

# Homes for Some

## Seattle's History of Housing and Racial Exclusion

JAMES GREGORY

Please look at the striking image below. The artist Marissa Rowell created it for an article about the Racial Restrictive Covenants Project that appeared in the newsletter *Perspectives*.<sup>1</sup> Who are these people and what do they represent? They seem to be a family from the “It’s a wonderful world” era of American history, the 1950s and early ’60s, a wonderful world of plentiful jobs and homes for nearly everyone, an era when homes were

subsidized by low-interest, low-down payment loans from the federal government—the golden age of expanded homeownership, as long as you looked like this family. But these figures have their eyes covered in a way that photojournalists once used to hide identities. This element suggests a key point I will make here. There has been too much hiding. Seattle and Washington State have largely hidden from their history of racial exclusion and segregation,

hidden behind the false notion that we are a liberal state that shares little with places that vigorously and violently practiced white supremacy.

This article is derived from the research I have been doing for nearly 20 years to document the use of racial restrictive covenants to limit property rights and housing access for people of color. In Washington, covenants were deployed as an instrument of segrega-



The Seattle area has a long history of exclusionary housing, with many property deeds restricting certain groups from ownership. Marissa Rowell for the University of Washington

tion and also white exclusivity. Washington was different from southern states and midwestern and eastern cities that practiced racial segregation. Here, decade after decade, the goal was not separation of the races, but exclusion. What follows focuses on housing, because housing policies by governments—state, county, city—were used for more than 130 years to keep people out, to make sure that they could not come here; and if they did, to make it difficult to stay.

I am also trying to answer a question that is often quietly asked: Why is Washington one of the whitest states? Why, until recently, was Seattle one of the whitest cities? In the last 30 years, the demographics have changed, but the small number of African Americans is still striking. At 5 percent state-wide, we fall behind Nebraska, Iowa, Colorado, and Arizona. Why? The answer has to do with migration patterns and conditions. Migration scholars usually emphasize inducements, especially job opportunities, but it is important to also consider obstacles and mechanisms of exclusion, especially housing.<sup>2</sup>

Until recently, I, like most historians of racial inequality, focused on the issue of segregation. Look at the two maps at right that show the number of African and Asian Americans living in each census tract as a percentage of total population in 1960. Black folks remained tightly contained in the Central Area, in what was often called the L-shaped ghetto, which followed 23rd Avenue between Madison and Dearborn, and turned west following Jackson to Pioneer Square. Japanese, Chinese, and Filipino Americans shared the Jackson corridor and had begun to move south onto Beacon Hill by 1960.<sup>3</sup>

These maps tell a story of containment, of racial segregation, but look closely at the white spaces and you can see a somewhat different story whose key

word is *exclusion*. The numbers show the tiny percentages of Black or Asian people who managed to live outside the areas of containment. In many census tracts in north Seattle and on the Eastside, the numbers are zero or close to it. Only six African Americans resided in Bothell, and a handful in Kirkland and Bellevue. The term “sundown town” refers to places where Black people were supposed to be gone by sunset. Although we have not found official declarations, it is clear that many Eastside and north county areas operated as sundown zones, often with the help of law enforcement.<sup>4</sup>

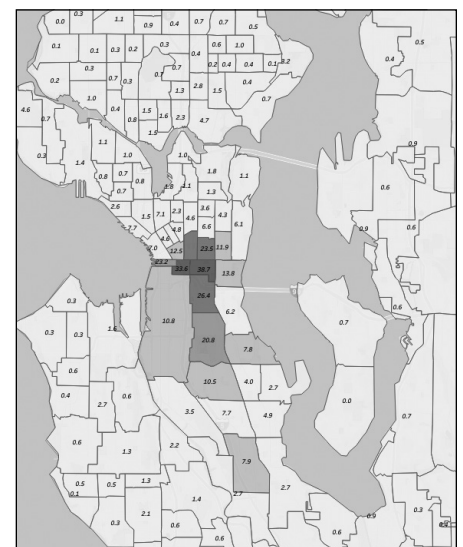
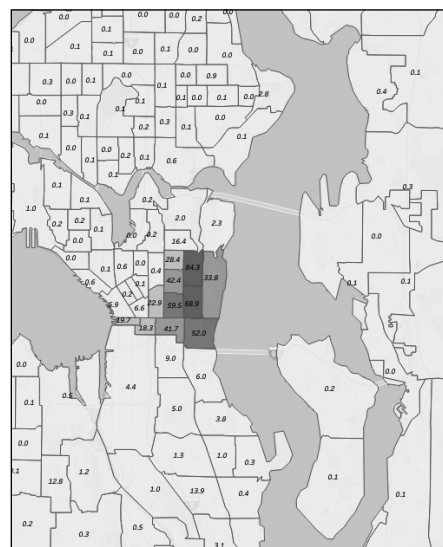
And that seems to describe the whole of Snohomish County. Black and Asian people were simply not allowed to live there. As late as 1970, only 1,012 African Americans and 937 Asian Americans resided in the entire county, and 15 percent of the Black population were inmates in the Monroe penitentiary.<sup>5</sup>

Why were Black and Asian people not living in these areas? Was it a matter of choice? Was it because there were no jobs? Absolutely not. These areas practiced intense housing exclusion backed

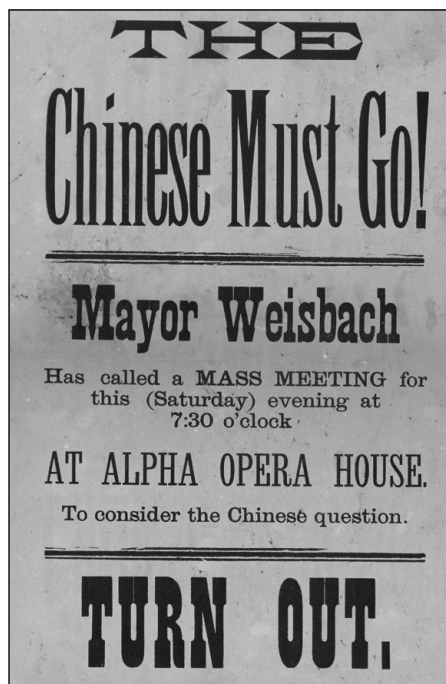
up by threats and violence. It was too difficult and too dangerous to rent or buy in these all-white areas. I am going to demonstrate the mechanics of this form of exclusion and how it interacts with the region’s history of migration and population growth.

