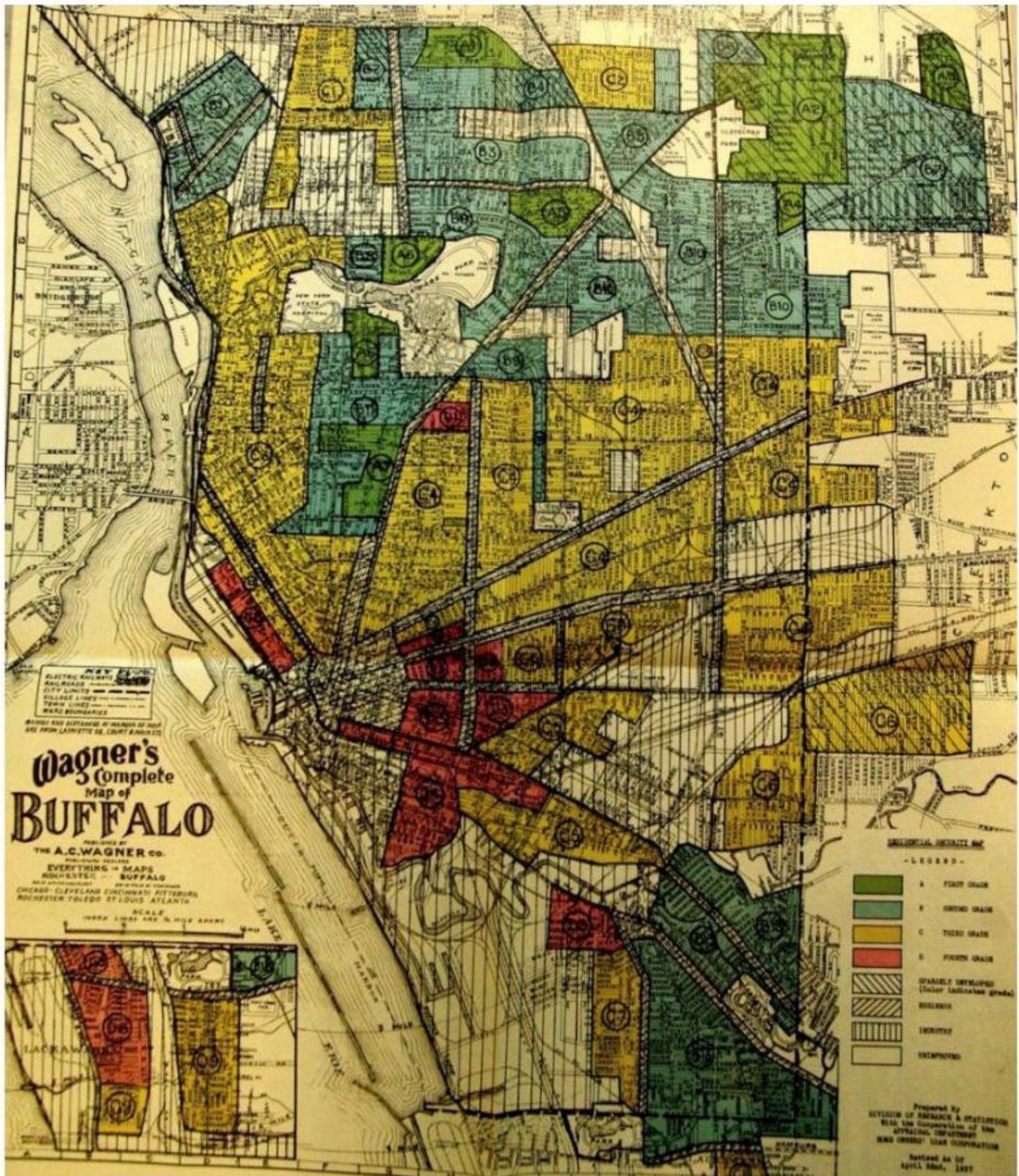


Figure 1. This 1937 federal underwriting map shows redlining at work. Most African Americans lived in the red zones.
 Source: Residential Security Map, Buffalo, N.Y., City Survey File. Record Group 195. National Archives II, College Park MD.
 Image courtesy of Carl Nightingale

REDLINING

Another major instrument of segregation to emerge in the 1930s was **redlining**. Prior to the New Deal, mortgages were very difficult to obtain. A typical mortgage in the 1920s required an enormous down payment, around half the value of the property, and needed to be repaid within a few years.¹⁵ Due to the large number of housing foreclosures during the Great Depression, the National Housing Act created the Federal Housing Agency (FHA) to boost homeownership and underwrite low-interest, long-term loans with low down payments.¹⁶

In 1924, economist Frederick Babcock in his book *The Appraisal of Real Estate* had elaborated a racist doctrine that served as a foundation for many FHA policies. He claimed that if a neighborhood were to maintain its value, it must be occupied by the same racial and social class. He believed any changes in the status quo would result in reduced values and increased instability. This served as inspiration for the *Underwriting Manual*, otherwise known as the “FHA Bible,” meant to ensure the financial stability of loans.¹⁷

As it developed its underwriting rules, the FHA mapped all urban areas in the United States. They included statistics like the percentage of foreign families, percentage of “Negros,” and indications of “shifting and infiltration.”¹⁸ Neighborhoods were divided into four categories, with ‘A’ being the most financially stable and ‘D’ being the least. These rankings helped lenders determine who was eligible for loans. Black neighborhoods were placed in the ‘D’ category, even where, as in the example of Buffalo’s Hamlin Park, the neighborhood was relatively prosperous.¹⁹ This created a “dual housing market,” meaning that black and white Americans were subject to different procedures when purchasing a home.²⁰

Redlining restricted the flow of capital in and out of minority neighborhoods as restrictive covenants and other forms of housing discrimination kept minorities from moving into white neighborhoods. Lack of access to loans made it much more difficult for African Americans to buy homes, open businesses, build wealth, and, if they chose, to move to other neighborhoods.²¹ Many neighborhoods entered a downward spiral of disinvestment, in which few people would invest in the neighborhood because its property values were declining rather than rising.

