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Exclusionary Zoning: A trojan horse for the maintenance of redlining and housing segregation

Thursday Williams

For many years, Josh Serrano lived in an Arsenal Renaissance Apartment in Hartford's North End, where mold adorned the walls and showers; the heat and toilet were intermittently functional; and mice and roaches infested the floorboards. Other apartments had holes in the floor, broken refrigerators, clogged drains, and no lights in the hallways. Serrano had been fighting with his landlord for months to fix the issues in his apartment. He desperately wanted out but had little to no options. When Serrano landed a Section 8 voucher back in 2018, he thought he had won the golden ticket. Finally, he could flee the deplorable conditions of his current apartment and leave one of Connecticut's poorest neighborhoods. He hoped that this voucher would help him find a place closer to where his son lives; he sought housing in the middle-class town of West Hartford, as well as other neighboring towns such as Manchester and Simsbury. At each stop, either the rent was much higher than his vouchers value or the landlord would not take a voucher. Serrano soon realizes that due to a lack of affordable housing in these towns, he was stuck in Hartford and subjected to apartments far worse than his current. Serrano's story is not far off from many other residents who hold vouchers in Hartford, Connecticut.

The Section 8 voucher program was established by the federal government to assist low-income individuals, such as Serrano, in affording homes in decent neighborhoods.¹ However, in Hartford, this program is failing. Through local exclusionary zoning regulations, wealthy

¹ Thomas, J.R. (2021, February 19). *As Biden promises to tackle housing discrimination, HUD scrutinizes Connecticut's laws*. CT Mirror

neighborhoods, such as West Hartford, can limit the number of affordable housings developed in their community, thereby limiting the number of voucher holders who may move there. This disproportionately confines low-income people of color to impoverished neighborhoods or those considerably worse. This paper will begin with a brief history of discriminatory practices that resulted in the segregation of Hartford, Connecticut. Then, I will explore the present-day spatial landscape of Hartford and demonstrate how local exclusionary regulations are maintaining segregation. Lastly, I will examine the racial implications and consequences of these regulations.

Longstanding discriminatory practices in Hartford have molded the city's contemporary environment. For centuries, the government along with private entities enacted policies and practices that ensured that wealthy towns, such as West Hartford, remained overwhelmingly white while other parts, such as the North End, is almost entirely Black and Brown. West Hartford's transformation from an agricultural outpost to a modern suburb began in the 1920s when the popularization of cars allowed some who worked in Hartford to move out from the city.² Immediately afterwards, the town's population began to increase significantly. Local, federal, and real estate industry officials moved swiftly to define and shape the composition of the community. Zoning regulations in West Hartford are not novel. In 1942, it was the first town in Connecticut to enact them. These zoning regulations divided residential areas by home size to effectively segregate citizens by their socioeconomic class.³ They intentionally prevented the development of multi-family housing in West Hartford, which restricted Black and Brown residents from moving in. In the 1930s, redlining emerged as a new kind of housing discrimination. Redlining refers to the practice of rating certain neighborhoods as undesirable

² Putterman, A. (2021, February 19). *West Hartford is mostly white, while Bloomfield is largely Black; how that came to be tells the story of racism and segregation in American suburb*. Hartford Courant

³ Putterman, A. (2021, February 19). *West Hartford is mostly white, while Bloomfield is largely Black; how that came to be tells the story of racism and segregation in American suburb*. Hartford Courant.

investment choices due to their racial and social economic demographics. Banks then use these ratings when determining whether to authorize loan transactions for home purchases and improvements in these communities.⁴ To help the bank and provide a detailed guide for mortgage lending, the Homeowners' Loan Corporation (HOLC) established residential security maps to assess the "trend of desirability" in residential areas in Hartford. The most "desirable" neighborhoods were shaded green, while less-appealing areas were labeled blue, yellow, or worst of all, red. The HOLC color-coded the North End red and described it as "the city's oldest residential section which has gradually drifted into slum area now mainly occupied by Negroes". West Hartford, on the other hand, was deemed the most desirable neighborhood, as it was color coded mostly green and blue with no red at all.⁵ As a result, affordable mortgage loans were widely accessible in West Hartford, allowing residents to accumulate wealth, while other regions, such as the North End, remained impoverished; West Hartford was essentially molded into a white, upscale neighborhood. The discriminatory practices did not end there. In the early 1940s, five restrictive covenants were written in West Hartford with the same restriction: "no person of any race other than the white race shall use or occupy any building or any lot," with the exception of "domestic servants of a different race domiciled with an owner or tenant".⁶ While these covenants were eventually struck down and deemed unconstitutional by the U.S. Supreme Court, the local government was persistent in their effort in maintaining segregation. During World War II, when the federal government constructed public housing for war workers and their families, West Hartford residents vehemently opposed permitting Black workers to reside