Migration is our middle name. Washington has been a population magnet since the 1850s, with boosters and businesses constantly trying to attract newcomers and developers racing to subdivide land and build housing. Migration has been the Washington story for the past 170 years. But not everyone was welcome. And housing policy has been one of the most important ways that the region enforced exclusion. Even when jobs were available, it was difficult to come here and stay because of housing and property restrictions.

Governments in the Pacific Northwest began to legislate and enforce racial exclusion even before the U.S. organized the Oregon Territory (including Washington). In 1844 the provisional government of the territory enacted the first of a series of Black exclusion



In 1960, Black residents lived in the Central District of Seattle (left), and Asian residents lived in the Jackson corridor, spreading south (right). Seattle Civil Rights and Labor History Project



In 1885, Tacoma's mayor, Jacob Weisbach, called for a meeting to discuss the expulsion of Chinese people from the city. Wikimedia Commons

laws, making it illegal for African Americans to settle in the territory, a provision that was repeated in the 1857 Oregon State constitution.<sup>6</sup> Washington Territory had no such law, but its reputation was not much friendlier to anyone who was not white. In 1865, the Seattle council passed the first known sundown law, an ordinance declaring it unlawful for "Indians" to reside in the town. The Oregon ban and the 1865 Seattle ban were first in a long line of policies and practices that governments in the region would establish to exclude anyone who was not white.

Chinese people were the next victims. Several thousand Chinese had come to the territory in the 1870s to work on railroad construction and in mining and timber camps. In 1885 white workers organized driving-out campaigns throughout the West. Near Issaquah three Chinese were killed and six wounded in an attack. Another attack drove Chinese workers out of Black

Diamond and Newcastle. The mayor of Tacoma then led a mob against that city's Chinese district. Seattle was next. In three days of violence, nearly the entire population of Chinese was forced to flee.

Five years later, gunfire and mob violence were used against Black coal miners at Franklin and Newcastle in King County. An article from a Seattle newspaper spread fear using the headline "The Black Train: Six Hundred Negroes en Route to Franklin," adding the subhead "White Miners in Waiting."<sup>7</sup> These are examples of how job opportunities could attract workers of color, while organized campaigns of white workers and local authorities made life untenable in Washington State.

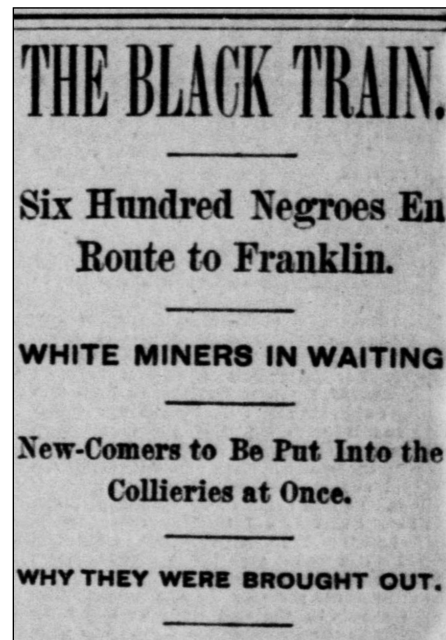
Meanwhile Washington was beginning its population boom, attracting more than one million newcomers in the four decades following 1890. They came from many states and many European countries. They were virtually all (97 percent) white.<sup>8</sup>

Japanese immigrants were the principal exception. And they faced the same kind of hostility that had greeted Chinese immigrants. But now the tools of exclusion were changing as local and state governments created laws and instruments to control access to housing and property. In 1919, the *Seattle Star* endorsed the campaign launched by Miller Freeman who declared "This is White Man's Country."<sup>9</sup>

Freeman (patriarch of the Bellevue Freeman real estate empire) was particularly focused on Japanese families who had secured land for farming. Japanese farmers grew berries and vegetables in Bellevue, Renton, the Kent valley, and Bainbridge Island. They managed to lease or buy land despite the state's alien land law, a measure that had been added to the state constitution in 1889 aimed at Chinese people. The law banned ownership of

land by aliens "other than those who in good faith have declared their intention to become citizens of the United States."<sup>10</sup> This was cleverly worded to allow European immigrants to own land while barring Asians because U.S. immigration law specified that only white immigrants could apply for citizenship. When Japanese families found loopholes in the original version, the legislature passed new alien land laws in 1921 and 1924. By 1925 the number of farms in Japanese hands statewide had fallen by 65 percent, although some Japanese were able to work under contract for the new white owners. Whole communities were lost, especially on the Eastside where Miller Freeman crowed, "The people of this country never invited you here . . . you were not welcome. You have created an abnormal situation in our midst for which you are to blame."<sup>11</sup>

Sadly, the alien land laws were to remain law for more than 40 years. The Japanese American Citizens League began campaigns to repeal them after



Black miners, looking for work in King County, were met with violence. *Seattle Post-Intelligencer*, May 17, 1891