Practices like redlining defined neighborhood composition and prevented mobility, creating a “dual housing market” and restricting the flow of capital in and out of communities.

AREA DESCRIPTION
Security Map of Buffalo, N. Y.

1. POPULATION: a. Increasing _____ Decreasing _____ *Some Yes*

b. Class and Occupation _____ Working Class

c. Foreign Families 100% Nationalities Italian d. Negro 7

e. Shifting or Infiltration _____ None

2. BUILDINGS: **PREDOMINATING** 40% **OTHER TYPE** 60%

a. Type and Size Single-family Doubles and multi-family conversions

b. Construction Mostly frame Mostly frame

c. Average Age 75 - 100 Years 75 - 100 Years

d. Repair Poor to Fair Poor to Fair

e. Occupancy 97% 97%

f. Owner-occupied 20% 20%

g. 1933 Price Bracket \$1,200 - 2,300 % change _____ \$1,900 - 4,700 % change _____

h. 1937 Price Bracket \$1,500 - 2,800 -23% \$2,300 - 5,500 +18%

i. Dec. 1940 Price Bracket \$1,200 - 2,500 -14% \$2,000 - 5,000 -10%

j. Sales Demand Very poor Very poor

k. Predicted Price Trend (next 6-12 months) Downward Downward

l. 1933 Rent Bracket \$12 - 24 % change _____ \$10 - 18 % change _____

m. 1937 Rent Bracket \$19 - 30 -25% \$10 - 25 -25%

n. Dec. 1940 Rent Bracket \$15 - 30 0% \$10 - 25 0%
(Per unit)

o. Rental Demand Good Good

p. Predicted Rent Trend (next 6-12 months) Firm Firm

3. NEW CONSTRUCTION (past yr.) No. 0 Type & Price _____ How Selling _____

4. OVERHANG OF HOME PROPERTIES: a. HOLC _____ b. Institutions heavy

5. SALE OF HOME PROPERTIES (____ yr) a. HOLC _____ b. Institutions _____
Absolutely

6. MORTGAGE FUNDS: unavailable 7. TOTAL TAX RATE PER \$1000 (1940) \$ 32.83

8. DESCRIPTION AND CHARACTERISTICS OF AREA:

The area is strictly an Italian community and lies just north of the downtown business section and fronts on the Niagara River. It is one of the oldest neighborhoods and the homes average 75 to 100 years. The homes stand on narrow lots and maintenance is generally poor. The area is sprinkled with small industrial plants throughout and with heavier industrial plants on the west boundary. The section of the area north of Hudson to the north boundary is now occupied by the Lake View Housing Project (U.S.H.A.) containing 658 family units. It was completed about one year ago and in clearing the ground only about 300 units were demolished, thus effecting a 2 to 1 unit replacement. The new units range from 3 to 5 rooms with a price spread of \$18.50 to \$27.50. There are no vacancies in the Project at the present time. Taking the area as a whole, there is little to offer from a security standpoint. Sale prices have been skidding slowly but steadily and this trend will continue. The area bears a very heavy relief load, which was more acute during the darker days of the depression. In view of the poor stability of the area generally and because of declining values, it is rated a poor, 4th grade.

9. LOCATION Buffalo, N. Y. SECURITY GRADE 4th AREA NO. D-2 DATE 12/4/40
Low

Figure 2. Example of neighborhood demographic documentation used to determine loan-worthiness and create federal underwriting maps. Image courtesy of Carl Nightingale

PUBLIC/SUBSIDIZED HOUSING

In the United States today, public housing is often stereotyped as a symbol of poverty and the urban ghetto. However, the original intent of public housing was not to house the urban poor so much as it was to offer middle-income whites an opportunity to live in affordable, rent-controlled housing. This began in the 1930s with New Deal era legislation that saw public housing as the answer to many Great Depression problems.²² In Buffalo, the Buffalo Municipal Housing Authority (BMHA) was established in 1934 to construct and oversee all public housing in the city.²³

Although President Franklin Roosevelt wanted to use the Housing Act to direct resources to the urban poor of all racial groups, practices like the “**prevailing composition**” rule required residents of new federally funded projects to be of the same race as those in the neighborhood surrounding it.²⁴ Early public housing complexes, such as the infamous Pruitt-Igoe in St. Louis, were constructed with segregated sections exclusively for certain races.²⁵ As time went on and white neighborhoods consistently rejected the placement of public housing within them, many public housing projects became almost exclusively black.²⁶

In Buffalo, the Willert Park development was an all-black public housing development that contributed to creating a public perception of the East Side as “Buffalo’s black neighborhood.”²⁷ This perception was furthered by the creation of additional black-only developments surrounding Willert Park in the years following.²⁸ Due to this level of segregation, the interests of the black population became very closely aligned with the interests of the East Side, yet due to lack of political representation both in general city governance and on urban renewal boards, the interests of the black population were rarely given strong consideration.²⁹

Throughout the 1950s and 60s, BMHA continued to create segregated public housing developments like the Ellicott and Talbert Malls – both over 90% black occupied – which played a key role in maintaining segregated neighborhood compositions.³⁰ One notable development was Dante Place, a public housing complex built to accommodate residents who had been displaced from their homes (see: Urban Renewal and Highway Construction on page 12). Dante Place was unique because it was Buffalo’s most integrated complex – 36% of its residents were black.³¹

The segregation of Willert Park solidified the perception of the East Side as “Buffalo’s black neighborhood.”

