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ALBION THROUGH MALLEABLE EYES: THE GREAT MIGRATION, URBAN RENEWAL AND MISSED OPPORTUNITIES

by

Demetrius R. Goodale

A thesis submitted to the Graduate College in partial fulfillment of the requirements for the Degree of Master of Arts
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December 2020

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ALBION THROUGH MALLEABLE EYES: THE GREAT MIGRATION, URBAN RENEWAL AND MISSED OPPORTUNITIES

Demetrius R. Goodale, M.A.

Western Michigan University, 2020

Albion, Michigan's African American community built a robust, diverse, and thriving city in the early 20th century. Jobs were plentiful and wages allowed for healthy communities to sprout up across the city's landscape. During this period Albion's overall population more than doubled, and its African American community grew exponentially over the course of six decades. However, for many in the African American community, societal and economic gains were overshadowed by a crippling shortage in viable housing options. Albion's African American community experienced limited options to help remedy the community's housing challenges. These limitations were due to discriminatory housing norms and practices, racist policy decisions in the form of urban renewal clearances, and a lack of investment in community housing stock. Discriminatory housing practices and policies experienced by migrating African Americans during the period of the Great Migration led to devastating outcomes for many in their community. This paper, while studying the 1949 Housing Act and the Great Migration, illustrates how discriminatory housing practices and policy decisions, led to higher unemployment, increased housing insecurities, generational poverty, neighborhood segregation, decreased educational attainment, and wealth disparities. Albion, and its African American community, represent an effective test case to examine discriminatory housing clearance, through the city's urban renewal initiative.

In an effort to understand how urban renewal policies associated with the 1949 Housing Act influenced discriminatory land clearances that ravished numerous Black and Brown communities, I utilize data provided through Census records, interviews, historical accounts, established research, financial statements, and the West Central Urban Renewal report. The results of this scholarship tell a story of disinvestment, racial segregation, and land seizure in African American communities. Albion's urban renewal policy failures, I argue, contributed to the closure and annexation of the public school system, the closure of the city's lone hospital, increases in the city's inadequate housing stock, and an unemployment rate for African Americans, of 29.0%. The effects of generational-systemic racism and consistent racist policy decisions towards African Americans are impossible to ignore. These policies I argue contribute to the wealth gap between White and Black Americans, lack of educational attainment, diminished home-ownership, and continued segregation in schools and neighborhoods. Albion, Michigan is no exception. Many of the policies discussed in this paper are reactions to the demographic shifts during "The Great Migration." There is one policy in particular that shaped Albion today, the 1949 Housing Act and the urban renewal initiatives that it authorized are the focus of this paper.

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2020

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2020 has been a year like no other: loss of loved ones, racial and social justice movements throughout the country, economic hardships, and a pandemic that paused society. It has also served as a year for perspective and reflection on how fragile life can be, what is important, and how connected to the whole we all are.

With these thoughts on my heart and mind, I would like to take a moment to thank a few people. Without their support, help, guidance, and most importantly love, I would not have been able to achieve this long-held dream.

Thank you to my late Father and Grandma, Gilbert Jonah Hodges and Johnnie Kate Hodges. I love and miss you every day. Thank you for all the life lessons you provided, for teaching me the importance of perseverance, family, and not accepting that anyone is better. Thank you for instilling in me a belief that learning and education is the one thing that cannot be taken from me. Thank you for teaching me to take personal responsibility and holding myself accountable. I love and miss you in an indescribable way.

Thank you, my child, Cameron Michael Goodale. Thank you for allowing me to take us through this long journey, without your understanding and support I am not sure if this would have been possible. I am so thankful for those semesters you were our chef; the Hamburger Helper was edible. I love you with all of my heart and you continue to inspire me.

To my friends and family living in Albion, as well as those who have moved but never left, this project is for you. Although I grew up in Battle Creek, Albion became my home, a place where I learned what community meant, thank you all. Many have counted Albion out over the years, talked ill of the town and its people, felt pity for the current condition, but what they do not understand, could not understand, is the pride, resilience, and determination that lives in the soul of all those who call Albion home. Those first 64 men and their families who left the Jim Crow south for the unknown, did so fearlessly. As people continue to not recognize this

Acknowledgements - continued

fearlessness, which has been the thru-line, the common thread, holding a community together in the face of insurmountable odds, they surely will not be able to recognize Albion's resurgence.

I would like to thank Robert Wall, "Mr. Wall." Thank you for participating in this project, your historical insight and contributions were invaluable. More importantly, thank you for being the most influential teacher in my life. You constantly told me to pull up my pants and take pride in my appearance, something I find myself telling men in my own family. But more importantly, your class on African American studies changed my life. It helped me understand the world around me, and my place in that world. It also allowed me to see you in a different light. You being an African American teacher/administrator and historian from Albion gave me hope that this might also be possible for myself. You were the first African American male teacher I ever had, and it was powerful. Thank you, Mr. Wall.

Dr. Hoffmann, I cannot even begin to express what your guidance, support, understanding, and help has meant. I happen to believe things do not happen randomly, and you becoming my mentor reinforces that belief. During a time that I felt I was not cut out for graduate school you let me know I was. When I lost multiple friends and family this year to a pandemic and Violence, you told me what I needed to hear—"get going." Your belief in me and willingness to encourage me to keep pushing forward is something that will stay with me. Thank you seems too small, but thank you so much Dr. Hoffmann.

Lastly, I would like to thank Stacey Anne Todd, my companion, formatting guru, and girlfriend. Thank you for your patience and support throughout this process, I could not have completed this project without you. You did not sign up to be the chief encourager, assistant, and at times therapist, but you became all those, and for that I am eternally grateful. I love you and I appreciate you!

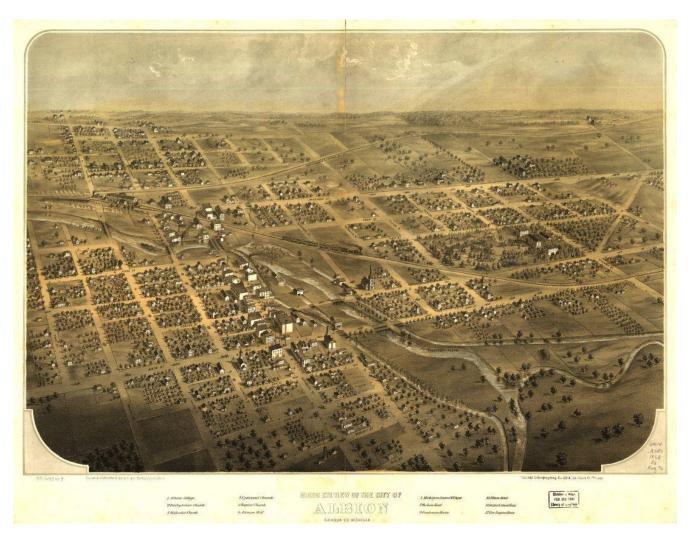
Demetrius R. Goodale

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1. Historic Map of Albion, Michigan prior to the Great Migration

1. INTRODUCTION

My first experience in the city of Albion, Michigan was through the lens of a hopeful nine-year-old. My brother and I were visiting our mother and her new boyfriend at his home in Albion. It was 1984, and we were seeing our mother for the first time in almost five years. I remember feeling overcome with mixed emotions, but I remember mostly feeling excitement.

When we arrived in Albion, we pulled into the driveway of a small but well-maintained house on Cooper Street. I remember the house being noticeably different from our alley home in Battle Creek, which was a cramped and poorly maintained structure, but more importantly, oftentimes left me with a feeling of uncertainty. In Battle Creek my brother and I lived with our single father, who at the time was on the verge of turning thirty years old. Our dad was also dealing drugs at this time, and many of our neighbors were either on drugs or poor; oftentimes they were both. So, as we stood in the driveway, looking at this small house on Cooper Street, I remember contemplating whether Albion, this house, and this neighborhood, were somehow different than the unpredictable life, and the need to keep one's "head on a swivel" environment we left behind in that Battle Creek alley.