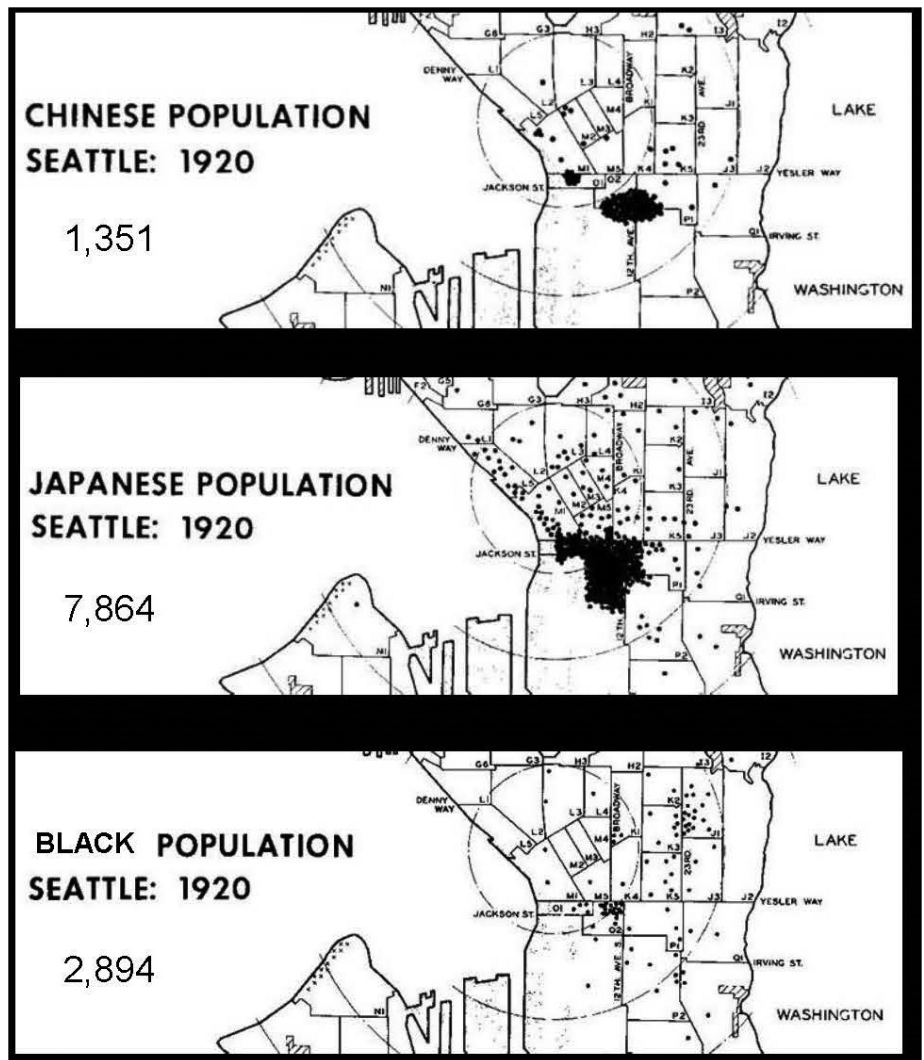
World War II and twice secured ballot measures, but voters rejected the measure in 1960 and again in 1962. Finally in 1966 the law was repealed.

It wasn't easy for Asians or African Americans to live in the city either. At right we see Seattle's tiny nonwhite populations in 1920 and where they were forced to live—an overcrowded area of boarding houses, residential hotels, and apartments that was later bulldozed and repurposed with the tangled freeway connections where I-5 and I-90 meet. Chinese and Japanese people shared this area with Filipinos and some of the city's African American population.

The Black population had grown slowly and numbered less than 3,000 by 1920. Some people had moved short distances from the coal towns that had been the focus of violence in the 1890s. Others arrived from the Midwest. This was not the Great Migration (1910-1930) out of the South that delivered hundreds of thousands of people from the Cotton Belt to the cities of the Northeast and Midwest. African Americans came to Washington in small numbers and often didn't stay long. Job opportunities were the lure. Some employers were interested in Black workers, in part to undermine the powerful unions in the area—unions that were open only to whites. That hostility was an obstacle; so was the problem of housing.

Unlike the midwestern and eastern cities that attracted Black southerners during the first Great Migration, Seattle did not have an established Black neighborhood where newcomers could find housing. They competed for scarce rentals in the Asian district and lodging houses in the skid road—Pioneer Square area.

But there was one possibility for those with financial resources. William Grose had purchased 12 acres from Henry Yesler in 1882, 12 acres that now sur-



In the 1920s, Seattle's nonwhite population was crowded into boarding houses, hotels, and apartments in the Central District. Washington State Planning and Community Affairs Agency, 1968

round the intersection of Madison Street and 23rd Avenue. Grose was one of the first Black residents of Washington and a successful entrepreneur. His land purchase would become important to the subsequent growth of Black Seattle. In the following decades his son sold lots to Black professionals and merchants who built houses, establishing a tiny Black middle-class neighborhood.<sup>12</sup> This story illustrates a key housing challenge for the Black community. Whites and Asians were unlikely to rent to Blacks. Black entrepreneurs were going to have to buy or build much of the housing the com-

munity would need. And for a population without initial wealth, that was a problem.

Starting in the 1920s there were new challenges: new government-supplied tools of exclusion. Zoning ordinances for one thing. In 1923 Seattle adopted its first zoning plan. The idea was to keep pure residential neighborhoods separated from industrial and mixed-use areas. There was no mention of racial areas in the 1923 plan, but the new designation of single-family residential areas would support exclusion in other ways.

Now I want to turn to the research we have done in the past three years with support from the legislature. We are charged with identifying the hundreds of neighborhoods throughout western Washington where racially restrictive covenants prevented people of color and sometimes Jews from buying, renting, or even occupying housing. Restrictive covenants are documents recorded by property owners which legally bind them (and future owners) not to sell, lease, or rent their property to specified racial or religious groups. In Seattle, many Queen Anne residents have this clause in their deeds:

**16. RACIAL RESTRICTIONS. No property in said Addition shall at any time be sold, conveyed, rented or leased in whole or in part to any person or persons not of the White or Caucasian race. No person other than one of the White or Caucasian race shall be permitted to occupy any property in said Addition or portion thereof or building thereon except a domestic servant actually employed by a person of the White or Caucasian race where the latter is an occupant of such property.**

Hundreds of properties in the Seattle area had racially restrictive covenants, such as this one from the Blue Ridge neighborhood. University of Washington Libraries, Special Collections, G4284.S4:G46 1940.B45

No person or persons of Asiatic or African blood or lineage or extraction shall be permitted to occupy a portion of said property or any building thereon; except domestic servant or servants [who] may be employed in good faith by white occupants of said premises.<sup>13</sup>

To date our project has identified more than 60,000 restricted properties in the Puget Sound region, more than 44,000 in King County; 4,200 in Snohomish County; 4,500 in Pierce County; thousands more in Kitsap, Thurston, Skagit, Whatcom, and Island Counties. We have maps for each of them online. This is based on a massive research effort that has involved more than a dozen UW students and 1,300 community volunteers who have managed to examine more than seven million property records, many through digital processes but others requiring in-person examination.

The restrictions are not uniform. Many specify whites or Caucasians only, but others itemize banned populations, and the language is offensive and confusing. Deeds to property in the Broadmoor neighborhood read, “No part of said property hereby conveyed shall ever be used or occupied by any Hebrew or by any person of the Ethiopian, Malay, or Asiatic race.”<sup>14</sup> “Hebrew” meant Jews, “Ethiopian” meant all Africans, and “Malay” meant Filipinos.

