

# Using Urban Renewal Records to Advance Reparative Justice



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*By describing how the federal urban renewal program harmed displaced tenants and property owners, this article intends to encourage discussion of potential remedies by study groups, commissions, and community activists. In addition to loss of property, these harms include inadequate reimbursement payments, diminished business and rental income, and higher post-relocation housing costs. Using Kingston and Newburgh, New York, and Asheville, North Carolina, as case studies, the article demonstrates how researchers can document the need for reparative justice policies using historical data drawn from local archival collections.*

**Keywords:** urban renewal, eminent domain, redlining, housing discrimination, involuntary relocation, displacement, just compensation, fair market value, New York, North Carolina

Urban renewal was the primary federal response to the so-called post-World War II urban crisis (Orlebeke 2000; Teaford 2000; Von Hoffman 2000). Suburbanization (a process subsidized by other federal policies that supported the construction of urban expressways and suburban houses), the decline of downtown retail activity, and the influx of African

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Americans and Puerto Ricans into northern cities convinced housing advocates and business boosters alike that the only way to save the American city was to tear down “blighted” “slum” neighborhoods and replace them with modern residential and commercial structures. The initial goal was to improve housing conditions for low-income residents, but, as the urban renewal program expanded, that goal receded as local leaders looked to increase their city’s tax base.

A facially color-blind policy, the federal urban renewal program did disproportionate damage to black families and communities. Nationwide, urban renewal displaced around 334,000 families and 169,000 single-person households, or approximately 1.36 million individuals, between 1950 and mid-1971.<sup>1</sup> About 60 percent of those displaced were nonwhite, and roughly the same percent were tenants. Many were elderly, and most were poor (HUD 1972, 80; U.S. Congress, House Committee on Public Works 1965, 15–21, 106–107; HUD 1966, 9; U.S. Congress, Senate Subcommittee on Housing for the Elderly 1962, 3, 7; HHFA 1966, 337–38; Digital Scholarship Lab, n.d.). In some places, the targeting of communities of color was clearly deliberate. Cincinnati’s Kenyon Barr project destroyed the city’s West End neighborhood, displacing at least 4,953 families (more than 97 percent black), to make way for a light-industrial district and expressway (Cebul 2020; Meyer 2019). Such projects led critics like James Baldwin (1963) and Charles Abrams (1965, 24) to conclude that the real goal of urban renewal was “Negro removal” and “retenanting the sites with white, taxpaying citizens.”

Although urban renewal was funded by federal grants and loans, this article focuses on local records because local officials made the many decisions that disrupted hundreds of thousands of lives. Municipal governments were responsible for planning and implementing individual projects. Local political leaders, prominent businessmen, and their preferred consultants decided which properties to seize, which people to relocate, and how and for whom to rebuild. Project files—now preserved in municipal archives, academic and public li-

braries, and historical societies—document both how local leaders planned a more prosperous future and how poorer, less powerful, and disproportionately black people bore the brunt of these plans. They also reveal how redlining and residential segregation amplified the damages imposed on black displacees.

Combining data gleaned from federal reports, congressional hearings, and hundreds of cubic feet of municipal records, this article details the mechanisms through which forcible displacement harmed residential and commercial tenants and property owners. It illustrates how to use archival records to estimate the loss of intergenerational wealth due to property seizure. It explains how urban renewal programs in cities across the nation facilitated transfers of land and wealth from the displaced to the powerful. Finally, it explores how scholars, legislators, and the descendants of displacees can and have used urban renewal records to advance reparative policies. The goal is to support and inform such efforts.

### THE CHANGING SYSTEM OF FEDERAL REIMBURSEMENTS

Over the course of the 1960s, the inequity of urban renewal became increasingly obvious as urban protests erupted and more and more people were displaced to facilitate redevelopment. In response, Congress made changes to federal policy—culminating in passage of the Uniform Relocation Act of 1970—that lifted some of the economic burdens of forcible displacement off the shoulders of residents and business owners. In general, reimbursement improved over time (see table 1).