However, in 1960 the complex converted from low-income to middle-income and became what is now Marine Drive Apartments.³² Almost all of the black occupants were relocated to the all-black Ellicott and Talbert Malls or other places in the Masten and Ellicott Districts, while white residents were scattered throughout the city.³³ Reflecting on the project, Buffalo's 1965 Community Renewal Program states: "Although at the time there was a sufficient number of adequate housing units available, the relocation program failed to take into account the residential exclusion problem that restricted the movement of non-whites... The impaction of these two areas in turn led to the speeding up of the process of blight formation in the remainder of the Ellicott and Masten areas."³⁴ The new residents of Marine Drive were mostly white and long remained so.

Decades of discrimination led to *Comer v. Cisneros* (1989), a lawsuit in which the BMHA was charged with segregating blacks and whites within public housing.³⁵ Not only were public housing complexes segregated, but Section 8, which provides housing vouchers to low-income residents to be used with private landlords, was used mainly by white tenants, while black applicants were languishing on long waiting lists.³⁶ The settlement of the case included additional Section 8 vouchers for minorities and a "mobility counseling" program to help them move to higher opportunity neighborhoods, a program which Housing Opportunities Made Equal (HOME) continues to run today.³⁷

STEERING AND BLOCKBUSTING

One mechanism of segregation that remains common even today is the way that some real estate agents and other professionals steer renters and homebuyers to certain neighborhoods based on their race. A second tactic that was particularly prevalent in the heyday of suburbanization and white flight is called **blockbusting**. Blockbusters would purchase properties in white neighborhoods that bordered black neighborhoods and then rent or sell them to black families at above market prices. African Americans families, segregated into overcrowded black neighborhoods, would often pay above-market prices to move to neighborhoods with more opportunity. The blockbusting realtors would then go back to the white residents and convince them that their neighborhood was becoming a black ghetto and that they needed to sell their property quickly at a deflated price to avoid being stuck in a primarily black neighborhood with declining home values.

In 1989, the Buffalo Municipal Housing Authority (BMHA) was sued for allowing discriminatory practices that purposefully separated blacks and whites within public housing.

To Every Home Owner:

*Courier
5 June 66*

A drastic Federal forced housing law now being considered by the Congress will further destroy your basic rights—unless you act NOW!

Here's what it is:

"Title IV" of the so-called Civil Rights Bill H.R. 14765 and S. 3296—is the forced, not fair, housing proposal that threatens to further deprive you, as a home owner, of basic freedoms.

Here's what it would do:

1. It goes beyond the New York State Law on Civil Rights and as such will become a contest between the State and the Federal government as to which level of government can harass owners to the greater degree.
2. Subjects you to suit by the U.S. Attorney General forcing you to sell or rent to a person other than the person of your choice.
3. Delay indefinitely a rental or sale pending final court disposition of allegations against you, be they real or fabricated.
4. Subjects you to payment of unlimited damages if you insist on exercising preference in a sale or rental.
5. At the present time there are 3 agencies of the State government active in Civil Rights enforcement: Commission for Human Rights, State Attorney General's office and the Secretary of State. Each of these agencies act independent of the other to the expense and harassment of owners. If the Federal law is approved the expenses, confusion and harassment will be multiplied.

Because we are concerned about the human rights of all Americans . . .

- We protest this attack on the human rights of freedom of choice in disposing of private property.
- We believe progress in race relations will be retarded, not advanced, by this bill.

In spite of the current New York State Law, equal opportunity in housing is making progress under the influence of voluntary efforts of church, school and people of good will.

How can you make your protest heard?

The Congress will reject the forced housing features of this Bill if you and other home and property owners write your members of Congress and make it clear that you

oppose this legislation.

WRITE or WIRE today . . . and tell your members of Congress what you think.

Write to your Members of Congress today!

Your Congressmen are:

Henry P. Smith III
Richard D. McCarthy
Theodore J. Dulski

Address:

House Office Building
Washington, D.C. 20515

Your Senators are:

Robert F. Kennedy
Jacob K. Javits

Address:

Senate Office Building
Washington, D.C. 20510

Greater Buffalo Board of Realtors
291 DELAWARE AVE. **TL 2-1850**

Source: Greater Buffalo Board of Realtors. "To Every Home Owner:" Advertisement. *Buffalo Courier Express*, June 5, 1966, accessed: http://purl.org/net/findingaids/view?docId=ead/archives/ubar_ms0007.xml.

Blockbusting was very common in the 1950s and 60s in the Masten District, as African Americans sought new places to live as a result of displacement.³⁸ Civil rights advocates succeeded in getting an anti-blockbusting ordinance in Buffalo in 1964.³⁹ The provision stated that a sold sign couldn't be displayed on a property for more than 72 hours after the sale.⁴⁰ Even with this ordinance, in April of 1972, Kensington-Leroy Community Association brought the issue of blockbusting to the city council, noting an abundance of one realtor's for-sale signs in that neighborhood.⁴¹ One resident spotted "sold" signs at 31 Buffalo homes for periods longer than 72 hours – several dozen in a 5-block area and occasionally with multiple signs on each residence.⁴² The University Heights Common Council representative, Charles Volkert, who also happened to be president of a real-estate firm, claimed that for-sale signs "are an asset to a community because they show people are interested in buying property."⁴³ Despite Volkert's assertions, the City enforced the anti-blockbusting ordinance.⁴⁴

Like their counterparts across the country, Buffalo realty groups tried to persuade the public to oppose the federal fair housing law. On June 5, 1966, the Greater Buffalo Board of Realtors published an advertisement in all local newspapers stating: "*To Every Home Owner: A drastic Federal forced housing law now being considered by Congress will further destroy your basic rights – unless you act NOW!*"⁴⁵ Nonetheless, in the wake of the assassination of Dr. King, the Fair Housing Act passed in 1968. This law made many blatantly exclusionary and racist housing practices illegal.^{46,47}

SUBURBANIZATION AND WHITE FLIGHT

Starting in the 1950s, white Buffalo residents capitalized on federal subsidies such as the G.I. Bill to move to the ever-growing suburbs.⁴⁸ Federal and state governments subsidized suburban sprawl by paying for new highways, sewer and water systems, and other infrastructure, and by offering cheap mortgages to veterans and others. But in addition to the continued prevalence of private discrimination, the new suburbs often practiced exclusionary zoning: using large minimum lot sizes and other zoning restrictions to keep out multi-family and affordable housing developments based in part on class and race prejudices.