And here is one that is truly eye opening. The man who sold a small group of properties in Clyde Hill restricted it to members of the Aryan race, invoking Hitler’s racial categories. And what is worse, he added this restriction in 1946 and 1947. Hitler was dead. Nazi crimes and the Holocaust were known. The Nuremberg trials and executions had been worldwide news. 1947. Shocking.

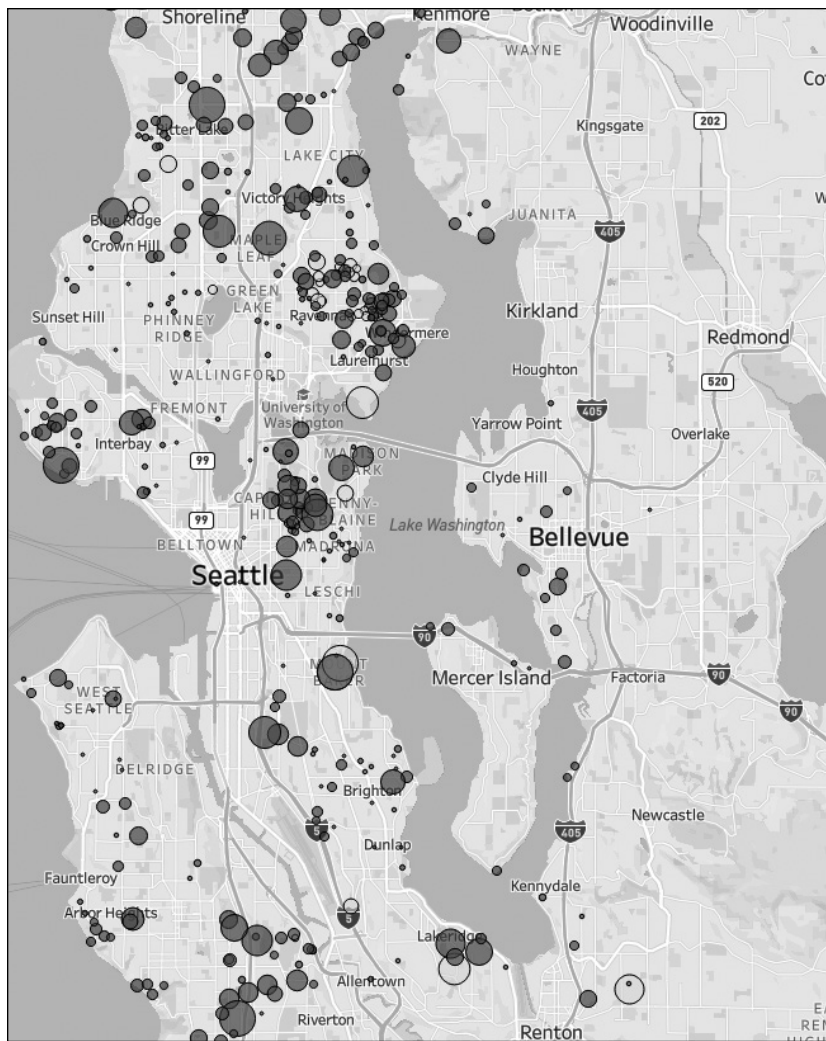
Covenants were largely the work of real estate professionals. The National Association of Realtors (NAR) campaigned for racial deed restrictions starting in the 1920s, and local real estate boards in Seattle, Tacoma, and other Washington cities aggressively promoted covenants, especially after 1926 when the U.S. Supreme Court ruled that racist property restrictions were legal and enforceable.<sup>15</sup>

The NAR’s commitment to racial exclusion extended beyond the use of covenants. Article 14 of the association’s code of ethics required Realtors to steer potential buyers into appropriate neighborhoods: “A Realtor should never be instrumental in introducing into a neighborhood a character of property or occupancy, members of any race or nationality, or any individuals whose presence will clearly be detrimental to property values in that neighborhood.”<sup>16</sup> And the ethics provision was enforced. A Seattle Re-

altor was expelled in 1948 after helping a mixed-race couple buy a home in the Greenwood neighborhood of Seattle.<sup>17</sup> Not until the 1970s did the NAR adopt a statement against racial discrimination.

Banks and mortgage companies engaged in lending practices that enforced racial exclusion. The term *redlining* is often used these days to cover all sorts of segregation instruments, but it actually refers to discriminatory practices by mortgage lenders. The redlining label emerged in the late 1930s when the federal government’s Home Owners’ Loan Corporation (HOLC) and the Federal Housing Administration (FHA) were established. The Roosevelt administration was trying to address a housing crisis. Millions of homes had been lost to foreclosure in the Great Depression, and banks were not offering mortgage loans. The HOLC produced maps for lenders to mark neighborhoods considered “safe” or “hazardous” for mortgage lending. Racially mixed neighborhoods were coded red, hence the term redlining. Meanwhile, the FHA invented the 30-year amortized loan. But all of this was sharply racialized. FHA guidelines expressly advocated restrictive covenants.<sup>18</sup>

I want to highlight some of the companies and individuals who were respon-



The Racial Restrictive Covenants Project has identified more than 60,000 restricted properties in the Puget Sound region. Racial Restrictive Covenants Project, Washington State (hereafter RRCP)

sible for restricting huge swaths of the region, starting with Puget Mill Company, also known as Pope and Talbot, Inc., responsible for dozens of subdivisions in King and Snohomish Counties including Broadmoor, a gated community in Seattle. At the University of Washington most faculty and many students have attended receptions in the Walker-Ames Room, or perhaps at the official residence of the University of Washington president, the Walker-Ames mansion. Edwin Ames and before him Cyrus Walker ran the Puget Mill Company, and Ames donated the mansion to UW before his death in 1935.

J. M. Colman Company was one of the most venerable companies in Seattle. J. M. Colman and his son Laurence had built the Colman Dock (now the ferry terminal) and many real estate projects. In the 1920s the company bought 90 acres north of Laurelhurst, but the Great Depression stalled activity until the mid-1930s, when the company began selling lots (currently 304), restricting them to persons of the “white and Gentile race.”<sup>19</sup>

Then something interesting happened. Voters had recently elected a progressive city council, and two of the council members took action when the

Colman company tried to record a plat for Windermere. A plat is a document showing streets and property lines. Without it, the city may not take responsibility for streets and sewer lines. The council rejected the plat. But Windermere went ahead with development, maintaining its restrictions.