As soon as our feet hit the pavement, we began our exploration of the neighborhood. There were well-kept sidewalks, playgrounds, parks, and homes. The neighborhood was filled with brown faces of all shades, similar to my own. The street where my mother's new boyfriend lived was a mixture of houses, some were in need of repair, but far more were well-kept, almost manicured in nature. It was clear to that nine-year-old boy, "these people take great pride in the

appearance of their homes and lawns." I remember thinking to myself how this street and neighborhood evoked feelings that were comparable to what I felt when visiting my relatives in Mississippi. In Mississippi my grandfather, Curtis Hodges, and my Aunt Cleo were both home owners and lived in vibrant neighborhoods with other African American homeowners, similar to what I "thought" I was witnessing in Albion. However, that feeling quickly changed after a short foot race with my older brother.



2. Northview Homes 2020



3. Northview Homes Alternate View 2020

Source: All photos D. Goodale, unless otherwise noted

My brother and I sprinted down the road, completely oblivious to our surroundings and still overcome with the excitement of seeing our mother, whose face had long become a blur in the recesses of her own children's memories. When our lungs finally gave way from sprinting, and our legs decided they were no longer going to cooperate, we fixed our gaze on a familiar sight—"the jets." My brother and I had sprinted our way into an environment that we were intimately

familiar with during our short lives—a federal housing project. (Figures 2 and 3 are photos of this housing project.)

We decided not to turn around, instead, we continued our exploration. We walked a few short blocks, and I remember thinking "What in the world?" We had ventured into yet another housing project. The feeling of confusion swirled throughout my brain, and I wondered, why would a city four times smaller than Battle Creek need two housing projects? And in such close proximity with one another? In Battle Creek, a city of approximately 50,000, I knew of only one housing project; yet here we were, clearly in a much smaller town, that had two. I discovered later that Albion had a third federal housing project, as well as a mixed/low-income housing development. Albion's disproportionate number of housing projects for a town with roughly 10,000 residents always struck me as peculiar.

Those housing projects my brother and I sprinted through that day over 30 years ago would become affectionately known to me as Northview-Broadwell and Lincolnshire. During that time, through naïve and excited nine-year-old eyes, I remember having a sense of confusion. How in this neighborhood could there be both homeowners and people living in public housing in such close proximity?

Reflecting back now, I realize that what I was attempting to reconcile was a neighborhood co-existing with seemingly drastically different socioeconomic realities. Through the eyes of a child, it felt as if these well-kept homes had become sandwiched, or engulfed, by the surrounding housing projects. I knew at that age it was not unusual for there to be houses surrounding the projects: At one time we lived in the projects ourselves. But I had never witnessed this much African American homeownership. Most families I knew who lived in houses surrounding the projects were renters, and because there was never much housing

security, invested very little in the maintenance of their houses. I remember thinking back then, "What in the world is happening here, why would a neighborhood be structured in a manner in which African American homeowners were surrounded by African Americans living in the 'iets?"

That same question a boy asked on Cooper Street so many years ago, is the question that has troubled and perplexed a forty-five-year-old man. What happened here? What happened with Albion's housing situation? Eventually, I found myself a freshman in high school living in Albion, and as I became even more familiar with the community and the city's neighborhood layout, my bewilderment only intensified. It was clear to me that Albion's neighborhoods and residents were deeply segregated based on race.



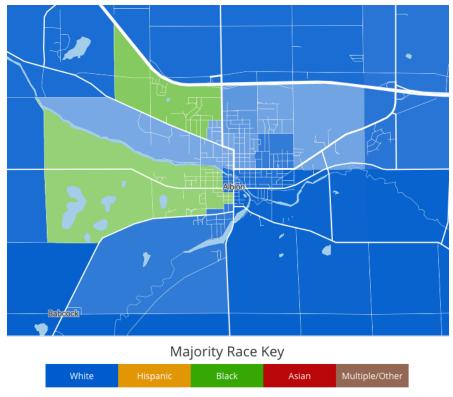
4. Lincolnshire Alternate View 2020

5. Lincolnshire Townhomes 2020

2. LOOKING FOR ANSWERS

In a recent interview conducted with local historian Mr. Robert Wall, I learned that following the 1916 arrival in Albion of 64 African American men, to the present day, most White residents did not venture into Albion's African American neighborhoods. Mr. Wall described to me a conversation he had with a lifelong White resident of Albion, a man he suspected to be around 50 years of age. According to Mr. Wall, the conversation took place during an opening ceremony of an exhibit recognizing early African Americans in Albion who had attended the segregated West Ward elementary school. Mr. Wall stated that the man confessed feeling somewhat surprised by the information being shared regarding Albion's legacy of housing and school segregation. The resident, according to Mr. Wall, expressed that although he had lived in Albion his entire life, that day was his first time ever visiting Holland-West Ward Park, which is located in a predominately African American neighborhood. Mr. Wall said that he could not believe it.

These experiences left me intensely interested to understand how these conditions first developed in Albion. Is Albion's segregated past, and present, a result of policies implemented by local and federal government? Or, is it a result of inherent and reinforced social norms? From my current vantage point, as a student of urban politics and housing policy, I frame my questions more specifically: What impact did urban renewal have on Albion, Michigan's African American community in regards to home ownership? How does urban renewal in Albion relate to the low-income housing projects I saw as a nine-year-old child, and that exist still today? How does the arguably most prominent American demographic shift of the twentieth century, the Great Migration, help explain what happened to housing in Albion?



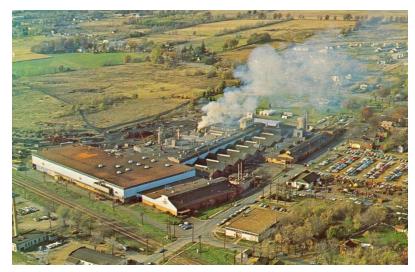
6. Racial Diversity Map of Albion Source: United States Census 2010

3. ALBION'S BLACK COMMUNITY AND THE GREAT MIGRATION

The city of Albion had a small African American community predating the onset of the Great Migration, but for all intents and purposes, Albion's relationship with African Americans began in 1916 (Mueller 2020). It could be argued that the industrial revolution in the United States was at an apex in 1916. This economic dynamic, coupled with the inevitable entry of the United States into the Great War and an effective halt to European immigration, led to labor shortages for many factories in the north and west of the country. This void was soon filled from the previously untapped reservoir of labor provided by southern African Americans. Many of these factories turned their gaze towards the Jim Crow south for black labor. What followed became

known as the Great Migration, during which millions of African Americans ventured out of the repressive caste system of the south, choosing instead to make their lot in the north and west.

In this regard, Albion's history diverges little from the experiences of millions of African Americans during the Great Migration. Similar to those in other cities, companies in Albion began to turn their attention to the south. Most prominent, and perhaps impactful among the factories to do so, with its steadfastness in recruiting African Americans to Albion, was the Malleable Company. This iron company not only played a large role in the number of African Americans initially relocating to Albion, but it would continue to act as the conduit for the stream of African Americans migrating out of the south to Albion over the course of the following decades.



7. Malleable Iron Company[Source: Library of Congress]

In fact, factories in Albion would become so reliant on the new labor provided by African American workers that at one period during the Great Migration, Albion would become known as "Little Detroit." (Mueller 2020). This was due to the large population of African Americans residing in Albion. Albion still has one of the highest percentages of African American residents in the state of Michigan at nearly 30% (census.gov).

In 1916, 64 African American men from Pensacola, Florida, recruited by Albion's factories, began the long trek north. Albion continued to experience a large influx of African Americans during the initial movement of Southern Blacks to the North and West. According to the 1910 census for Albion, a few years before the starting point of the Great Migration, there were only eight Negros living in the city (census.gov); compare that number to the count in the 1920 census, when the census recorded 696 Negros living in Albion.