A provision to reimburse moving expenses first appeared in the Housing Act of 1956. Before then, displaced residents received no financial assistance at all. The Housing Act of 1964 was the first to include additional payments to low-income residential tenants and property owners, who were eligible for but unable to secure public housing units. That year, a U.S. Census study found that following relocation, most families paid a higher percentage of income toward housing than before (HHFA 1966). Small business owners were, likewise,

1. Using the average family size of 3.58 persons in 1970.

**Table 1.** Reimbursement Payments in Federal Legislation

Sources	Compensation			Additional Payments to Small Business Owners <sup>c</sup>
	Moving Expenses (Residential)	Moving Expenses (Commercial)	Additional Payments to Homeowners <sup>a</sup>	
Housing Act of 1956	Up to \$100.	Up to \$2,000.		
Housing Act of 1964	Up to \$200.	Up to \$3,000, more if expenses certified.		Up to \$500 to a family or to an individual sixty-two years or older. Both tenants and homeowners were eligible.
Housing Act of 1965			Reimbursement of expenses incurred as a result of the property's seizure.	Up to \$2,500 plus reimbursement of related expenses.
Housing Act of 1968			Up to \$5,000 for purchase of standard replacement housing.	Up to \$1,000 over two years. Disabled individuals were also eligible, but homeowners who received replacement housing payments were not.
Uniform Relocation Act of 1970	Up to \$300 plus an additional \$200 relocation allowance.	Actual expenses (including search for replacement property) plus direct losses due to the forced move or closure.	Up to \$15,000 for purchase of standard replacement housing and reimbursement of related expenses.	\$2,500-\$10,000 in lieu of moving expenses.

Source: Authors' compilation.

<sup>a</sup> Owner-occupiers of one- or two-family dwellings.

<sup>b</sup> Only those who relocated to standard private dwelling units were eligible for this payment.

<sup>c</sup> Businesses that were not part of a larger enterprise with additional outlets.

entitled to compensation for lost patronage, beginning in 1964.

In 1965, Congress took the first step toward reimbursing the specific losses experienced by displaced homeowners. Before then, owners simply received payment for the appraised value of property seized minus closing costs. The Housing Act of 1965 authorized local agencies to pay “reasonable and necessary expenses incurred for 1) recording fees, transfer taxes, and similar expenses incidental to conveying real property. . . 2) penalty costs for prepayment of any mortgage. . . and 3) the pro rata portion of real property taxes.”<sup>2</sup> Three years later, the Housing Act of 1968 added a supplemental payment for owner-occupiers intended to make it possible for them to purchase equivalent housing without going into debt.

The Uniform Relocation Act expanded and codified these gains across all federal and federally funded land acquisition programs. The intent of this new law was to ensure that forcibly displaced persons “not suffer disproportionate injuries as a result of programs designed for the benefit of the public as a whole.”<sup>3</sup> Despite this laudable goal, our research reveals that some displacees were denied benefits, the justification being that they relocated to housing deemed substandard by local officials. The problem was—despite assurances in applications for renewal funding—municipalities did little to ensure that “decent, safe, and sanitary” dwelling units were affordable and available to the people they displaced (Hartman 1971, 803–16).

### URBAN RENEWAL IN THREE CITIES

This article explores how four urban renewal projects in three cities (Newburgh and Kingston, New York, and Asheville, North Carolina) affected the lives and fortunes of forcibly displaced tenants and property owners. These places are the focus of two research projects on the history, economics, and reparative policy implications of urban renewal. They are small and midsized cities, like the majority of those that received federal urban renewal grants (Appler 2017). Most important, in all three cases,

relatively complete archival collections enable documenting financial and nonmonetary harms. Although it is impossible to generalize based on such a small sample, our goal is to demonstrate how researchers in other locations can use similar collections in support of both history projects and reparative justice processes. Because many such collections have been lost or destroyed, these records are valuable not just for what they preserve about a particular place but also, collectively, for the light they shed on the renewal process writ large.

The populations displaced by these four renewal projects were disproportionately, if not majority, black. Black homes and businesses were easy to target due to decades of residential segregation. From earliest to most recent, the projects are Water Street in Newburgh, New York; Broadway East in Kingston, New York; East Riverside in Asheville, North Carolina; and East Newburgh, in Newburgh, New York.