In 1926 and 1927, William and Bertha Boeing purchased vast tracts of land in northwest Seattle and Shoreline planning to subdivide and sell parcels, the first neighborhood to be called Blue Ridge. The economic crisis interrupted things until 1935 with sales picking up in the 1940s. The Boeings then subdivided Innis Arden and other tracts in Shoreline, selling almost 1,000 homes and parcels with the “whites only” restriction.

Here is another familiar name. The founder of the John L. Scott realty company was an active restrictor, urging property owners to add language to their deeds. In 1960 he also played a prominent role in trying to keep the Henry family from moving into the Uplands neighborhood near Seward Park. A KUOW report recently told the story. Dr. Henry was a cardiologist who bought property with the help of a white friend and built a house in Uplands. When John L. Scott learned that a Black family might soon become his neighbor, he led a campaign to keep them out and personally offered to buy out the Henry’s financial investment. The offer was rejected. Scott’s heirs later apologized for this and other actions undertaken by the company.<sup>20</sup>

The Great Migration finally reached Seattle during WWII. Housing problems had deflected interest away from Seattle during the first phase of Black migration out of the South, but as defense industries called for workers in this region, the story began to change. Still, housing remained an issue. Where would you live? A tragic opportunity opened when 7,000 Japanese American Seattleites were shipped off to con-



centration camps. Black newcomers moved into their apartments. African American migration continued for several decades, bringing the Black population to 27,000 in 1960 and 38,000 in 1970. But these numbers would have been higher had more housing been available. Instead, everyone was forced into a more and more crowded Central District.

In an interview with the Seattle Civil Rights and Labor History Project, Dorothy Hollingsworth described her disappointment at finding that things in this area were little different than her native North Carolina when she joined her husband who had been stationed at Fort Lewis in 1946. They could not buy a house and there were various disheartening incidents. “I went over to Port Orchard one day with my husband who was buying some material over there. It was hot and I went in and asked saying, ‘I would like a coke please.’ And the manager of the little restaurant says, ‘well I can sell it to you but you can’t drink it in here.’” An experienced teacher, she could not get a job in the Seattle school district, but the couple persevered and stayed in Seattle. She developed an alternative career as a social worker and became a devoted civil rights activist. Decades later, Dorothy won election to the Seattle school board, the first Black woman to do so. Her granddaughter Joy Hollingsworth now serves on the Seattle city council.<sup>21</sup>

Walter Hubbard, who like Hollingsworth is remembered as one of Seattle’s key civil rights figures—a leader who linked organized labor, the Catholic Church, and the Black community—had served at Fort Lewis during the war and found Seattle to be anything but welcoming when he tried to visit when allowed to leave the base on leave. Stores would not serve him, and he was turned away from the YMCA and other locations that were supposed to provide overnight accommodations to soldiers. Never-



Hill-Crest, sometimes called the Walker-Ames Mansion, was donated to the University of Washington by Edwin Ames, who developed restricted communities. Wikipedia Commons

theless, he and his family returned to Seattle in the early 1950s, lured by a good job opportunity. But housing was difficult. Twice real estate companies told him on the phone to come see a property only to reject him when the family appeared at the realtor’s office.<sup>22</sup> After one rejection in West Seattle, his parish priest counseled patience. To which Hubbard replied, “I hope I am not old and decrepit before I will have an opportunity as a World War II veteran to purchase a home anywhere in Seattle.”<sup>23</sup>

The point is that some people came to Seattle for job opportunities or first visited when they were in the military, but then left because of the difficult housing situation and other conditions. Here is a telling statistic: in 1950, ten times as many white southerners lived in Washington state as Black southerners. Migration distance was not the problem. Black southerners found California a better option.<sup>24</sup>

Let’s clarify the legal standing of racial deed restrictions. Until 1948, these were fully enforceable in courts of law and a property owner who decided to sell to a person of color could be held liable for damages and the sale voided. In 1948, the U.S. Supreme Court changed its mind in a St. Louis case brought by the NAACP (*Shelley versus Kramer*) and ruled that state courts should not

be responsible for enforcement. The ruling did very little. Restrictions remained fully legal and new ones were added over the next 20 years. And all along court cases had been rare. Restrictions were enforced in other ways: by the real estate professionals refusing to show properties, and by hostile neighbors who made it really difficult (as in the case of the Henrys) to move into a white neighborhood.<sup>25</sup>

Brave families all along had taken risks to find housing outside the tight Central District ghetto. But sometimes they paid a steep price. In 1941 as job opportunities lured African Americans to the region while housing scarcity made life difficult, the teacher and civil rights activist Carl Brooks and his family managed to move into a modest home in Shoreline only to face a campaign of terror that culminated in a bombing that endangered the lives of their children. We know about this only because it was reported in the *Washington New Dealer*, a left-wing weekly. Their article describes the violence and makes two revealing points. First, they note that none of the mainstream newspapers reported the incident. The fact that this explicit act of racially motivated terror was ignored by the major media indicates the pervasive consensus on segregation among institutions of power.<sup>26</sup> Second, the article reports that the county sheriff had known about and “not disapproved” of the intimidation campaign—that is until the bombing. This is an indication that the sheriff’s office was involved in sundown town enforcements in the unincorporated sections of King County.

Kent was another keep-out area, which a few families tried to open in 1964. They were greeted with bombs and shotguns. I hope these stories clarify that violent white supremacist attacks were not limited to the South. The murderous violence organized by the Klan in Mississippi and other states in 1964 was more deadly, but this was

also very scary and serious.

And it wasn't just Kent. A mixed-race couple, Ray and Marion West, were active in civil rights campaigns. They bought a boarding house a few blocks from the University of Washington campus and rented rooms to black students who had few housing options near UW. They endured years of harassment culminating in a cross-burning in 1958. Worried about their children's safety they gave up and moved to the Central District.<sup>27</sup>

Civil rights activists thought they had won a victory in 1963 when, after a sit-in and other protests, the Seattle city council agreed to allow voters to decide

on a proposed open housing measure, something that had already been done in many cities in different states. After months of campaigning and massive spending by the real estate industry, Seattle voters went to the polls in March 1964 and soundly rejected the measure by a margin of two to one. At left is a newspaper ad produced by real estate interests urging a no vote and claiming the law would limit human rights and religious freedom as well as property rights. The irony is that restrictive covenants already limited property rights, preventing owners from selling to whoever they wanted. Finally in 1968, in the months after the assassination of Dr. Martin Luther King, Jr., congress passed the Fair Housing Act making discrimination illegal. Seattle passed a similar law.