⁴ Shaun, M. (2014, March 18). *The Effects of 'Redlining on the Hartford Metropolitan Region*. ConnecticutHistory.org

⁵ Putterman, A. (2021, February 19). *West Hartford is mostly white, while Bloomfield is largely Black; how that came to be tells the story of racism and segregation in American suburb*. Hartford Courant.

⁶ Putterman, A. (2021, February 19). *West Hartford is mostly white, while Bloomfield is largely Black; how that came to be tells the story of racism and segregation in American suburb*. Hartford Courant.

in the area. In the local newspaper, they described being “alarmed” and “horrified” by the idea and were mostly concerned that their property values would decline. Even after the federal government insisted that West Hartford include Black residents, local leaders imposed a restriction that only permitted Black workers involved in West Hartford’s essential industry. According to a 1943 article in a weekly newspaper covering West Hartford, just six workers met this condition at the time, none of whom wished to reside in new housing. By systematically limiting housing opportunities for low-income people of color, wealthy towns, such as West Hartford, were able to remain overwhelmingly, almost entirely, white.

Through current local exclusionary zoning regulations, West Hartford continues to maintain the landscape of their upscale, white community. This is due to Connecticut’s policy that mandates developers to obtain local zoning approval before being able to apply for a tax credit and build homes in specific areas. In West Hartford, people’s residency is used to generate profit.⁷ They, therefore, have a vested interest in controlling the town’s spatial practices, as it is crucial in preserving their high property values. Unlike, the North End, there are more upscale stores such as Trader Joe’s, Whole Foods, and Chick-fil-A. They have shopping centers with high-quality stores and restaurants with nice outdoor dining. All of these factors contribute to the preservation of the neighborhood’s property value and aesthetic. Connecticut’s policy allows local zoning boards in wealthy towns, such as West Hartford, to restrict the development of certain kinds of housing that they deem undesirable. This includes multi-family homes or affordable housing. To push back on proposals about developing these types of homes, West Hartford residents stated that it does not benefit the community and by allowing it would cause

⁷ Porter, M. (2018, June 25). *West Hartford residents submit 1818 signature urging town council to maintain New Britain avenue’s single-family zoning*. Hartford Courant.

concerns as homes go up on the market.⁸ The housing stock in West Hartford is skewed to single-family residences. Two-third of the units are designated to single family homes and less than 8 percent of the town's total rental units are affordable.⁹ The zoning regulations continue to favor single-family homes that are unattainable for many. With the lack of affordable housing, voucher holders are unable to move into these wealthy neighborhoods. As shown in figure 1, while there is a significant amount of voucher holders in Hartford, they are concentrated in neighborhoods with high poverty rate such as the North End. Zoning allows wealthy towns to separate business from residential districts and create neighborhoods of like-minded, similarly resourced individuals. In doing so, they exclude some individuals.

Though exclusionary zoning laws on the surface may seem race-neutral, in practice they disproportionately affect low-income people of color. Black residents are far less likely to be able to move to West Hartford. Today, approximately 77 percent of the population in West Hartford is white, while just 7 percent of the population is Black. In the North End, the numbers are the complete opposite. Black people comprise of about 78 percent of the population, while white people comprise of only about 6 percent.¹⁰ This is detrimental because where a family reside matters. Housing is instrumental to the economic well-being and mobility in this country. Families that are able to purchase their own home in the neighborhood of their choice at a reasonable price tend to do better economically in the long run. However, zoning policies have systematically discriminated against Black families who wish to pursue this path. They ensure that low-income families are prevented from housing in wealthier, high-opportunity neighborhoods, which results in a racial wealth gap. Additionally, zoning policies have

⁸ Porter, M. (2018, June 25). *West Hartford residents submit 1818 signature urging town council to maintain New Britain avenue's single-family zoning*. Hartford Courant.