### Water Street, 1961

The earliest of the four was a clearance-only project targeting the small city of Newburgh’s growing black community. The same community was the focus of a notorious and punitive thirteen-point welfare reform program (Bousac 2023), which, like urban renewal, reflected white political leaders’ contention that southern migrants were responsible for blighting the city’s once-grand riverfront. The Water Street renewal plan called for the demolition of 241 structures, most of them residential or mixed-use. As a result, 282 families, fifty-one individuals, and fifty-four businesses were displaced. At least sixteen of the businesses never reopened. More than 90 percent of the displaced residents and many of the business owners were black at a time when the city’s population of 30,979 was 83 percent white. Most residents and businesses were forced to move before passage of the Housing Act of 1964 and so received only reimbursement for moving expenses. A church-sponsored housing complex was built on this land. The rest remains vacant (Pfau and Sewell 2020; U.S. Bureau of the Census 1961, 34–47, 34–107; 1953, 32–94; HUD 1966, 44; Newburgh Ur-

2. Housing and Urban Development Act, Pub. L. 89–117, 79 Stat. 451 (1965).

3. Uniform Relocation Assistance and Real Property Acquisition Policies Act, Pub. L. 91–646, 84 Stat. 1894 (1971).

ban Renewal Agency, boxes 11, 23 [administrative]).

### **Broadway East, 1965**

Kingston city leaders intended Broadway East to be the first of three renewal projects in a downtown residential and commercial district. The other two renewal plans were never implemented. Although Kingston's population of 29,260 was 96 percent white in 1960, roughly a third of the families displaced were black. In all, 361 families, 104 individuals, and ninety-four businesses were displaced. This population skewed elderly (21 percent of family heads and half of individuals were over sixty) and poor. Among those displaced was a large group of widows and widowers along with welfare recipients and divorcees. Most moved before the Housing Act of 1968 took effect. Unlike the Water Street project in Newburgh, the Broadway East plan included provisions for rehabilitating properties adjacent to the clearance areas. Today, most of the cleared land has been resold and reused (Raymond & May Associates 1961; U.S. Bureau of the Census 1961, 34–47; Kingston Urban Renewal Agency, boxes 18, 19, 36).

### **East Riverside, 1966**

Unlike Newburgh, Asheville's black population steadily declined in the wake of World War II. Before urban renewal, the 425-acre East Riverside project area in Asheville's historically black Southside neighborhood was home to roughly four thousand residents, more than a third of the city's black population of 11,426 in 1960 (total population 60,192). The initial plan was to divide the area almost in half; properties in the less-populated section were to be cleared, the others, rehabilitated. In practice, more buildings were demolished than rehabilitated. The project ultimately displaced 585 families, 245 individuals, and seventy-four businesses, among them rehabilitation-area tenants and property owners. Roughly 97 percent of those displaced were black, and most were reimbursed under the provisions of the Housing Act of 1968. On the area cleared for redevelopment, the city built a new park and a public housing complex, into which many of the displaced tenants moved. An area zoned for commercial use is now occupied by medical facilities. This was

not the end of publicly funded forcible displacement of majority black communities in Asheville. Smaller projects were later funded under the Community Development Block Grants program (U.S. Bureau of the Census 1953, 4; 1961, 35–31, 35–59; 1973, 35–51, 35–69; Mace 1967; Housing Authority of the City of Asheville, boxes 49, 56, 147).

### **East Newburgh, 1969**

Newburgh's second urban renewal project encompassed the first and, again, targeted black residents, businesses, and social institutions along with the city's small but growing Puerto Rican community. By this time, the city's black population had increased to 30 percent, due more to white flight than black migration. Under the terms of the Housing Act of 1968 and the Uniform Relocation Act, the East Newburgh project displaced an estimated 432 families, 153 individuals, and seventy-four businesses, probably more, because some rehabilitation-area buildings were acquired by the city for demolition or resale. Today, those houses are some of the most desirable in the city. On cleared land now stand a new condominium complex, state highway, parking lots, and public buildings—a library, police headquarters, and community college campus (Pfau and Sewell 2020; U.S. Bureau of the Census 1973, vol. 34, 70, 123; Newburgh Urban Renewal Agency, box 9 [engineering department]).

## **URBAN RENEWAL RECORDS**

Local archives are essential for both documenting who was harmed and determining what these displaced residents and business and property owners are owed. The relevant records fall into two broad categories: residential relocation files and property acquisition records.