The laws changed in 1968. Restrictive covenants are no longer legal. Why should we care? Does this history matter? Yes! Emphatically yes. Let me show you. Restrictions suppressed homeownership and wealth-building opportunities for Americans of color who were locked out of most neighborhoods and secondly had trouble obtaining loans because of redlining during the postwar decades when federal subsidies helped most white families become homeowners. As restrictions eased in the decades since the 1970s, it was too late. Rising prices then became an enormous obstacle. And that is why families of color are less likely to own homes and their homes are worth less on average than white families who have been accumulating real estate wealth for generations.<sup>28</sup>

Look at the graph (p. xx, top), which shows homeownership rates by race since 1970. In the most recent census reports the disparity is beyond alarming: 62 percent of white families are homeowners compared to only 28 percent of Black families. 28 percent—that is much lower than the national rate (44 percent) and nearly the lowest in the country, lower than other

high-priced cities like Washington, DC; New York; Los Angeles; and San Francisco. And the trend line is alarming. Fifty years ago, in 1970, 50 percent of Black families owned homes. Since then it has fallen decade after decade. Why? Home equity and price escalation. The graph in the middle (p. xx) shows median prices by race and decade. The homes owned by Black, Indigenous, and Latino families in King County have consistently been worth less than those owned by whites—only 75 percent of white home values in the most recent count.

That fact helps explain the declining ownership rates of Black families. Look at the exponential increase in property values since 1970. Think about what that meant for families who had been locked out of the housing market. In 2022, the median home in King County was valued at more than 35 times as much as in 1970 (\$790,000/\$22,500 = 3511 percent). This far exceeded overall inflation and the rate of increase in family incomes (roughly 10 fold, 980 percent). A family selling a full-valued home could take advantage of this rocketing market, exchanging one house for another or dispersing housing assets through inheritance. But a family trying to buy for the first time in the post-covenant-restriction decades (and those selling undervalued homes) needed much higher incomes to buy property.

The point is that in the last three decades, buyers have needed wealth to get started; wealth in the form of inheritance or high-paying jobs. Highly paid business and professional-class migrants from California, New York, and across the Pacific have been able to join this pricey housing market, while those with average incomes and without family property wealth have lost out.

The enormous disadvantage that Black families face in King County is made clearer when we consider income. At

**INTEGRATION FIASCO**

Fortunately you, the citizens of Seattle, still have the right to **VOTE NO** next Tuesday, March 10! Seattle's Forced Housing Ordinance would deny your human rights and curtail your religious freedom. The City Election is your opportunity to protest by exercising your right to vote.

The fiasco by the King County Commissioners brazenly attempting to pass such a resolution has aroused the righteous indignation and wrath of King County and Seattle citizens. The Commissioners' action would have denied citizens the right to vote by arbitrarily denying the right of referendum. A resounding NO vote to Seattle's Forced Housing Ordinance will serve notice to your public officials how people feel about such capricious disregard for their rights.

The County officials' action also points out the importance to Seattle citizens of voting for Council candidates who by their previous records have demonstrated their concern for your **RIGHT TO VOTE**.

Further attempts to dictate people's rights by passing a similar resolution will undoubtedly be tested in the courts—many organizations and thousands of people are demanding and are petitioning for the right to take the full matter to the voting booth.