The Fair Housing Act of 1968 made illegal many blatantly exclusionary and racist housing practices illegal.

From 1950 to 2000, Buffalo experienced a dramatic population decline, losing about half of its residents, while the poverty rate increased from 15.2% to 26.7%.^{49,50} The City's black population rose from 3.1% to 38.6% as the white population declined from 96.8% to 50.4%. From 1940 to 1970 alone, the black population in the city grew 433%.⁵¹

Jobs were increasingly difficult to obtain as a black city resident. While Buffalo was known for its manufacturing jobs, the black population tended to be underrepresented in manufacturing and overrepresented in lower-wage service jobs.⁵² In a 1967 case, *U.S. v. Bethlehem Steel*, the U.S. government pursued racial discrimination charges against one of the region's largest employers.⁵³ At the time, Bethlehem Steel hired very few black applicants and admitted to placing those they did hire into the least desirable jobs.⁵⁴ In 1966, only 2.5% of those hired were African American; by the early 1970s, the black workforce rose to about 14% - primarily due to the lawsuit.⁵⁵

Spatial segregation also made it harder to access higher-paying jobs: African Americans were less likely to have vehicles and had less access to public transportation. This became especially difficult as service-sector jobs moved into the suburbs, cutting African Americans off from the job sector where they were most concentrated.⁵⁶ Jobs in education and government also moved out of the city, farther away from people of color. This was exemplified by the mid-1960s decision to build the new campus for SUNY Buffalo—one of the largest employers in the region—in Amherst. This mistake was compounded by the failure (in part due to racist opposition from white Amherst residents) to extend the light rail system from the city of Buffalo to SUNY Buffalo's North Campus, reducing the ability of lower-income city residents to attend classes or take advantage of a large job market.^{57,58}

URBAN RENEWAL AND HIGHWAY CONSTRUCTION

The urban renewal movement of the 1950s-70s changed the physical landscape of American cities, often resulting in the demolition of buildings and the construction of highways. Politicians and planners often used the framework of urban renewal to justify displacing entire neighborhoods—primarily impacting communities of color.

Spatial segregation
cuts off access to
higher paying jobs.

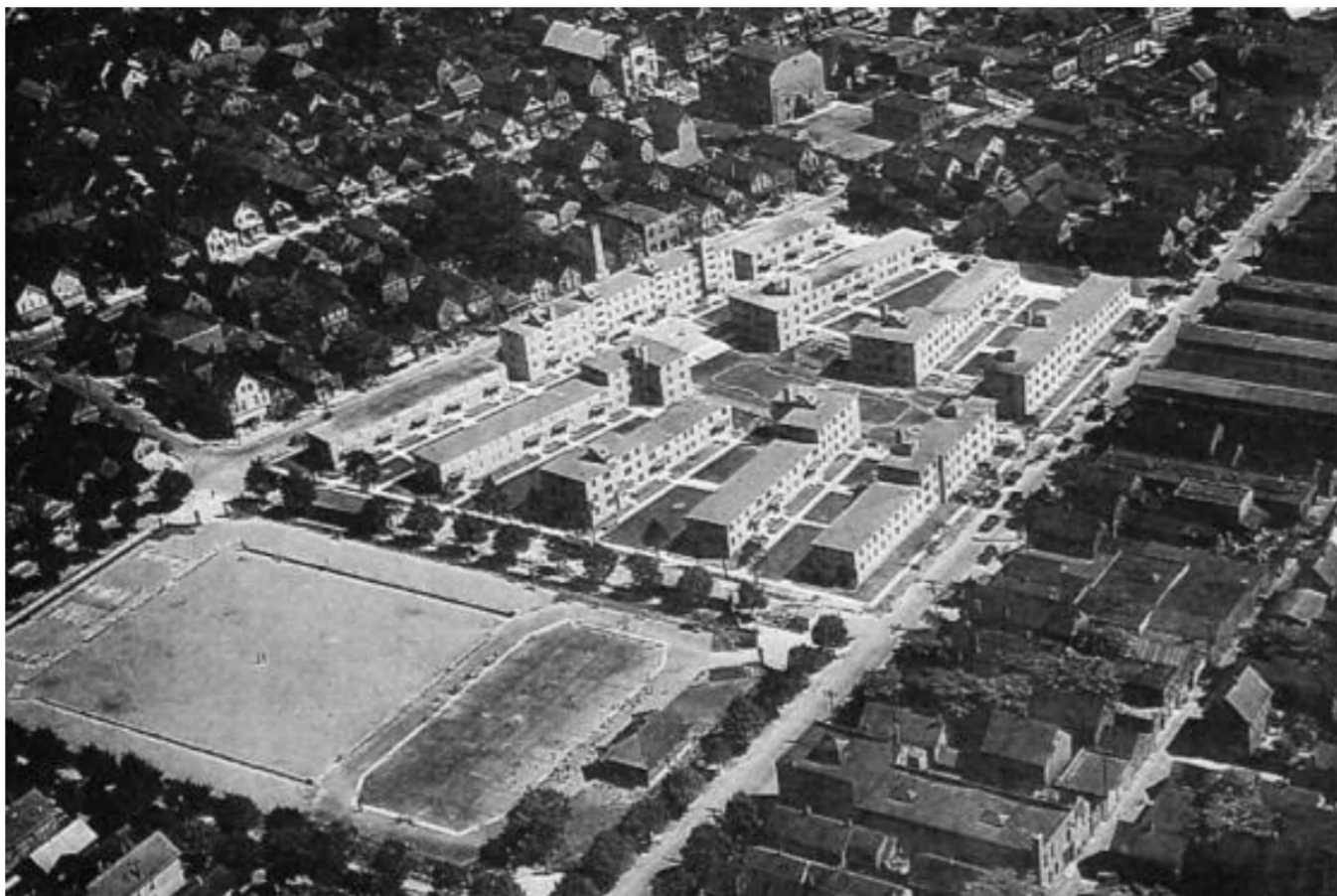


Figure 3. Willert Park housing development, Buffalo NY, as funded by the U.S. Housing Authority.
Source: U.S. Library of Congress