It became clear to city officials that the housing shortages faced by migrating African Americans would be a major issue, and that creative solutions to the problem would be needed. Newly arriving migrants found opportunities for housing to be extremely limited. These limitations were due to established housing laws and societal norms which circumscribed precisely where African Americans in Albion could seek housing opportunities, and there were few to be found.

One company in particular answered the call to procure housing for the community. The Malleable Company began to allow a large portion of their African American employees to both rent and buy company-owned housing. The housing which the company provided was occupied previously by a different group of migrants, many of whom were still relatively new themselves. That group, most of which had journeyed from Eastern European countries such as Poland and Russia, now began to assimilate and mix throughout neighborhoods within the city. Their ability to assimilate and move into other areas of the city opened up these homes for some African Americans to occupy. Local historian Robert Wall stated "The Albion Malleable represents the best example of corporate patrimony" (Mueller 2020). He went on to explain that although those 64 men had left their families behind, thanks to the forward-thinking local factory owners, they earned good wages and reasonable mortgage arrangements were made available for houses the

factory owners built for employees. They had a church to call their own, and schooling was organized so that they were able to send for their wives and children and bring them to Albion over the next few years" (Mueller 2020).

Housing provided by the Malleable Company was not without its issues, according to an account by George G. Fassnacht. In a 1939 survey entitled "Home Hygiene and Sanitary Survey in Albion Michigan," he described the tenants and their living conditions: "The present tenants are mostly negroes from the lower pay brackets, although old country whites (Polish and Russian) occupy some of the dwellings." He continues:

Sewage disposal for these Company houses is in pit privies. All other wastes are spilled on the ground. The privies are in poor shape and by no means sanitary, but the Company does see that the pits are cleaned out. It is in this type of home where we still find kerosene lighting. More than 10% of the homes visited do not have electricity. Many homes that are wired still do not use electricity. At least two houses are using stoves without benefit of a chimney. (albionmich.com/history).

Over the following decades the Malleable Company efforts proved to do little in alleviating or solving the desperate demand for housing facing African Americans and other residents, as the population continued to grow. According to census records, the population in Albion grew by 53% between 1940 and 1960, from 8,345 to 12,749 (census.gov). In an attempt to address housing shortages and an ever-increasing population, the Malleable Company leased a portion of its land to the city. The city in turn erected a 100-unit government provided trailer sprawl, known as the "Trailer Camp." (albionmich.com/history). According to historical accounts, the trailer camp conditions were harsh and oftentimes unsanitary.

Despite these challenges for migrating African Americans swept up in a wave of war, manufacturing, and migration, at the onset of WWII, there was hope that for the first time in their lives they could achieve true societal advancement. Many believed this advancement would come in the form of jobs, housing, and unfettered opportunity at full citizenship. However, the

reality that awaited many would be an introduction to a lack of job opportunities, urban slums and discriminatory housing practices, and institutional racism which stifled any hopes of full citizenship.





8. Oak Meadows, 2020

9. Oak Meadows Alternate View, 2020

From the 1920s through the 1960s African Americans in Albion continued to live in company housing, but they also began to spread out, populating most of the housing in surrounding neighborhoods. In many regards, they flourished. With steady employment and other economic opportunities, African American families laid roots and built a strong sense of community on Albion's Black side of town.

Before I understood the history of Albion and its housing, I was a teenager living in Oak Meadows in the early 1990s, I became more familiar with the unspoken subtleties of the city, especially on its Black side. Figures 8 and 9 are photos of Oak Meadows mixed-income housing where I lived as a teenager.

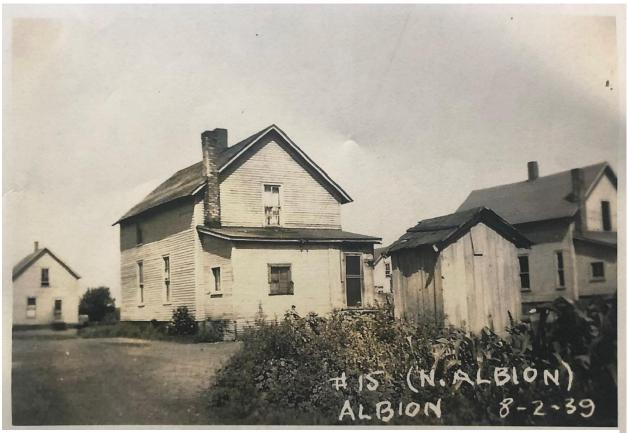
4. URBAN RENEWAL AND ITS IMPACTS

From 1964 to 1972, and only thirty years after African American migrants began to occupy and purchase company-built homes and properties in the surrounding areas, their lives would get turned upside down when approximately 200 homes were leveled to the ground (Kremer 2020). Once again many of these residents confronted a desperate need for housing. The initiative that brought these homes crashing down was the West Central Urban Renewal Project, a joint venture between the City of Albion and the Federal Department of Housing and Urban Development.

The Housing Act of 1949, which authorized the urban renewal program, was the result of compromise among advocacy groups with distinctive agendas. On one side, liberals, progressives, "housers"—concerned about housing conditions, were keen to reinvigorate the federal low-rent public housing program. Organized representatives of these groups included the Labor Housing Conference, the National Association of Housing Officials, the National Public Housing Conference, and principle veterans' organizations. On the other side, real estate development, construction, and financial interests, and some local government officials, opposed public housing, but were keen to secure a new program to help reinvigorate cities, which had been devastated physically by years of economic depression and then WWII. Their organizational representatives included the National Association of Real Estate Boards, National Association of Home Builders, and the US Savings and Loan League (Gelfand 1975). Local government officials, through the U.S. Conference of Mayors and National League of Cities, were pivotal in seeking a compromise that would include both public housing and urban renewal. Thus these two programs were authorized in the same statute, with bipartisan support in

Congress (Keith 1973). The goals of both sides are reflected in the preamble of the Housing Act of 1949:

The Congress hereby declares that the general welfare of the nation and the health and living standards of its people require... the clearance of slums... the realization as soon as possible of a decent home and a suitable living environment for every American family... the development of well-planned, integrated residential neighborhoods and the development and redevelopment of communities (United States Housing/Finance Agency, 1949).



10. Image of Malleable Company Housing circa 1939, before land clearance

Source: albionmichigan.com

Ultimately those two goals proved not only incompatible but contradictory, as the two programs—public housing and urban renewal—were implemented in many places. In the following paragraphs, I review the scholarship on the politics, conditions, and impact on cities of

the Act's urban renewal provisions. More specifically, what do scholars say about the intended and unintended impacts of urban renewal on African Americans? Which actors and interests—local, state, and federal governments or the African American communities—did slum clearance most serve? What is the program's lasting legacy for African American communities? Against the backdrop of this scholarship, I tell Albion's story. What prevailing political culture and conditions allowed Albion to experience the destruction of nearly 200 mostly African American homes?

The urban renewal period begins with the passage of the 1949 Housing Act. The statute's self-proclaimed goal was "a decent home and suitable living environment for every American family" (hud.gov). To make the expressed goal a reality, the act provided for federal funding in the form of advances, loans, and grants to help communities with slum clearance and urban redevelopment (hud.gov).

The 1949 statute outlined four essential provisions of urban renewal, Slum Clearance and Community Development; Low Rent Public Housing; Farm Housing; and Housing Research.

