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#### Introduction

It is essential to learn about the communities we are living in and engaging with. Without this knowledge, we may make assumptions about communities or people and may not have the intended impact we are hoping to have as a community member.

As an example, we will share a few stories about the City of Trenton, a community we work closely with at TCNJ. Stories of the past and the present, how the past has impacted the present, and how the past can inspire the future.

We are lucky to have experts join us to share these stories.

First, Dr. Rob McGreevey, a TCNJ Professor in the History Department, will begin by sharing the history and impact of redlining and the story of the Hedgepeth and Williams families fighting against school segregation, with the support from the community, including former TCNJ President Roscoe West.

Then we will hear from TCNJ students and staff from the Trenton community about the present. They will share with you what they love most about their city.

# **History of Redlining**

As part of President Franklin Delano Roosevelt's response to the Great Depression of the 1930s, the Federal government drew these maps, color-coded red to green, for over 200 American cities. New Deal agencies such as the Home Owners Loan Corporation and the Federal Housing Authority (FHA) sought to stabilize the struggling housing industry by funneling millions to the banks and helping people who could not afford their monthly payments stay in their homes through a process known as refinancing. Along with this aid came a new requirement that homes be appraised of their value. The coding scheme of these maps, originally intended to help determine home values, was based on the racist assumption that only white-owned houses would increase in value, or, to put it another way, that black- and immigrant-owned houses would decline in value. Black neighborhoods were coded red, white neighborhoods green, and neighborhoods with different percentages of non-white ethnic immigrants were coded yellow and blue.

The Federal Housing Authority refused to insure mortgage loans (a loan from a bank that provides buyers with the money needed to afford a house) in red zones. Without this FHA insurance, which promised to pay the bank in the event of a missed payment, banks refused to issue mortgages in the red zone—thereby **redlining** (or excluding) African Americans from the mortgage market. Racial covenants written into house deeds beginning in the 1920s, as well as the custom of realtors to police racial boundaries between neighborhoods, excluded white homeowners from selling to black buyers in green, yellow, and blue zones.

In this way, black people were denied access to mortgage loans in the red zone and excluded from buying in the city's other neighborhoods. The only option for black buyers was to buy a house "on contract"—that is, directly from a property owner (or speculator) without a bank involved. To buy on contract posed several risks. Buyers made a down payment and monthly payments significantly higher than on FHA backed loans. If they missed one (1) month's payment, they could be evicted and lose everything they had paid to date. Whereas the Federal government indemnified (protected) the homeowner with an FHA mortgage in the event of a

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missed payment, there was no such protection for buyers on contract. Inflated prices and frequent repossession defrauded black homeowners who had moved from the South to northern cities like Trenton at the very moment when they sought to move up the economic ladder. Estimates are that black people lost a million dollars a day in Chicago alone in the 1950s. Faced with long odds of keeping their homes, black homeowners in northern cities worked double shifts, subdivided with "crash panel" walls to take in renters, and deferred maintenance in order to make their monthly payments. Such conditions fueled white racism. White neighbors blamed black owners for bringing down the neighborhood with dilapidated houses, overcrowding, and unsupervised children. Meanwhile, white residents could buy homes with FHA loans that required little down and monthly payments below the typical rent. Given this dual housing market—one for white buyers with Federal insurance and one for black buyers without that protection—the historian Thomas Sugrue has contended "geography is destiny" when it came to access to mortgages.

Historians have argued that America's urban "ghetto" was created not by African Americans but by redlining and the predatory speculators who stole millions from black families in the form of exorbitant housing costs. From the 1940s to the 1960s, a period of growing prosperity for many white families, these maps were used by realtors, banks, and developers to deny mortgages in red areas, a practice eventually made illegal by the Fair Housing Act of 1968. One Chicago newspaper in the 1950s summed it up this way: "Loan Bankers Make Slums." The black-owned newspaper *Chicago Defender* claimed overcrowding in black neighborhoods would only worsen as long as black residents were "hemmed into a ghetto by the relentless pressure of residential segregation".

Homeownership has long been the main way American families get ahead, with increasing home values allowing for home equity loans to pay for college and for the transfer of wealth to the next generation. Yet the legacy of redlining can still be seen today as a much higher proportion of white families own homes than black families. Historian Nathan Connelly, who gave a talk at TCNJ a couple years back, has argued that housing was for the twentieth century what slavery was for generations earlier—that is, the foundation of both "American prosperity and racial inequality".

### The Fight for School Desegregation

In this context of systemic racism and highly segregated neighborhoods, only small numbers of black families managed to move into white neighborhoods as either renters or owners. The Hedgepeth and Williams families were two (2) of those families in the 1940s. Janet Hedgepeth was a 12-year-old black girl who lived in a white neighborhood and attended her neighborhood elementary school, Caroll Robbins Elementary, together with her white neighbors. In 1943, she was assigned to the black-only junior high, the Lincoln school, while her white classmates attended Junior No. 2, which was an easy walk from her home. Leon Williams, another black student who lived nearby received the same assignment to the Lincoln school. The Hedgepeth and Williams families lived on Walnut and Parker Avenues and had worked hard to afford to live in the Junior 2 catchment, home to a predominantly white middle class community. They wanted their kids to attend the neighborhood junior high school, rather than the Lincoln school, which was located in a much poorer neighborhood and a significant distance (16 blocks along busy roads and across train tracks) from their homes. In an interview conducted by TCNJ alumna Lauren Wells with Janie Butler, a friend of the Hedgepeth and Williams families, Butler noted middle class kids sent to Lincoln would often "sit with their hats and coats on" during class in the

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winter out of fear their personal belongings would be stolen by poorer classmates.