⁹ CT Data Collaborative (2022). Housing Data Profiles. Housing Data Profiles—Connecticut

¹⁰ U.S. Census Bureau quick facts: United States

systematically confined people of color to spaces that are run down, unsafe, and unsanitary. This can have significant casual effects on children's long-term outcomes, including their earning. For example, one-in-10 children that were born in the North End between 1978 and 1983 were incarcerated on April 1, 2010, compared to less than 1% of children raised two miles down the road in West Hartford. The kids who were born in the Hartford neighborhood made \$19,000 a year in their mid-30s compared to \$41,000 next door.¹¹ Until Connecticut does more to enforce the Section 8 vouchers program, it will continue to be one of the most racially segregated states in the country.

¹¹ Thomas, J.R. (2022, March 5). *Hud 'perpetuating segregation,' Hartford families claim in lawsuit*. CT Mirror

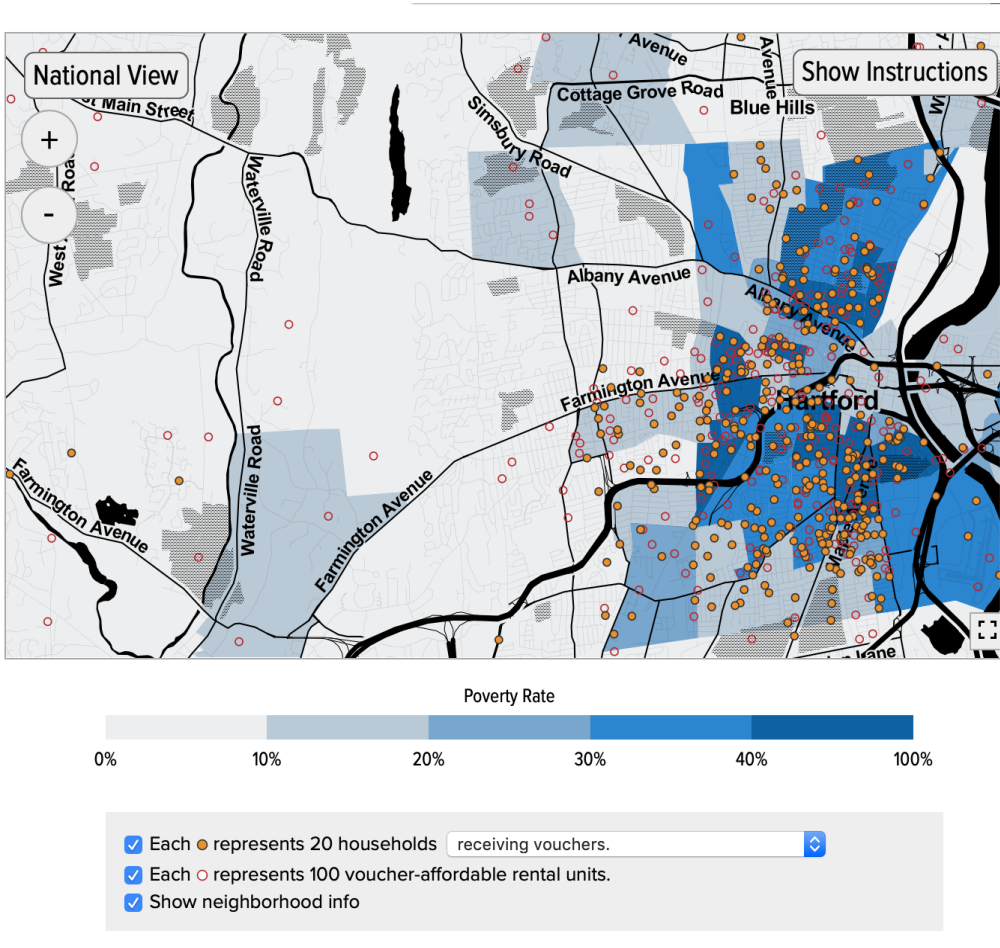


Figure 1: Shows West Hartford and East Hartford (Including the North End)

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