The purpose for the enactment of the law was to "provide sound and livable housing of the best possible design in well-planned integrated neighborhoods and to insure a stabilized housing industry" (Monthly Labor Review, 1949). Public housing in the 1940s faced plenty of opposition, and stiff political battles ensued over its inclusion in the law. One outspoken group of opponents were lobbyists from the South, who expressed "fears that public housing might end residential segregation" (Goetz, 29). Despite this opposition, Democrats having captured the presidency as well as both Houses of Congress, were able to attach public housing to the larger urban renewal program (Goetz, 29). Essentially, the federal government was pledging to provide

resources and assist local communities to create and improve the standards of housing in the United States (Monthly Labor Review, 1949).

Local governments went straight to work. Armed with their power of eminent domain, and flush with federal dollars, local governments began acquiring and clearing large swathes of blighted properties. All across the country central city developers and local governments not only benefited from the federal funding, but they also found opportunities to sell land cleared for redevelopment, creating an incentive to declare certain areas as slums. In fact, in 1974 when new funding for the program came to an end, "local authorities had been awarded federal support for more than 2,100 distinct urban renewal projects, with grants totaling approximately \$53 billion (in 2009 dollars)" (Collins and Shester, 2013, 239).

The bipartisan support at the law's passage would be, for some, short-lived. At the same time urban renewal initiatives began gaining traction in many cities, other federal programs were launched, including the interstate highway initiative authorized by the *Federal Highway Act of 1956*, and a push to construct large numbers of public housing units. According to Title III of the Housing Act, which focused on development of public housing:

Local housing authorities will be able to build 810,000 units of low-rent housing over a six-year period. The projects will be financed by local bond issues backed by federal credit. In addition, the federal government will pay to the local authority an annual contribution of up to 4% of the capital cost of the project for a 40- year period. The total amount of such contributions authorized is \$308,000,000 per year. Rents in public housing projects are established at levels to meet the needs of families unable to afford decent private housing. Rents are usually sufficient to pay all operating costs and part of the debt service, the federal contribution making up the balance. Local contributions are required in the form of local tax exemption or in cash equivalent to 20% of the federal subsidy, but projects will pay 10% of shelter rents in lieu of taxes (Housing and Home Finance).

Several scholars argue that public policies associated with constructing large numbers of mainly segregated public housing units helped influenced major demographic shifts within Northern cities. Richard Rothstein writes "The purposeful use of public housing by federal and local governments to herd African Americans into urban ghettos had as big an influence as any in the creation of our *de jure* system of segregation" (Rothstein, 17). Construction of these federal housing projects was in response to city planners and developers who predicted significant growth within many center cities. However, the inability for those same planners to fully grasp the shifting landscape, would prove to be a consequential miscalculation.

During the time that construction on new federal housing began in many central cities, large numbers of newly economically mobile White Americans began to move out of existing housing projects, and out of the city altogether. Aided by federal housing finance programs such as Veteran Affairs Housing Loans and Federal Housing Administration Loans, and assisted by the newly constructed federal highway system, White Americans chose to live in the suburbs. These types of population shifts had predictable political and economic ramifications, and the law's favorability began to fall along political party lines. One of the 1949 Housing Act's stated purposes, as described in the preamble— "the development of well-planned, integrated residential neighborhoods," (House and Home Finance) fell woefully short, and it could be argued that it contributed to the manufacturing of racially segregated neighborhoods.

While White families were pouring out of cities, African Americans from the south continued moving in. The demographic shift in African American population out of the south during and after the second world war through 1970 is recognized as the second wave of the Great Migration, described here by Raymond Mohl, "Massive migrations of rural southern

blacks to the "new promised land" or urban America soon altered the racial character of the cities" (Mohl, 2001, 8).

A great deal of research has been conducted to better understand the impact urban renewal policies had on newly migrating African Americans to the north and west. Some scholars have argued that failed urban renewal initiatives led to wealth disparities between White Americans and African Americans, and contributed to the deterioration of inner-cities. Scholars also suggest that these failed urban renewal policies are contributing factors to disparities, both historical and current, in educational achievement, concentrated poverty, and lack of homeownership opportunity for African Americans in comparison to their White counterparts. Urban renewal scholarship has focused primarily on larger cities such as Detroit, Chicago, and St. Louis, which received significant infusions of African Americans into their communities during the Great Migration. However, many smaller cities such as Benton Harbor and Albion also experienced significant demographic shifts, and those changes were felt equally in those communities.

To better understand the politics and institutions that caused these demographic shifts, one must examine the Federal Housing Administration policies and practices. Rothstein writes that "the FHA justified its racial policies—both its appraisal standards and its restrictive covenant recommendations—by claiming that a purchase by African Americans in a White neighborhood, or the presence of African Americans in or near such a neighborhood, would cause the value of the white-owned properties to decline" (2017, p number). Rothstein notes that over the course of the policy's three decades, no evidence was ever provided to support these assertions. Restricting African Americans' ability to purchase homes in areas where there was a

greater chance their property would appreciate in value appears to be irrefutable evidence of the federal government's role in engineering both segregation and wealth disparity.

The FHA also worked with local government officials and realtors to help shape urban and suburban landscapes, with a clear intent to create and maintain racial homogeneity. An example of the FHA's deliberate attempt to keep neighborhoods racially segregated is illustrated in Rothstein's *The Color of Law*, "To guide their work, the FHA provided [appraisers] with an *Underwriting Manual*. The first manual, issued in 1935, instructed: 'If a neighborhood is to retain stability it is necessary that properties shall continue to be occupied by the same social and racial classes'" (65). The FHA deliberately implemented practices with the intended purpose to keep neighborhoods segregated, even if it meant the depression of Black wealth.

Other challenges faced by newly arriving African Americans during the urban renewal program are described by scholar Raymond Mohl, "Redevelopment and urban renewal brought major physical changes to central cities, shifting land uses, destroying entire neighborhoods, and damaging community" (2001, 8). Mohl also explains how suburbanization laid waste to many older neighborhoods, and eventually completely changed their racial composition and makeup (2001, 8).

Even when White residents chose to remain in cities, their neighborhoods experienced vastly different treatment from local officials than did African American neighborhoods. One example of these differences came in the form of redevelopment and clearance projects. "Decisions about which neighborhoods to clear and which to protect were made by the same set of interests, with the same goals, that had designed residential segregation in decades past" (Trounstine, 2018, 15). Needless to say, many neighborhoods of color were leveled, often replaced by densely populated and newly built public housing structures.

It must be understood that consequences in the wake of the 1949 Housing Act were multifaceted in nature: suburbanization, public housing, redevelopment, and in the case of Albion– land theft. One impact of the urban renewal program in Albion, and the funding which accompanied it, allowed local government officials the means to launch their crafting of racially discriminatory clearance and redevelopment. These types of policy decisions, it could be argued, are partially responsible for the current conditions of many urban cities. Rothstein writes "The policy was so systematic and forceful that its effects endure to the present time, and that without government's purposeful imposition of racial segregation, the other causes—private prejudice, white flight, real estate steering, bank redlining, income differences, and self-segregation, would have existed, but with far less opportunity for expression" (2017). Many scholars argue that these laws and practices created a "nationwide system of urban ghettos, surrounded by white suburbs" (McGrew, 2018, 1014).

5. URBAN RENEWAL COMES TO ALBION

Urban renewal policies launched in 1949 also negatively impacted already thriving African American communities and neighborhoods. Many of these communities had been established decades earlier with the first wave of African Americans escaping the racially oppressive landscape of the south. One of those thriving communities was located in Albion, Michigan, where urban renewal's detrimental impact can be observed when studying the toll it took on the lives, wealth, and housing security for Black residents.

As noted above, in the 1920's African Americans had begun to occupy Malleable

Company housing. This housing was located along West Cass Street and Gale Street, in an area
identified today as the Westward neighborhood, illustrated in Figure 11. Indeed, even earlier this

area had been home to a small number of African American families. (albionmich.com/history). With this small, but rich history of African Americans prior to the first wave of the Great Migration, Albion became home to many more over the course of the proceeding decades as the Malleable Company continued recruitment in the Jim Crow south. After establishing themselves in the community and having attained good jobs, albeit harsh and dangerous work, many African Americans in Albion went from renters to home owners. The homes once rented from Malleable Company were now owned by the Black migrants.