The Ellicott Redevelopment Project is a key example of a large-scale urban renewal plan in Buffalo that displaced over 2,000 families, 80% of whom were African American.⁵⁹ As with urban renewal projects in other U.S. cities, black residents were typically relocated to other predominantly black neighborhoods, such as the Ellicott and Masten districts.⁶⁰

As people and jobs left the city, the urban landscape began to change to benefit suburbanites. One particularly destructive project was the construction of the Kensington Expressway, begun in 1957 and completed in 1971. While the expressway allowed suburban commuters quick access to downtown Buffalo, it ultimately cut the East Side community in half, displacing residents and devastating businesses.⁶¹ Its construction also required destroying one of Buffalo's greatest cultural assets, the Humboldt Parkway, which was a component of the Olmsted Parks. The construction of the Scajaquada Expressway occurred at a similar time; however, given that the affected population was primarily

The Kensington Expressway ultimately cut the East Side community in half.

white and middle-class, displaced residents had more options and could afford to move to different neighborhoods and the suburbs.⁶² For the East Side, construction of the Kensington Expressway happened at the same time as several other projects that resulted in residential displacement, and the primarily black population had very little housing mobility; this confined them to other sections of the East Side. As a result of the Kensington and related developments, the poorest, most segregated communities were subject to more air pollution and lost access to services and key institutions like banks and grocery stores.⁶³

BANKING AND MORTGAGES

In 1975, the Erie County Citizens Organization released a report indicating that the root causes of blight in Buffalo were redlining and disinvestment.⁶⁴ To come to this conclusion, they studied 13 financial institutions over a period of 19 months and noted that only 25.9% of mortgages in the county were given in the city of Buffalo. While every bank had a slightly different “high-risk” map, the Ellicott District was redlined by all banks, and the Masten District was redlined by most.⁶⁵ The report highlights one particular instance of the sale of a home on Jewett Ave. whose buyers were initially approved for a loan by Erie County Savings Bank but were later denied because the property was located in a high risk area.⁶⁶

In 1977 Congress attempted to address some of the legacies of redlining with the Community Reinvestment Act of 1977. This established a “federal protocol for ensuring...banks are providing loans to all areas in which they operate...,” especially to lower- and middle-income residents.⁶⁷ While this was a step in the right direction, there is still much work to be done. To this day, non-white neighborhoods receive less access to credit, fewer bank branches, and higher insurance rates, among other severe financial disadvantages.⁶⁸

In 1980, the U.S. Banking Committee discovered that it was two times as difficult to get a mortgage in Buffalo’s black neighborhoods than in its white neighborhoods. That same year, HUD released a report noting instances of redlining by banks in city of Buffalo neighborhoods.⁶⁹ Continued redlining and discrimination resulted in a lack of investment that only exacerbated the economic decline of already downtrodden



Figure 4. Construction of the Kensington Expressway, one of the major physical dividers of the East Side of Buffalo.

Used with permission from the Buffalo Historical Society.

Root causes of blight in Buffalo include redlining and disinvestment.

neighborhoods and lack of mobility for the residents within them. As recently as 2014, Evans Bank was charged with redlining by the New York State Attorney General. Evans Bank had created a map that defined their “trade area,” where they would market their services, with a pink line that excluded the East Side of Buffalo.”^{70,71,72} Between 2009 and 2012, less than 1% of the residential mortgages Evans made went to African American borrowers. In the settlement of the lawsuit, Evans agreed to create an \$825,000 fund to encourage affordable housing and homeownership in Buffalo, as well as eliminate use of its exclusionary lending map.⁷³

As late as 2015, Evans Bank was charged with discriminatory lending practices, including the creation of a redlining map.