In the midst of World War II, black activists sought to realize the "Double V" (victory abroad and at home) and lent support to the Hedgepeth and Williams case. Robert Queen, a brilliant lawyer for the Trenton NAACP made the legal case for the families to attend the white middle school (Junior No. 2) near their home. At the time, all black junior high students in the city attended Lincoln, whereas white students attended their closest neighborhood school. The Hedgepeth and Williams families, together with Queen, successfully argued their case before the New Jersey Supreme Court against Paul Loser, the Superintendent of Trenton schools, and the School Board. The court ruled in favor of the black families, declaring segregated schooling illegal in 1944. This ruling referred to the New Jersey law of 1881, which made it a misdemeanor to exclude any child ages 5-18 from a public school on the basis of color, nationality, or religion. The arguments used by Queen were later adopted by Thurgood Marshall in the *Brown v. Board of Education* case in 1954. The struggle in Trenton was not unlike the struggles in many southern cities to desegregate public schools. Yet, as historians have noted, northern civil rights struggles have long been obscured, allowing us to see the north as a liberal counterpoint to the south.

It was in the context of the 1944 Hedgepeth and Williams ruling, and Paul Loser's subsequent refusal to integrate the schools, that African American and Jewish activists formed a group known as the Trenton Committee for Unity (TCU). The Committee's early focus was pressuring Paul Loser to desegregate the schools. The photo here was taken in Har Sinai Temple in Trenton (Har Sinai later relocated to Pennington). Roscoe West, the President of New Jersey State Teachers College (now TCNJ) and pictured in the upper right, was an integral part of this group. In 1943, the same year Loser required the Hedgepeth and Williams students to attend the black-only school, West promoted full integration and admitted black students at the college to the dormitories. From the 1940s through the 1970s, Jewish people comprised 7% of Trenton's population. They made common cause with African Americans in the fight against discriminatory practices, be they anti-black or anti-Semitic. Jewish organizations mobilized throughout the country in the 1940s to fight prejudice. In Detroit, for instance, the B'nai B'rith Synagogue supported desegregated housing projects over the angry protests of white working class Catholics. In Trenton, Har Sinai worked to forge interracial neighborhoods and counter racial covenants written into real estate deeds that had forbidden homes to be sold to African American or Jewish buyers in "white" sections. When Loser dragged his feet on integrating the schools even after the Hedgepeth and Williams ruling, the TCU mobilized and successfully pressured Loser to desegregate the schools.

In 2016, when TCNJ's admissions building was still named Paul Loser Hall, TCNJ students uncovered evidence in the Trenton city archives documenting Paul Loser's segregationist stance in the 1940s. When this evidence came to light, TCNJ formed the Advisory Commission on Social Justice: Race and Educational Attainment. A number of students launched a campaign to remove Loser's name from the College's admissions hall, culminating in a sit-in of the President's office in 2017. After extensive dialogue with students, faculty, staff, and community members, President Gitenstein recommended to the Board of Trustees that the building's name be changed, and that an exhibit be formed to explore the College's history and its relationship to Trenton. Today, you can visit this exhibit in the lobby of Trenton Hall.

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# **Trenton Today: Trentonians' Perspectives**

Hi, My name is Althia Muse. I'm TCNJ's Bonner Director, just sharing some reflections on the city of Trenton. Trenton has been my home for the past twenty years and really, there's just so much to love about the capital city of New Jersey. From the rich history to the historic homes, the architecture in the city to the religious inclusivity, Trenton has so much to offer. I personally appreciate the diversity and just wide selections of food that you can find in local stores. Having family that comes from Honduras and Jamaica, it's really welcoming and comforting to enter the local stores and find foods that I grew up with and foods that were native to my own family background. I think what I find most valuable in the city of Trenton is the sense of closeness and sense of community within the neighborhoods in the city of Trenton. - Althia

"My favorite aspect about growing up in Trenton was the sense of community. Everybody knows each other. You go outside, there is always something to do." - Emani

"The people in the city are what make Trenton wonderful. Residents come together to make the city what they want. It is always incredible to see my neighbors empower each other, work together and create their own opportunities in the community. It is the most beautifully resilient place I have ever been. Folx work hard to make their neighborhoods enjoyable, with community gardens, block parties, art events and music shows. Whether managing a farmer's market, playing a local show, doing live spring cleaning, teaching kids art, organizing a book fair, playing bike polo, helping out at a community garden, or just eating at a local restaurant, I am always meeting new passionate, caring, hardworking and welcoming people. I feel very fortunate to have been welcomed into such a beautiful place that I call home." - Lori

"My favorite aspect of my community is the wide-range of talent that Trentonians possess. From the artists and the athletes, to the musicians, the entrepreneurs, and everything in between, I'm constantly reminded that my city's in good hands!" - EJ

"My favorite aspect of my community is the sense of community, the minute I walk into a diner, a corner store and say "how you doing?" And they know where I'm from and you know they accept me with smiles and open arms. Every time I walk into the stud or eick, you know there's a very strong Trenton community there, I tell them "How you doing?" And they're like "Oh my God, what's going on? You know, how you doing?" The sense of community is amazing and that's something I cherish in my community." - Cesar

Hi, my name is Sam Kanig and I'm a coordinator for the Center for Community Engagement at The College of New Jersey. I moved to Trenton in 2006 after leaving my hometown in Puerto Rico and I immediately fell in love with the city because of its history, its people and the diversity that you experience here in the city. As someone who loves to learn about other cultures, Trenton is a great place to meet people from different parts of the world. You get to learn about them through their food, through their arts and through many great community events that happen here in the city. But more importantly, you get to be a witness to the resilience of a city and the empowerment of its residents as they fight to make Trenton a better place. - Sam

We hope these stories will encourage you to engage in our local TCNJ Community and inspire you to take the time to learn about the history and the present in the other communities you are living and serving in.