11. Corner of West Cass Street and Gale Street 2020

Urban renewal came to Albion in the 1960s and was championed by Mayor V. S.

Burstein and Director of Urban Renewal Donald B. McMillan. McMillan boasted that with the project, "decent housing and ... a miraculous change for the better would take place" (1969 Annual Albion Renewal Report). What actually took place was land clearance and devastation of

a well-established home owning African-American community. Not consistent with the reality of proud homeowners in Albion, McMillan painted an apocalyptic picture of these homes, "Urban Renewal program is a major tool for combatting environmental pollution of all kinds: –the pollution of rat-infested buildings, –the pollution of overcrowded living conditions and dirty streets, –the pollution of visual ugliness and traffic congestion, –the pollution of inadequate sewer facilities and even air pollution" (1971 West Central Urban Renewal Project).

Even more troubling, after the homes were cleared, federal projects to replace demolished units were built across from an actual contaminated site, captured in Figures 12 and 13. The site was advocated for and initiated by none other than that same Donald McMillan.

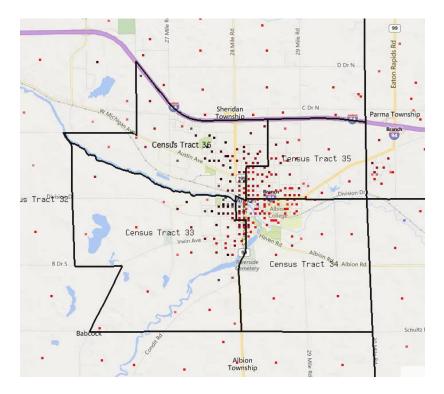


12. Contaminated Site Near Housing Units 2020

13. Sign at Contaminated Site 2020

Painting Black communities in a negative manner was common practice by many local governments. Another common practice was the use of residential zoning laws. Often African Americans' housing was zoned in areas that were deemed less desirable. After the 1917 *Buchanan v. Warley* decision, city planner Robert Whiten wrote that "establishing colored residence districts has removed one of the most potent causes of race conflict." He added "this

was a sufficient justification for race zoning... A reasonable segregation is normal, inevitable and desirable" (Quoted in Rothstein, 46). When studying Albion's Land Disposition Plan map and the census tract map, it is clear that none of the public housing developments were built in parts of the city that were predominately White. The map in Figure 14 represents the distribution of African Americans and Whites throughout the city of Albion, with the black dots indicating African American population and red dots White populations.



14. Albion, Michigan Source: 2010 United States Census

City planners and developers throughout the country, fearing fierce backlash and political consequences from their White residents at the mere mention of creating mixed race neighborhoods, routinely capitulated to those pressures. Rothstein highlights the impact this had on African American residents,

Where low-income African Americans were living in squalor, plans to demolish substandard structures and provide new and decent homes in integrated neighborhoods would have been appropriate. But mostly policy makers contemplated no such relocation. Instead, slum clearance reinforced the spatial segregation of African Americans as well

as their impoverishment. This, in turn, led to further segregation because the more impoverished African Americans became, the less welcome they were in middle-class communities (127).

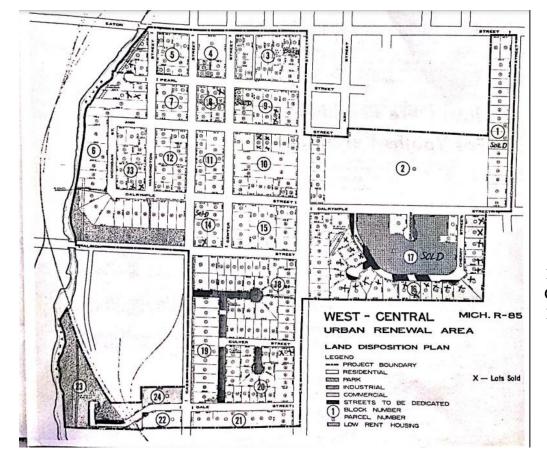
This description of calculated slum clearance and the manufacturing of concentrated poverty by city officials and policy makers is an accurate retelling of what occurred in Albion. In Albion, local government officials, anxious to cash in on the available federal funding, began systematically clearing Malleable Company homes. According to Passic, "the Urban Renewal program resulted in the acquisition and demolition of about 200 homes on the west side of Albion" (albionmich.com/history). Nearly every property designated as a "slum" or "blight" and needing clearance was situated west of Eaton Street, which serves as a physical barrier separating the African American community from the White community. Having lived in Albion for many years, I am well aware of this unspoken separation. Unlike larger cities and suburbs, where state and local governments designed highway systems and other structures to create segregated cities and decimate African American communities (Trounstine 2018, 3), Albion's design was subtly different. Eaton Street, an existing structure, served as a convenient barrier, running the full length of the city, and was the existing structure separating the African American community from the White community.

Despite this subtle difference, the outcomes were the same. Alfred Johnson, the executive director of American Association of State Highway Officials, recalled what these barriers were intended to achieve, "some city officials expressed the view in the mid-1950s that the urban interstates would give them a good opportunity to get rid of the local 'niggertown" (Rothstein, 128).

According to census records and maps provided by the West Central project report, clearance in Albion took place almost exclusively in African American neighborhoods. The lack

of opportunity for African Americans whose homes were taken to relocate to other neighborhoods, driven by both discriminatory housing practices and economic constraints, meant that many of Albion's black community went from being homeowners to living in the federal housing projects being constructed.

It could be argued by supporters of the program that the urban renewal initiatives of the 1950s, 1960s, and 1970s created some positive outcomes. According to Samuel Zipp and Michael Carriere "Some backers of renewal sought to help working class residents—black, Latino, and white—escape substandard housing," and also "sought to bring white women shoppers back downtown" (Zipp& Carriere, 2012, 361). Albion's City leadership argued that the positive impact of urban renewal initiatives came in the form of sidewalks and curbs, sewer systems, and road improvements (1969 West Central Urban Renewal Report).



Map from West
 Central Urban Renewal
 1969 Annual Report

Attitudes toward the federal urban renewal program by liberal politicians were initially positive, but once it was clear how local cities and developers weaponized the policy in African American communities, they became the program's staunchest opponents. Zipp and Carriere write about this initial promise liberals felt, "Liberal advocates of racial integration embraced renewal as a means of breaking up the ghetto, promoting open housing across the city, and developing modern, racially integrated model housing projects and schools" (Zipp and Carriere, 2012, 361).

6. INTENDED AND UNINTENDED OUTCOMES

Unfortunately for the vast number of African Americans in Albion and other cities, hope for positive policy outcomes was ultimately buried under a heap of what could only be categorized as racially motivated policies. Urban renewal policies had both intended and unintended policy outcomes. One intended outcome was observed with Albion's implementation of the initiative. According to Albion's mayor, V.S. Burstein on February 2, 1970, "During 1969, 60 families moved into new, modern quarters in the Public Housing development built on land acquired and improved by the urban renewal department" (1970 West Central Urban Renewal Report). We know that Albion was suffering from a serious housing shortage, so it seems logical to erect new housing in an effort to fill that void. However, construction of federally funded housing units came at the direct expense of existing housing inventory, all under the guise of building modern housing through slum clearance. Clearly this did little to address housing insecurity in the city.

Evidence supports the previous assertion. When closely examining annual project records and language associated with the West Central Urban Renewal initiative, it becomes increasingly

clear that the city's leadership, at best, never had a competent or solid plan for the residents who would be displaced. Donald B. McMillan, Director of Urban Renewal writes "The key to our major relocation problem – providing decent housing for low income families – was the availability of the 60 units of public housing completed by the Housing Commission in 1969" (1969 Report). By clearing 109 buildings and only erecting 60 units of housing as of 1969, Albion's leadership, it could be argued, were engaging in an attempt to create population shifts. (1970 Report).