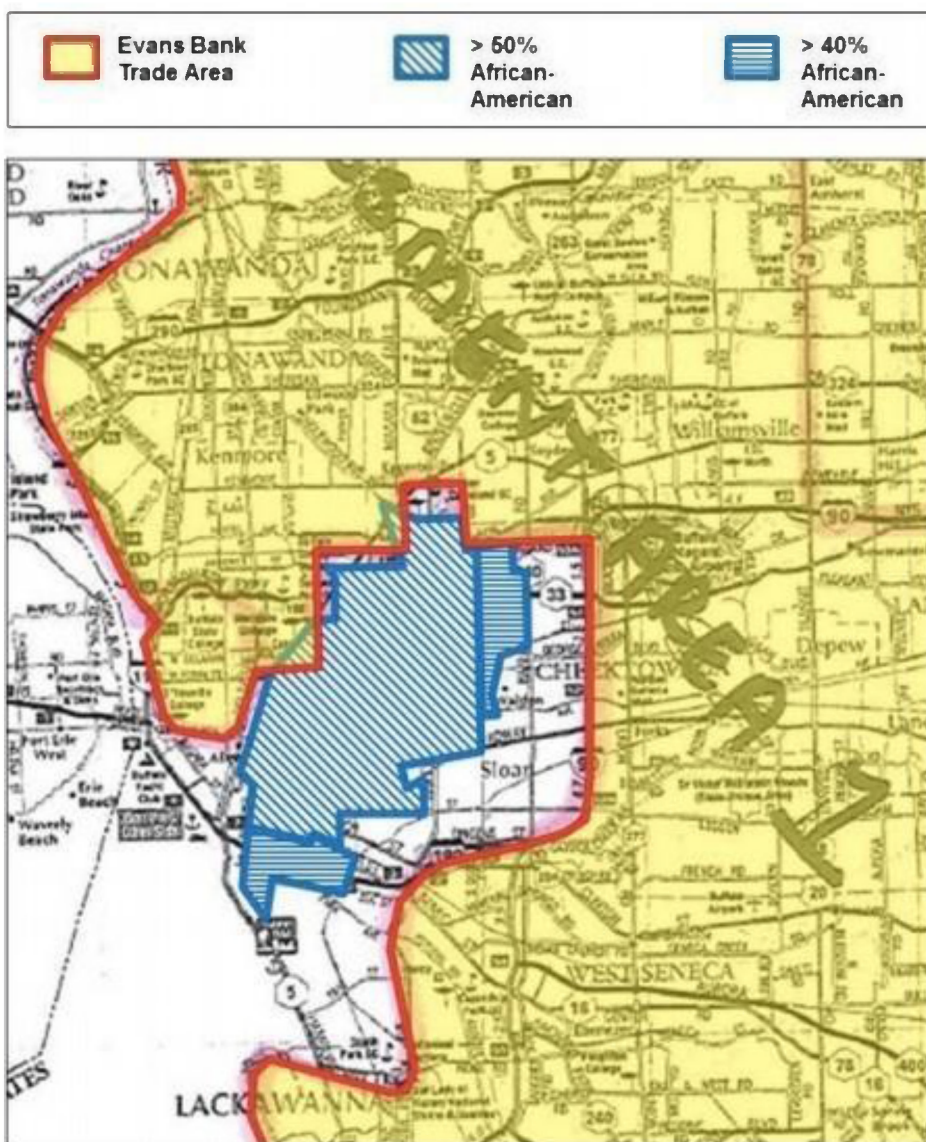


Figure 5 Map demonstrating Evans Bank "trade areas," along with predominantly African American neighborhoods. Source: New York Attorney General Office

In the 1980s and 1990s, federal deregulation, new financial instruments such as mortgage-backed securities, and fast rising housing prices combined to offer rich opportunities for predatory mortgage lending. Predatory lending was sometimes called “reverse redlining,” because it often targeted seniors and people of color who had built equity in inner city homes but lacked reliable incomes and other forms of wealth, making them perfect targets for deceptive, high interest home equity loans. The increase in subprime mortgage lending, paired with residential segregation, led to a massive increase in mortgage foreclosures among people of color and a dramatic stripping of their household wealth. The white-black wealth gap began increasing instead of decreasing.