**IN SEATTLE, YOU CAN VOTE NO**  
(Forced Housing Referendum #1)  
**MARCH 10**

Seattle Real Estate Board  
Harold W. Cooper, President, 215 Columbia

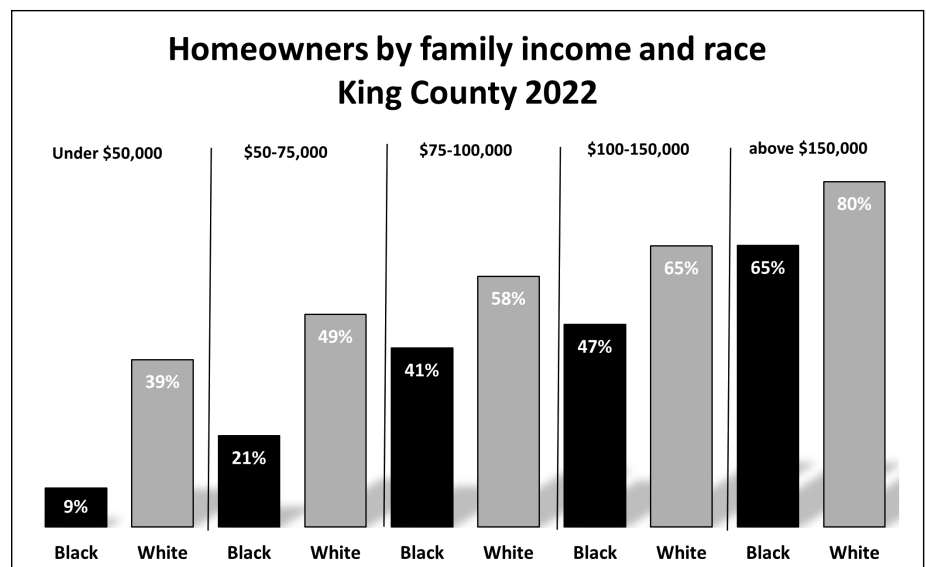
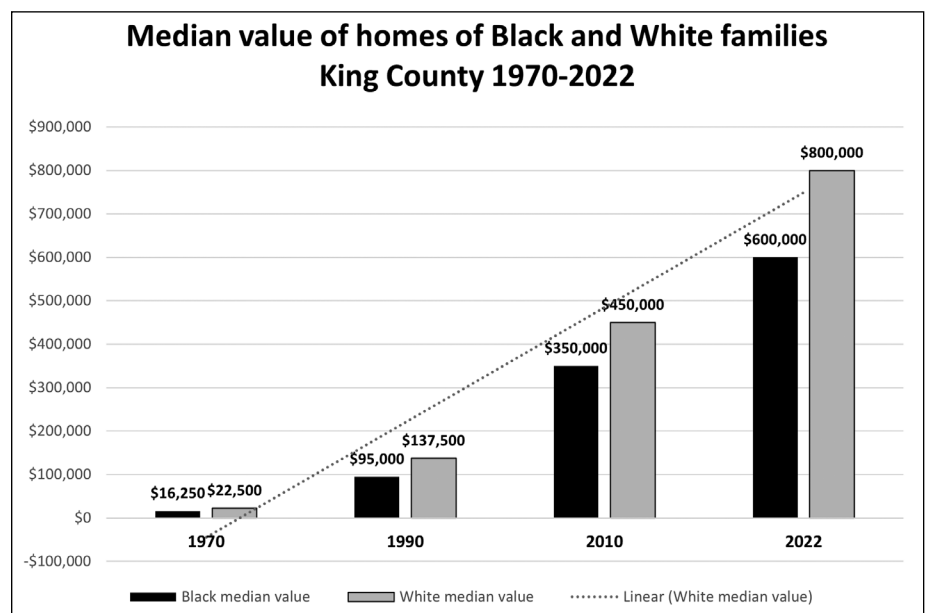
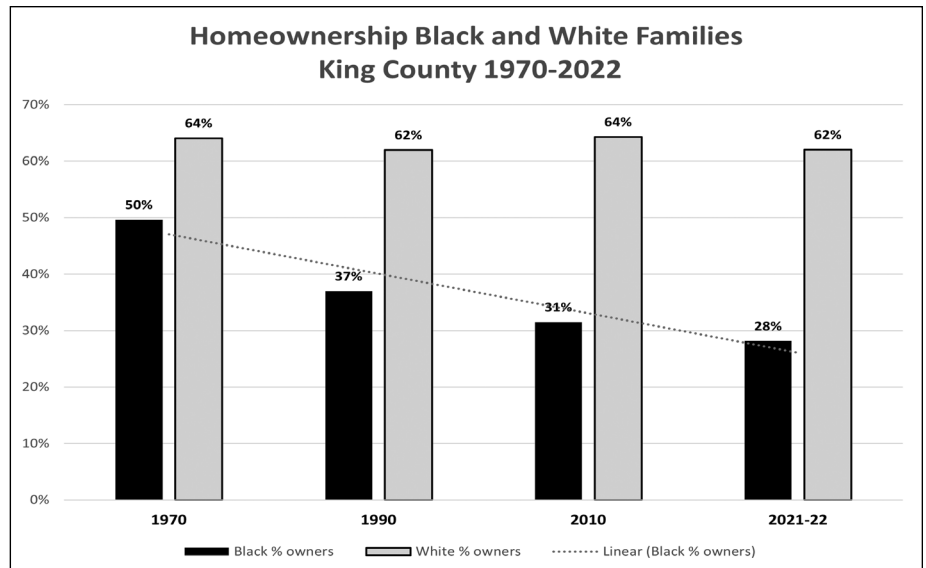
The Seattle Real Estate Board paid for an ad urging Seattleites to vote against an open housing measure. *Seattle Post-Intelligencer*, March 8, 1964



every income level, white families are more likely to own homes than Black families. The chart at right (bottom) shows ownership rates in the 2022 census counts. Among families earning between \$100-150,000 annually, 67 percent of whites were homeowners compared with 48 percent of Blacks. There is also a 20 percent gap at the \$75-100,000 income level. Look at the difference among those earning less than \$50,000. White families are four times more likely to be homeowners than Black families. Remarkably, 38 percent of white families at this modest income level own homes. Here we see the effects of multigeneration wealth building. At current prices new buyers with modest incomes are shut out of homeownership unless they are converting homes long held in the family or other sources of wealth.

Now let's talk about the good news. On April 23, 2023, the Washington legislature passed the Covenants Homeownership Account Act (HB 1474), "An act relating to creating the covenant homeownership account land program to address the history of housing discrimination due to racially restrictive real estate covenants in Washington state." This pioneering legislation will provide compensation for victims of racial restrictive covenants and other instruments of housing exclusion that destroyed opportunities for generations of Black, Asian, Latinx, and Indigenous families. The law was based on research conducted by the UW Racial Restrictive Covenants Project.

Restrictions suppressed homeownership and wealth-building opportunities for Americans of color. Top: Homeownership rates since 1970. Middle: The homes owned by Black families in King County have consistently been worth less than those owned by whites. Bottom: At every income level, white families are more likely to own homes than Black families. RRCP



The Covenants Homeownership Account Act was sponsored by 44 members of the House of Representatives and 14 members of the state Senate led by Rep. Jamila Taylor, Rep. Frank Chopp, and Senator John Lovick. A coalition of community groups including the Black Home Initiative Network and the Housing Development Consortium promoted the bill. Two thousand individuals signed in support and were willing to testify during legislature hearings. The bill passed with strong majorities in both houses due to a huge outpouring of support, which included endorsements by the Washington Realtors and the *Seattle Times*. The law is carefully tailored to the legal requirements of Washington, an anti-affirmative action state.

The statute is harm based. It establishes in its first paragraphs that Washington state and local governments caused financial harm by authorizing and enforcing racial restrictive covenants. It targets compensation in the form of mortgage assistance (interest-free down-payment loans) to families that were harmed by racist restrictions in housing opportunities in the years when such restrictions were government sanctioned (prior to the 1968 Fair Housing Act). Applicants must be first-time homebuyers with incomes at or below the area median. They must have been a Washington resident before 1968 or a descendant of someone who was. The program is administered by the Washington State Housing Finance Commission, which began

awarding down payment assistance loans on July 1, 2024, as this article was going to press. It is estimated that several thousand families each year will benefit from the compensation awarded under the Covenants Homeownership Account Act.<sup>29</sup>

**James Gregory** is a professor of history and former director of the Harry Bridges Center for Labor Studies at the University of Washington and the president-elect of the Pacific Coast Branch of the American Historical Association. He is the author or editor of four books and numerous articles. Gregory also directs the Civil Rights and Labor History Consortium of on-line public history projects, including the Racial Restrictive Covenants Project, Washington State.