According to the 1969 and 1970 annual reports on the West Central Urban Renewal project, McMillan brazenly stated,

We must do everything that we can from and through the home to refresh and nourish our community that grows stale and directionless when neglected by the home... Once these and other preliminary steps have been painstakingly accomplished, renewal program can begin to move beyond the planning and demolition stage into the redevelopment of comfortable new houses with amenities which are so vital to the future of Albion.

On one hand, as highlighted in the above quote, McMillan and other city leaders were selling the notion that clearing blighted land and properties would lead to better, more modern housing. On the other hand, they were proclaiming that it was not the role of Albion's Department of Urban Renewal to build new homes: "Contrary to popular belief, the City of Albion Department of Urban Renewal does not construct any buildings" (1969 West Central Urban Renewal Report).

Contradictions surrounding Albion's urban renewal program were a pattern. Many home owners in Albion's African American community, only seven years prior to clearances, were told their properties could be brought up to code. They were told later that bringing their homes up to code no longer met budgetary constraints: "Time and a pending urban renewal program that is hampered by a severe shortage of housing wreak havoc in homes that were once considered rehabilitable. Seven years have elapsed since the first surveys were made of housing

in the West Central project area. Some of these buildings once considered economically feasible for bringing up to standard must now be considered not worth the cost of repairing" (1969 Report). It is then not surprising that this proud group of African Americans, many of whom four decades prior, had escaped the terrorism and oppression of Jim Crow south, would feel both betrayed and skeptical of city leadership.

Nevertheless, flush with cash provided by the federal government and seeing these homes as a city nuisance, city leadership continued selling the belief that new and modern housing would be on its way, an image where everyone would be afforded adequate housing. A close examination of the data and official statements simply does not support this vision. The reality is that during 1969 alone, 109 buildings had already been removed. The addition of 60 units did little to alleviate the housing crisis facing many families. Figure 16 captures the City's Leadership members responsible for the implementation and execution of the Urban Renewal program in Albion.

Albion City Council Members, from left: Allan Gauss, Dr. Jack Hill, Robert Holland, Mayor Victor Burstein, Charles W. Jones, Nicholas Costianes and Richard McPherson.





ALBION CITY COUNCIL members, from left: Richard C. McPherson, Barry B. Ewbank, Atlan W. Gauss, Nicholas P. Costienes, Charles W. Jones, and Robert Holland. Seated is Mayor Victor S. Burstein.

16. Images from West Central Urban Renewal Annual Report 1969

Cities throughout the country experienced this type of housing destruction in Black (urban) parts of the city, usually under the moniker of urban development. Scholars in this field are quick to point out that city officials often had alternative motives for declaring parts of cities as slums. Rothstein writes in *The Color of Law*, "public officials also shifted African American populations away from downtown business districts so that white commuters, shoppers, and business elites would not be exposed to black people." He adds, "Slum clearance was the way to accomplish this. By the mid-twentieth century, "slums" and "blight" were widely understood euphemisms for African American neighborhoods" (127). When studying the data from Albion, one must ask— was this an attempt to simply create demographic shifts or was it all out removal of certain populations?

Another outcome of slum clearance was turning homeowners into renters. Albion's mayor in the same letter previously cited spoke to this. He wrote "During 1969, a considerable number of people sold property to the Urban Renewal department at eminently fair prices, enabling them to move to more suitable housing" (1969 Report). Although it is impossible to know if the mayor and other local government officials had the residents' best interests at heart, what is not in dispute is that nearly all the homes "sold" were done so under the threat of eminent domain. Local government's power of eminent domain was critical to implementing the urban renewal program authorized by the 1949 Housing Act, and local governments did not shy away from using it. Albion historian Frank Passic imagines what it must have felt like for African American homeowners in Albion,

Although their incomes were low, they were getting a retirement and their homes were paid for, with just regular utilities and taxes for their expenses in their retirement years. Imagine the emotional stress, the outrage and shock of being told the house you had lived in all your adult life was to be 'purchased' at a cheap price, and you would have to move into public housing, unless you happened to have an extra \$15,000 lying around to buy a new home? (albionmich/history).

What is not in dispute is that three years after initial planning and clearance, the city of Albion was unable to procure a company willing to redevelop the cleared land. In the 1970 West Central Urban Renewal Project report this issue was explained:

An intensive and aggressive campaign was inaugurated to promote the sale and redevelopment of the lots ready and available for new construction. Using lists provided by the Department of Housing and Urban Development (HUD) and advertising in area newspapers some interest was created...However, interviews with these prospective developers resulted in similar themes. All had products to sell but interest ebbed when it was explained that the sale of the completed product is a condition—part of the sale of the land... There has been no response by Local Builders concerning development of Urban Renewal Land (1970 Report).

Unlike federal funding that went towards the construction of Federal Housing Projects per the 1949 Act, which called for the construction of safe and adequate housing, cleared land for redevelopment had a different set of criteria written into the law. Real estate lobbyists and private developers fought tooth and nail for this provision, fearing public housing would affect their potential for profits. The "language of the statute made it clear that most of the redevelopment construction on the slum or blighted sites cleared with Federal financial assistance was intended to be under private rather than public auspices" (Keith, 1973, 103).

Were city officials so inept as to not know before clearing land that revenue-driven developers would not be interested in building in an area where they saw little hope for profitability? Or was that fully understood? Either way, the parcel of cleared land mentioned in the Urban Renewal report was never developed. To this day the land sits completely empty, as illustrated in figure 17.



17. Site of Malleable Housing Clearance Still Undeveloped 2020

Examining the fiscal records provided by West Central Urban Renewal Project Annual Reports from 1969-1971, the maximum amount any resident received for their home and property, described as fair market value, was \$2,500. However, most did not receive the maximum amount, what they did receive was \$2,337.00 (1969 West Central Urban Renewal Report). Figure 16 is a photo of land cleared during Urban Renewal in Albion. Again, the majority of these African American residents were all but forced to move into federal housing projects. This was not only because they lacked the monetary resources to find new housing, but due to an existing shortage in housing, and the insidious manner in which homeowners and city officials worked to keep dislocated African Americans from moving into White neighborhoods. Frank Passic writes, "The dislocation of Albion's black citizens also fueled racial fears among white residents, who feared that blacks would be moving into their white neighborhoods." (albionmich.com/history). This was a common fear not only in Albion's White neighborhoods, but throughout many Northern and Western cities during the era of urban renewal. These fears

fueled common housing practices that worked to undermine African Americans ability to secure adequate housing.

In one such practice known as "block busting," real estate agents purposely scared Whites into selling their homes under market value by suggesting the threat of Black families moving in would decrease their property value. "Steering," which also commonly occurred, pushed Whites and Blacks alike to neighborhoods only aligned with their racial identity. The practice most documented is "redlining," where lenders refused to lend to anyone in demographically changing or African Americans neighborhoods. Due to these types of housing discrimination practices, African Americans had limited opportunities to purchase homes outside of substandard housing areas. The most insidious outcome from these discriminatory housing practices prohibited African Americans from accumulating generational wealth.

7. THE LEGACY OF PUBLIC HOUSING

Dispossessed and dislocated from their homes, and having received meager compensation, most African Americans in Albion went from being land and homeowners, to "living in the projects." The reality is that urban renewal policy destroyed far more homes than it created, and it displaced even more residents and neighborhood businesses (Keating, 2000, 384-397). According to scholars Mushkatel and Nakhleh, between 1949 to 1963, urban renewal displaced an estimated 177,000 families and another 66,000 individuals" (Mushkatel and Nakhelh, 1978, 147-159). Never was this reality more evident than what was experienced in Albion. Already suffering from a housing shortage, Albion cleared nearly 200 homes and erected approximately 155 public housing units and homes. It would be difficult to argue that by displacing and removing this number of community resources, it would lead to positive

outcomes. What awaited many residents in cities both large and small was a life in shoddy federal housing and a lack of wealth building through homeownership equity.