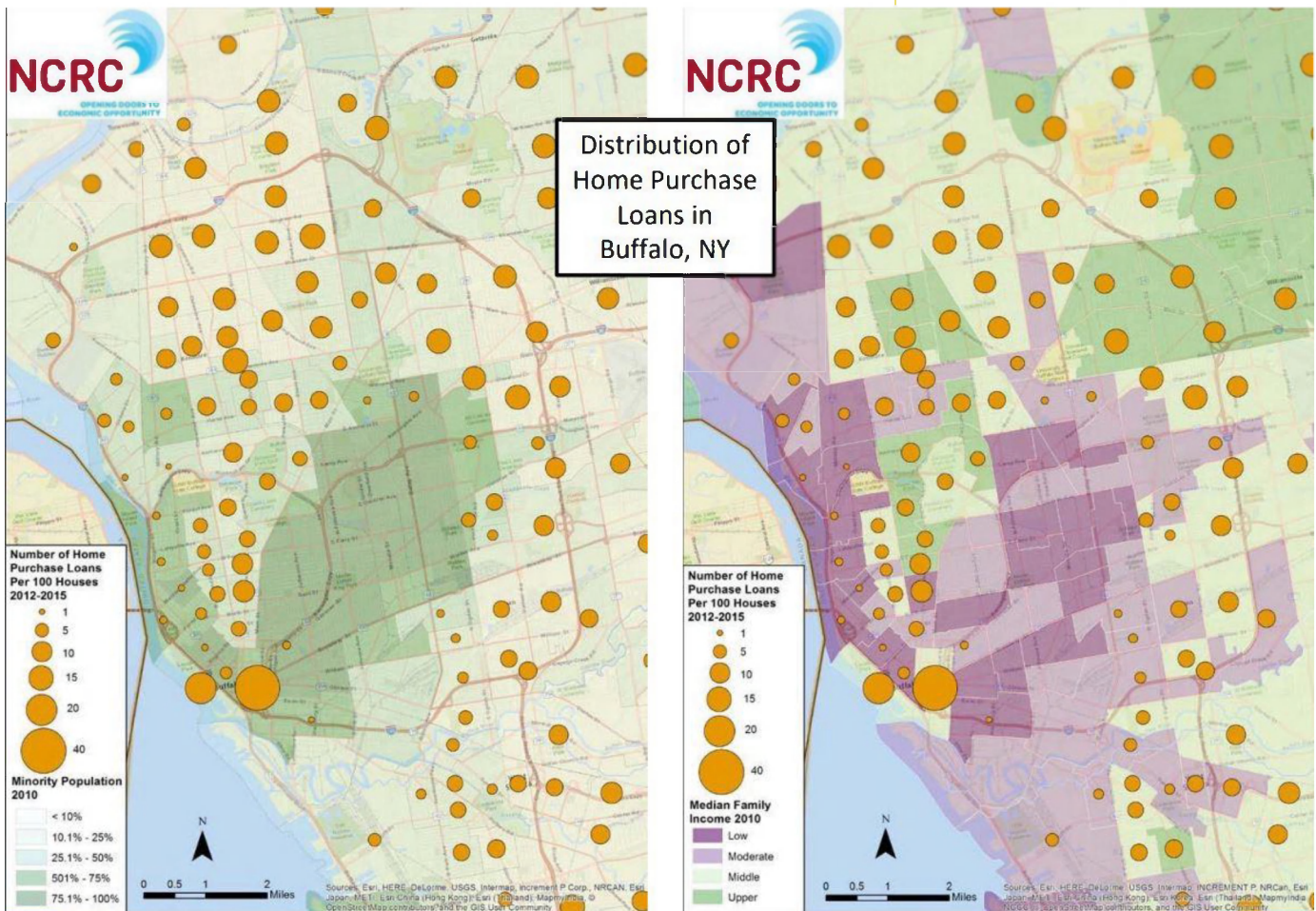


Figure 7 Distribution of Home Purchase Loans in Buffalo, NY, 2012-2015.

Source: National Community Reinvestment Coalition, Buffalo and Erie County Comprehensive Report Examples, accessed: <http://maps.ncrc.org/>

The economic effects of foreclosures were deeply damaging to minority neighborhoods and to people of color, particularly when the housing bubble burst.⁷⁴ Not only were many people of color displaced from their homes, but neighborhoods suffered from additional vacancy, abandonment, and blight. In addition to mortgage foreclosures, tax foreclosures surged as people became less able to afford the cost of their mortgages plus their taxes. In Buffalo, tax foreclosures increased from 1,074 in 2004 to 3,304 in 2009. Today, in the Buffalo Niagara region, the white homeownership rate is 73.4 percent, while the black rate is only 28.9 percent – the third highest disparity in the nation for cities with substantial black populations.⁷⁵

Key Impacts of Segregation

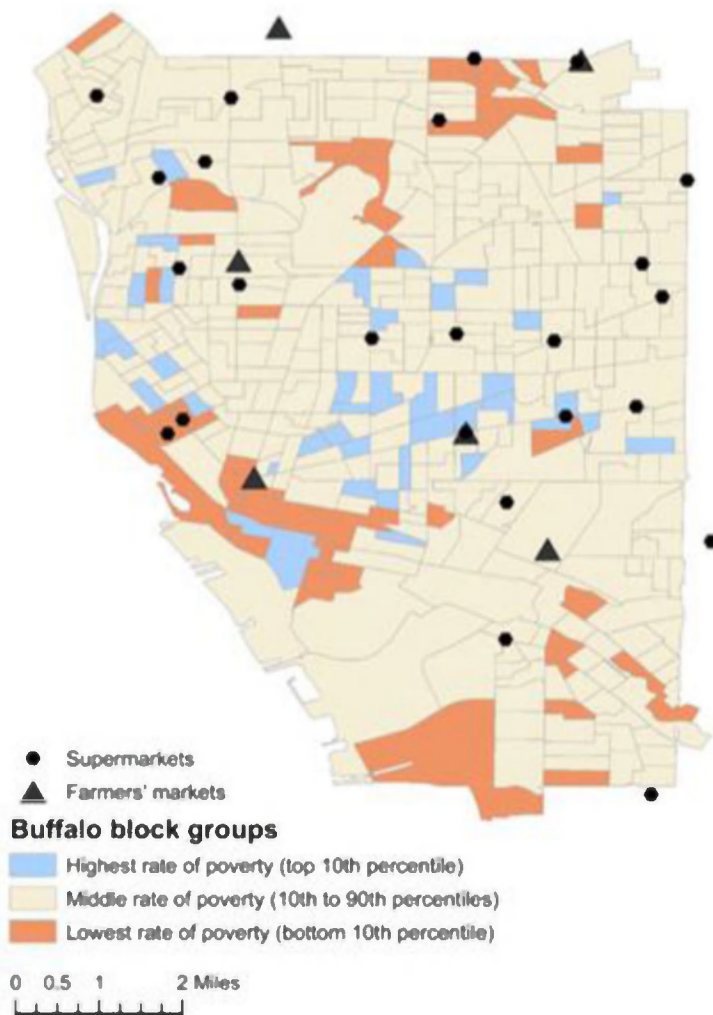
HEALTH

As time went on and African American neighborhoods continued losing investment and political attention, residents' health suffered. In Buffalo, for example, life expectancy is higher west of Main Street, with the life expectancy of whites five years higher than that of African Americans.⁷⁶ Lack of reliable transportation, inconsistent work schedules, and reduced healthcare facilities in segregated neighborhoods make it more difficult for residents of color to go to the doctor or seek treatment. For residents of the East Side, hospital admissions are three times higher than those of higher-income residents.⁷⁷

Neighborhoods of color in Buffalo are also rife with brownfields - former industrial or commercial sites that are often abundant with toxins. In segregated communities, housing stock tends to be older, which increases the prevalence of lead paint and thus lead poisoning.⁷⁸ Pollution is also a major issue, with the presence of major expressways such as the 33 causing a higher presence of pollution-linked diseases, including asthma.⁷⁹ Additionally, the most segregated neighborhoods of Buffalo also tend to be 'food deserts,' in which most residents lack convenient access to healthy, affordable food options. Buffalo's black residents are six times more likely than white residents to live in a community without a grocery store.⁸⁰

Increased **pollution**, older **housing stock**, and the heightened presence of **brownfields** can lead to negative health outcomes that disproportionately affect people of color.

Locations of Farmers' Markets and Supermarkets, with levels of household poverty in Buffalo, NY



Source: M.J. Widener, S.S. Metcalf, and Y. Bar-Yam, "Dynamic Urban Food Environments: A Temporal Analysis of Access to Healthy Foods," *American Journal of Preventive Medicine*, 41(4) 439-441, 2011.