1. Nancy Joseph, "Home, Not-So-Sweet Home," *Perspectives*, Dec. 3, 2021, <https://artsci.washington.edu/news/2021-12/home-not-so-sweet-home>.
2. On migration and race in the West see Quintard Taylor, *In Search of the Racial Frontier: African Americans in the American West, 1528-1990* (New York, 1998); Sarah Deutsch, *Making A Modern U.S. West: The Contested Terrain of a Region and Its Borders, 1898-1940* (Lincoln, Nebr., 2022); and James N. Gregory, *The Southern Diaspora: How the Great Migrations of Black and White Southerners Transformed America* (Chapel Hill, N.C., 2005).
3. On Seattle's multiracial ghetto (area of containment) see Quintard Taylor, *The*

*Forging of a Black Community: Seattle's Central District from 1870 through the Civil Rights Era* (Seattle, 1994); Megan Asaka, *Seattle from the Margins: Exclusion, Erasure, and the Making of a Pacific Coast City* (Seattle, 2022); David A. Takami, *Divided Destiny: A History of Japanese Americans in Seattle* (Seattle, 1998); Shelly Sang-Hee Lee, *Claiming the Oriental Gateway: Prewar Seattle and Japanese America* (Philadelphia, 2011); and Dorothy B. Fugita-Rony, *Philippine Seattle and the Transpacific West, 1919-1941* (Berkeley, Calif., 2003).

4. Interactive versions can be viewed at "Mapping Race and Segregation in Seattle and King County 1940-2020," Civil Rights and Labor History Consortium, [https://](https://depts.washington.edu/labhist/maps-race-seattle.shtml)

[depts.washington.edu/labhist/maps-race-seattle.shtml](https://depts.washington.edu/labhist/maps-race-seattle.shtml). Also see James W. Loewen, *Sundown Towns: A Hidden Dimension of American Racism*, rev. ed. (New York, 2018).

5. "Everett and Snohomish County Racial Restrictive Covenants," Racial Restrictive Covenants Project, [https://depts.washington.edu/covenants/county\\_snohomish.shtml](https://depts.washington.edu/covenants/county_snohomish.shtml).
6. Elizabeth McLagan, "The Black Laws of Oregon, 1844-1857," Blackpast.org, March 30, 2009, <https://www.blackpast.org/african-american-history/black-laws-oregon-1844-1857/>.
7. *Seattle Post-Intelligencer*, May 17, 1891; Jourdan Marshall, "Employing Racism:

- Black Miners, the Knights of Labor, and Company Tactics in the Coal Towns of Washington,” Seattle Civil Rights and Labor History Project, [https://depts.washington.edu/civilr/black\\_miners.htm](https://depts.washington.edu/civilr/black_miners.htm).
8. James N. Gregory, “Washington Migration History, 1850-2018,” America’s Great Migrations Project, <https://depts.washington.edu/moving1/Washington.shtml>.
  9. *Seattle Star*, July 26, 1919.
  10. Constitution of the State of Washington, article 2, section 33, 1889, <https://leg.wa.gov/CodeReviser/Documents/WACConstitution.pdf>.
  11. Nicole Grant, “White Supremacy and the Alien Land Laws of Washington State,” Seattle Civil Rights and Labor History Project, [https://depts.washington.edu/civilr/alien\\_land\\_laws.htm](https://depts.washington.edu/civilr/alien_land_laws.htm).
  12. Taylor, *Forging of a Black Community*, 34-35.
  13. Queen Anne Park deed, Sept. 7, 1928, page 43, vol. 1434, King County Deeds, King County Archives (hereafter King County Deeds).
  14. Broadmoor deed, July 1, 1926, page 476, vol. 1307, King County Deeds.
  15. Key sources on restrictive covenants outside Washington State include Colin Gordon, *Patchwork Apartheid: Private Restriction, Racial Segregation, and Urban Inequality* (New York, 2023); Richard R. W. Brooks and Carol M. Rose, *Saving the Neighborhood: Racially Restrictive Covenants, Law, and Social Norms* (Cambridge, Mass., 2013); and Richard Rothstein, *The Color of Law: A Forgotten History of How Our Government Segregated America* (New York, 2018).
  16. Gordon, *Patchwork Apartheid*, 52.
  17. Memorandum, Seattle Real Estate Board, Dec. 28, 1948, folder 18, box 18, Civic Unity Committee Records, 1938-1965, University of Washington Special Collections.
  18. James N. Gregory, “Seattle,” Mapping Inequality: Redlining in New Deal America, <https://dsl.richmond.edu/panorama/redlining/map/WA/Seattle/context#loc=11/47.5936/-122.3411>.
  19. Windermere deed, June 7, 1937, page 185, vol. 1744, King County Deeds.
  20. Isolde Raftery, “How a Young Black Family Fought John L. Scott and Changed Seattle,” KUOW.org, May 6, 2021, <https://www.kuow.org/stories/how-a-young-black-family-fought-john-l-scott-and-changed-seattle>.
  21. Dorothy Hollingsworth interview by Trevor Griffey, March 2005, Seattle Civil Rights and Labor History Project, <https://depts.washington.edu/civilr/hollingsworth.htm>.
  22. “Dynamite Negro Family’s Home,” *Washington New Dealer*, March 6, 1941.
  23. Walter Hubbard interview by Trevor Griffey and Brooke Clark, Feb. 17, 2005, Seattle Civil Rights and Labor History Project, <https://depts.washington.edu/civilr/hubbard.htm>.
  24. Gregory, “Washington Migration History.”
  25. Gordon, *Patchwork Apartheid*, 116-42.
  26. “Dynamite Negro Family’s Home.”
  27. “Fiery Cross Burned at Seattle Home,” *Seattle Post-Intelligencer*, June 15, 1958.
  28. For a detailed historical assessment of all the ways that housing opportunities have been restricted, see National Fair Housing Alliance, Washington State Covenant Homeownership Program Study, March 22, 2024, <https://wshfc.org/covenant/WSHFCWACHPPFULLSTUDY32024.pdf>.
  29. Isabel Smith, “State Homeownership Program Could Provide Substantial Down Payment Assistance for Some, According to Recent Study,” *Seattle Medium*, May 21, 2024, <https://seattlemedium.com/state-homeownership-program-could-provide-substantial-down-payment-assistance-for-some/>.