Faced with their new reality, and swept up in the wave of slum clearance with little hope to procure other adequate housing, many African Americans began to see federally funded public housing as a viable option. Throughout the Midwest and within many major cities, the urban landscape began to change almost overnight. Many larger cities' skylines became populated with enormous public housing structures jetting into the sky. For example, Chicago's skyline now included the Robert Taylor Homes and Cabrini-Green Homes, and St. Louis proudly boasted the now infamous Pruitt-Igoe Housing Projects. These were massive housing units, and they soon found no shortage of occupants.







19. Alternate View Grandview Homes 2020

In my interview with Mr. Wall he described being one of the first families to move into Albion's newly constructed federal housing projects. Mr. Wall describes "things not being all

that bad" and "rather enjoyed the indoor plumbing," a feature his uncle's home lacked, whom he had previously lived with. Some of the first residents to move into Pruitt-Igoe Projects in St.

Louis recall what it was like growing up there in the documentary "The Pruitt-Igoe Myth." A former resident described seeing their mother able to have her own bedroom for the first time.

Another former resident recalled fond memories of music playing in the air, and remembering people constantly dancing (Doc. 2011, The Pruitt-Igoe Myth). Unfortunately, after many of these housing projects were constructed, they fell victim to budgetary constraints and eventually disrepair. According to scholar Edward Goetz in his book "New Deal Ruins," from the very onset public housing was faced with "an absolute limit on construction costs of \$5,000 per unit" (2013, 32). These budgetary constraints often forced developers to use cheaper materials and forced many of them to cut corners (Goetz, 32). In turn, according to Alex Schwartz, this led to shoddy construction (2014, 173).

Shoddy construction was only one of the major flaws that eventually brought many of these housing structures to their demise. They were at times also poorly funded, and/or neglectfully mismanaged by local Public Housing Authorities (PHAs). For example, at Pruitt Igoe, "a mere 18 years after the buildings were initially occupied—the St. Louis Housing Authority was already facing a fiscal crisis by attempting to maintain the structures through rent monies paid by inhabitants" (Wendl, 2013, 107). PHAs became partly dependent on the lowest socioeconomic citizens to help subsidize cost, and with federal funding focused not on providing maintenance or upkeep, many of these PHAs found themselves in woeful financial trouble. According to Edward Goetz, "Without operating subsidies for the first twenty-five years of the program many PHAs found themselves in serious fiscal straits by the 1960s" (Goetz, 34).

Unfortunately, many of the residents displaced by the initial urban redevelopment program launched in 1949 and forced into public housing found themselves faced again with a new form of clearance. By the 1980s many of those now fiscally strapped PHAs witnessed a monumental event in the demolition of Pruitt-Igoe. Soon after, other massive housing projects would come down as well, like those in Chicago.

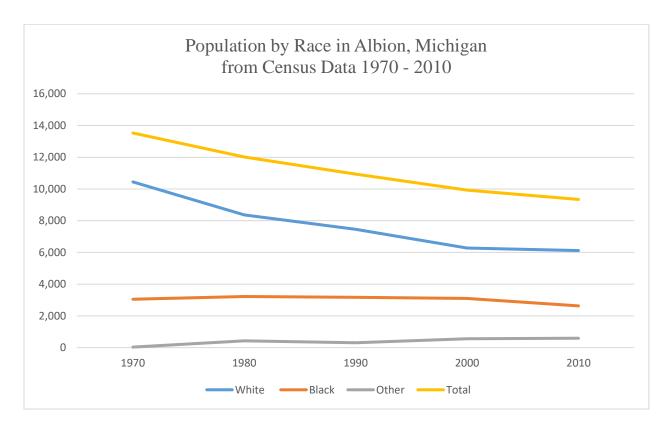
8. CONSEQUENCES OF DISINVESTMENT

When studying Albion's population in the years during and following urban renewal, a story of what was left in the program's wake begins to unfold. During the initial period following urban renewal, Albion's African American population increased while the White population decreased. And as the policy's sediment began to settle, manufacturing industry gave way to tech, and a malleable people refused to break, Albion found many of its residents becoming migrants again, this time moving elsewhere.

In the years following urban renewal, Albion's African American population increased from 3,049 (roughly 22.5% of the total population) in 1970 to 3,221(26.8%) by 1980, while the White population dipped from 10,446(77.2% of total population) to 8,369 (69.7%). These statistics indicate significant shifts in Albion's population at the same time seizure of African American property was taking place. So how might an exodus of White taxpayers, coupled with the shift of home owning, taxing paying, African Americans to the rental market, affect Albion? I argue it would lead to a decline in the city's infrastructure, community services, school resources and enrollment, and an increase in poverty and unemployment.

By 1990, only twenty years after the completion of the city's Urban Renewal program, the total population had declined by 19%, from 13,528 reported in 1970, to 10,936. The majority

of this population decline was due to White residents leaving the city. Between 1980 and 1990, almost a thousand White residents left, whereas African Americans, now making up nearly 30% of the city's population, saw only a 46-person decline (census.gov).



20. Population Shifts in Albion, Michigan 1970 - 2010

Population decline was not the only issue facing the city, there was also a significant toll on the community's economic viability. In 1970, the unemployment rate for White residents was 7.1%; for African Americans that number was 11.2%. By 1990 the unemployment rate for White residents increased slightly to 8.8%, while for African Americans, that number ballooned to 19.1%. An even more troubling and compelling statistic was the percentage of residents who were living below the poverty level. According to the 1990 census, 17.5% of Albion's White

residents were living below the poverty level, and for the city's African American community, that number was a staggering 37.0% (census.gov).

Entering the 2000's, the company that once helped create Albion's cultural identity, the company which recruited those very first 64 African American men out of the south, abruptly closed. In 2002 Harvard Industries/Hayes-Albion, formerly the Malleable Iron Company, shut its doors for good. Many residents and scholars would point to this moment, this singular event, as the beginning of Albion's decline. I disagree, was it the death knell? Sure, but I'd argue that the city's downward spiral began the moment, decades earlier, when those homes in West Central Albion were cleared away.

Along with the closure of Harvard Industries/Hayes-Albion, the community of Albion experienced another blow. In 2016, as Albion faced a 4-million-dollar budget deficit, they voted to annex their school system to Marshall, Michigan. Marshall is a city roughly the same size as Albion, but starkly different in terms of demographics. According to 2018 Census estimates, Marshall had a total of 38 African Americans residents, compared to Albion's 2,695 (census.gov). Albion schools, as expressed by former City Council member and my high school classmate Sonya Brown "were the glue that held this diverse community together... So, we all grew up together, no matter how much money you had or where you lived. We all grew up together and we all knew each other" (michiganradio.org/post/albion). The community continues to grapple with this new reality.

I could continue to lay out numbers that show ongoing high levels of unemployment, poverty, and population loss, but those are only symptoms of the real issue. Albion's city officials had an opportunity to make significant investment into their city, into the African American community, THEIR community, but they failed.

What is the lasting impact of urban renewal on Albion and its African American community? Why was the vast majority of cleared land never redeveloped? And lastly, can all of the allocated federal revenue for the project be accounted for? Albion, like so many other cities throughout the country were blinded by money, race, political gains, and could not see these so called "slums" as a part of the whole, as important to the community as the more affluent parts.

The city's officials entrusted to make these life changing decisions failed to see that the health of the entire community was, is, the most important aspect in creating a robust and thriving city. Are the eyes more important than the ears, is the heart more important than the lungs? When Albion failed to truly invest in their community by bringing all those homes up to code, they sealed the fate of the city. How do you recruit companies to come to your city when you have no schools, no housing, no hospital, and almost one third of your population lives below the poverty line? Albion's failure is that of investment, Albion's failure is in not respecting those who helped create the community, Albion failed its African American community, and in doing so, sealed the city's fate.