CRIMINAL JUSTICE

Law enforcement tends to be much more intensive and invasive in racially segregated urban neighborhoods – often making residents feel like police are an occupying force rather than public safety allies. These tendencies were exacerbated by the War on Drugs and “zero tolerance” policies, which helped drive the surge in incarceration rates for people of color that Michelle Alexander refers to as “the New Jim Crow.”⁸¹ In its 2013 report, *Alarming Disparities*, PPG found that while African Americans accounted for less than 14% of the population in

Erie County, they accounted for 43% of arrests, and that residential segregation was one of the causes for this disparity.

The Buffalo Police Department's Strike Force, recently disbanded, focused its patrol in high-crime neighborhoods, and its 20 officers regularly conducted traffic checkpoints.^{82,83} Roadblocks have been most common on Buffalo's east and west sides, home to some of the city's poorest neighborhoods.⁸⁴ The Buffalo Police Department's Housing Unit, which consists of 18 officers patrolling Buffalo's public housing projects, wrote nearly 10,000 traffic, parking, and ordinance tickets in a recent 12-month period.^{85,86} Public housing units in the city of Buffalo are almost 90 percent minority leased.⁸⁷ Disproportionate arrests lead to disproportionate rates of incarceration, further damaging the fabric of poor, segregated communities and pushing more families into poverty.

EDUCATION

In 1976, after years of segregation in the Buffalo Public Schools (BPS), the case of *Arthur v. Nyquist* resulted in an order for the BPS to desegregate.⁸⁸ In response, the BPS eliminated neighborhood schools and increased bussing. While this helped initially, it also caused new issues for communities of color: longer time spent commuting and less ability for parents without cars to be involved in their child's schooling.⁸⁹ Moreover, the BPS has re-segregated over time, in part because there are so few white students left in the district.⁹⁰ The fact that children of color are overwhelmingly concentrated in the region's highest poverty school district, where four out of five students qualify for free or reduced price lunch, drastically impairs their educational outcomes. Racial disparities persist within the district, as well; while the white graduation rate is 74%, the black and Hispanic graduation rates are 62% and 51% respectively.⁹¹

TRANSPORTATION AND JOB ACCESS

People of color still tend to be the primary users of public transportation, with only 5% of white residents commuting by public transit, compared to 21% of black, 15% of Hispanic, and 26% of Asian and Pacific Islander workers.⁹² Unfortunately, 58% of the area's jobs cannot be reached by public transportation.⁹³ Furthermore, even where

Racially segregated neighborhoods can lead to increased **targeting** by law enforcement, thus leading to higher **incarceration rates** for communities of color.

jobs are accessible by public transit, commute times tend to be longer for people of color – this is known as the “time-travel penalty” – reducing their time to engage in other activities.⁹⁴ As a result, communities of color tend to be excluded from many job opportunities and have less time to spend on other jobs, education, and family life.

EMERGING TRENDS

The dawn of the Civil Rights era and the adoption of the Federal Housing Act of 1968 made many forms of direct racial discrimination illegal. At the local level, while there were several attempts throughout the latter half of the 20th century into the early 2000s, Buffalo did not pass a fair housing ordinance until 2006, and Erie County did not pass one until 2018.

Despite the federal, state, and local laws, many landlords continue to discriminate illegally, most often based on familial status, disability, and source of income. While open racial discrimination is less common than in the past, these other forms of discrimination are often proxies for race discrimination and affect people of color disproportionately. This forces disadvantaged individuals into lower quality apartments that are often overpriced and yet under-maintained by their landlords.⁹⁵ Lack of enforcement by legal authorities allows for landlords to take advantage of the most vulnerable populations without the means to obtain redress.

Combatting racial segregation requires more affordable housing in different neighborhoods and more housing mobility.⁹⁶ Many community organizations have emerged to assist low- to moderate-income residents obtain affordable housing and services. One important example is Housing Opportunities Made Equal (HOME), which does fair housing testing and enforcement, as well as policy advocacy and education of both landlords and tenants.

GENTRIFICATION AND DISPLACEMENT

As urban living becomes more popular again, and as the State and City invest in areas such as downtown, the waterfront, and the Buffalo Niagara Medical Campus, rents are rising sharply in some sections of the city and displacement is becoming a larger concern. Advocates are

Adopting an inclusionary zoning policy would help create more affordable housing in less segregated neighborhoods.



Figure 8 Image depicting the Fruit Belt with construction of the Buffalo Niagara Medical Campus in the background.

Source:

<https://withallduerespectblog.com/2014/08/03/disregard-of-fruit-belt-residents-by-buffalos-leaders-is-unjust-and-unlawful/>

pushing the City of Buffalo to adopt an inclusionary zoning law, which would require developers of rental housing to include a set percentage of affordable units. This would increase the stock of affordable housing and would make neighborhoods more diverse and inclusive. This is especially important in neighborhoods where gentrification is occurring and rents are rising rapidly, such as downtown, Allentown, and the Fruit Belt.⁹⁷

Another tool to fight displacement and preserve inclusive neighborhoods is the community land trust, a non-profit organization controlled by residents that maintains ownership of land to keep housing permanently affordable. FB Community Land Trust, directed by Fruit Belt residents, is the first urban land trust in the city.⁹⁸

Additionally, housing mobility programs that assist with the movement of low-income residents from low-opportunity neighborhoods to high-opportunity areas can be effective in expanding access, particularly when housing discrimination violations are addressed and enforced. Finally, one promising federal policy is the Small Area Fair Market Rent policy, which would allow regions to set fair market rents by zip code rather than by an entire region, allowing Section 8 vouchers to be used in more affluent neighborhoods.⁹⁹

Conclusion

Buffalo's intense segregation is not an accident. It resulted from decades of federal, state, and local policies, many of which were explicitly racist, while others were facially neutral but had devastating impacts. The overlapping racial and economic segregation in this region is a prime driver of inequality, and it will take concerted efforts and a variety of policy tools to reverse it.

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