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APPENDIX A

ROBERT WALL INTERVIEW

Questions from interview:

- 1) To your knowledge what impact did Urban Renewal have on the African American community in Albion?
- 2) Did the home/slum clearance mainly in the African American community?
- 3) What happened to the land once it was cleared?
- 4) What can you tell me about the federal housing projects, was it thought of positively?
- 5) How many federal housing projects were constructed?
- 6) Were the federal housing projects strictly constructed in African American neighborhoods?
- 7) Was there tension between Whites and African Americans in 1916?
- 8) Was there a level of integration in neighborhoods during the years of Urban Renewal?
- 9) Were African Americans with the monetary means able to purchase homes in White neighborhoods?
- 10) Can you recall hearing about or witnessing any forms of housing discrimination, ie. Redlining, Steering, or Housing Covenant's?
- 11) How much influence to your knowledge did Albion College have on local politics, did they influence where housing could be erected?

APPENDIX B

ALBION URBAN RENEWAL PROJECT ANNUAL REPORT FINANCIAL STATEMENTS FOR 1969, 1970 and 1971

| FINANCIAL STAT | EMENT | |
|--|--|---|
| ALBION URBAN RENEWAL PROJECT BA DECEMBER 31, 1969 | ALANCE SHEET | |
| CURRENT ASSETS: ASSETS | | |
| Cash in bank: Project Expenditures Account Project Temporary Loan Repayment Fund Total Cash | \$ 64,850.11 1,270,00 | \$ 66,120.11 |
| ACCOUNTS RECEIVABLE: Relocation Grant due from Federal Government Rehabilitation Grant due from Federal Government Tenants | 6,476.63 54,904.00 968.26 | |
| Others TOTAL ACCOUNTS RECEIVABLE TOTAL CUBRENT ASSETS | 1,550.02 | \$ 63,898.91 \$ 130,019.02 |
| INVESTMENTS HELD Total Investments Held | 180,146.63 | \$ 180,146.63 |
| PROJECT COST: Total Item I Project Costs Less: Sales Price of Land Sold Net Item I Project Cost to Date Total Item 2 Project Cost to Date Total Project Cost To Date | 1,293,718,45 - 39,270.00 1,254,448,45 45,260,30 | \$1,299,708.75 |
| RELOCATION PAYMENTS REHABILITATION GRANTS PAYMENTS TOTAL ASSETS | | \$ 9,580.38 \$ 59,304.00 \$1,678,758.78 |
| LIABILITIES | | |
| CURRENT LIABILITIES: Accounts Payable Total Cubrent Liabilities | 45.00 | \$ 45.00 |
| ACCRUED INTEREST PAYABLE To Others Total Accrued Interest Payable | 41,712.85 | S 41.712.85 |
| ADVANCE AND LOAN PAYABLE | 1,165,000.00 | |
| TOTAL ADVANCE AND LOAN PAYABLE | | \$1,165,000.00 |
| CAPITAL: Noncash Local Grants-in-aid Project Capital Grant Relocation Grant Rehabilitation Grant | 45,260.30 365,360.00 6,476.63 54,904.00 | |
| TOTAL FEDERAL CAPITAL GRANT TOTAL LIABILITIES AND CAPITAL | | \$ 472,000.93 \$1,678,758.78 |

FINANCIAL STATEMENT

ALBION URBAN RENEWAL PROJECT BALANCE SHEET DECEMBER 31, 1970

| ASSETS | | |
|--|---|--|
| CURRENT ASSETS: | | |
| Cash In Bank: Project Expenditures Account Project Temporary Loan Repayment Fund TOTAL CASH | \$ 257,557:67 5,520.00 | \$ 281,077.67 |
| ACCOUNTS RECEIVABLE: | | |
| Relocation Grants due from Federal Gov't. Tenant's Others | .38 1,953.54 153.32 | |
| TOTAL ACCOUNTS RECEIVABLE | | 2,107.24 |
| TOTAL CURRENT ASSETS PROJECT COSTS: Item I Project Costs Less: Sales price of land sold | 1,517,355.74 - 46,500.00 | 283,184.91 |
| Net Item I Project Costs Total Item 2 Project Costs | 1,470,855,74 614,224,30 | |
| TOTAL PROJECT COSTS TO DATE Relocation Payments Rehabilitation Grant Payments | | 2,085,080.04 50,985.89 75,504.00 |
| TOTAL ASSETS | | \$2,494,754.84 |
| LIABILITIES | | |
| CURRENT LIABILITIES: | | |
| Accounts Payable Trust deposits | 5 1,932.39 5,050.00 | |
| TOTAL CURRENT LIABILITIES ACCRUED INTEREST PAYABLE To others | No -00 | \$ 6,982,39 |
| TOTAL ACCRUED INTEREST PAYABLE | 22,532.77 | 00 500 55 |
| Advances and Loans Payable | | 22,532.77 |
| To others | 975,000.00 | |
| TOTAL ADVANCE & LOANS PAYABLE | 975,000.00 | 975,000.00 |
| CAPITAL | | |
| Noncash Local Grants-in-Aid Project Capital Grant Relocation Grant Rehabilitation Grant | 614,224.30 807,131.00 9,580.38 59,304.00 | |
| TOTAL FEDERAL GRANT & CAPITAL | | 1,490,239.68 |
| TOTAL LIABILITIES AND CAPITAL | | \$2,494,754.84 |
| [2] [2] [2] [2] [3] [4] [4] [4] [4] [4] [4] [4] [4] [4] [4 | ***************** | · · · · · · · · · · · · · · · · · · · |

FINANCIAL STATEMENT

ALBION URBAN RENEWAL PROJECT BALANCE SHEET MARCH 31, 1972

| ASSETS | | |
|--|---|--|
| CURRENT ASSETS: | | |
| Cash In Bank: Project Expenditures Account Project Temporary Loan Repayment Fund TOTAL CASH | S 32,102,55 47,220,00 | s 79,322.55 |
| ACCOUNTS RECEIVABLE: Relocation Grants due from Federal Gov't Tenant's Others TOTAL ACCOUNTS RECEIVABLE | 30,561.89 2,411.74 153.32 | 33,126.95 |
| TOTAL CURRENT ASSETS | | 112,449.50 |
| PROJECT COSTS: Item I Project Costs Less: Sales price of land sold Net Item I Project Costs Total Item 2 Project Costs | 1,836,645.21 88,200.00 1,748,445.21 620,277.79 | |
| TOTAL PROJECT COSTS TO DATE Relocation Payments Rehabilitation Grant Payments | | 2,368,723.00 81,547.89 75,504.00 |
| TOTAL ASSETS | | \$2,638,224,39 |
| LIABILITIES | | |
| CURRENT LIABILITIES | \$ 36,064.00 | |
| Accounts Payable Trust deposits | 1,495.00 | |
| TOTAL CURRENT LIABILITIES ACCRUED INTEREST PAYABLE TO HUD | 6,935.52 | \$ 37,559,00 |
| TOTAL ACCRUED INTEREST PAYABLE | | 6,935.52 |
| ADVANCES AND LOANS PAYABLE TO HUD TOTAL ADVANCE & LOANS PAYABLE | 713,591.19 | 713,591.19 |
| CAPITAL | | |
| Noncash Local Grants-in-Aid Project Capital Grant Relocation Grant Rehabilitation Grant | 620,277.79 1,102,809.00 81,547.89 75,504.00 | |
| TOTAL FEDERAL GRANT & CAPITAL | | 1,880,138.68 |
| TOTAL LIABILITIES AND CAPITAL | | \$2,638,224.39 |
| | | |