Residential relocation files document household demographics and finances, as well as the nature and amount of payments received. Relocation cards were standard forms that the federal government encouraged local administrators to use. They list the names, relationships, ages, occupations, and incomes of household members, as well as information about rent or mortgage amount and length of tenure. Although most of these files record relocation officers' observations, some include

letters from the residents themselves, giving voice to their frustrations.

Property acquisition records contain deeds, title searches, appraisals, payment vouchers, and correspondence with owners. These records document the property's appearance, location, use, and prior sales price; the owner's name along with taxes paid and owed; and the number (and sometimes names) of tenants. Many contain evidence of redlining. For example, planning appraisals done in 1958 for Newburgh's Water Street project include the boilerplate text, "Area generally undesirable. . . . Current neighborhood has no identity except as a slum area. Conventional and institutional mortgage money financing difficult" (Newburgh Urban Renewal Agency, box 9 [administrative]). Routine correspondence between local officials and their consultants (lawyers, appraisers, title searchers) can be found in most acquisition files. In some cases, these files contain letters from owners or their representatives and transcripts of condemnation court proceedings. In Kingston, property owners wrote "hardship" letters to renewal agency officials explaining why they hoped for quick action to close on their property. These letters detail financial losses and describe how quality of life declined as the renewal area emptied out.

What researchers can find in local archives is limited. The records that survive have done so through a mix of bureaucratic forgetfulness and public interest in renewal's local legacy. Even when they are accessible and in good condition, most collections are incomplete, especially when it comes to relocation. This is true of the three collections on which this article is based. But there are workarounds. In Asheville's records, Lawlor found a ledger with a list of East Riverside tenants and property owners, the type of housing they relocated to (public housing, private rental, or private sales), and the size and category of reimbursement payments they received (Housing Authority of the City of Asheville, box 56). In Kingston and Newburgh, Pfau, Hochfelder, and Sewell were able to cobble together fuller lists of those displaced using renewal agency payment vouchers, planning surveys, on-site tenant lists, and appraisals. Oral histories, local newspapers, tax rolls,

deeds, and city directories can also fill in some of the blanks.

### MECHANISMS OF LOSS

Not everyone harmed by the federal urban renewal program was black. Displacement and dispossession, nevertheless, tended to be more costly for black residents and business and property owners due to redlining and residential segregation. Black owners were less likely than their white counterparts to receive adequate reimbursement for seized property. Black residents had to spend more time searching for housing in crowded, overpriced, and under-resourced areas, because they were not free to rent or buy in most other neighborhoods. At the same time, the median annual family income of black displacees (\$3,139) was significantly lower than white (\$4,797) in 1964 (HHFA 1966, 338), rendering them more vulnerable to financial shocks.

As a result of urban renewal, property owners, no matter their race, lost the power to determine the conditions under which to sell their property. Although there was some room for negotiation between owners and local officials, appraisers' judgment was key to determining acquisition prices. Many appraisers worked for several agencies in one region. During the heyday of urban renewal, they had a great deal of power and influence. Humes Flynn, for example, not only helped local officials determine what price to offer renewal area owners in Newburgh, Kingston, and elsewhere, he also helped expand Newburgh's renewal plan. Writing of the Water Street renewal project, which would destroy a black residential and business district, he acknowledged that it was "a large undertaking" for a small city like Newburgh. Nevertheless, he advised the city to clear an additional one hundred acres, also majority black, for which he would later win appraisal contracts. Flynn opined that otherwise the initial project would be "a miserable failure" (Newburgh Urban Renewal Agency, box 46 [administrative]).

"Fair market value" is a legal construct that presumes both a willing seller and appraisers' ability to determine what an informed buyer would pay for a particular property. The problem is that official offers based on fair market

value bore little relation to what renewal area owners had invested in their properties. Merrill and Ida Robinson, for example, purchased 140 Water Street in Newburgh for \$10,200 in 1955. In 1958, they made \$4,300 worth of improvements, installing a new heating system, updating the plumbing and electrical service, and turning the storefront into a bar. They operated Robinson's Lounge on the ground floor and lived in the apartment above. In 1963, the Newburgh Urban Renewal Agency offered to buy the property for \$8,000, which was \$500 less than Flynn's recommended price. The Robinsons refused to sell until after the agency commissioned a third appraisal. They finally settled for \$11,000 in 1967 and received a small business displacement payment of \$2,500 on top of the purchase price. But this delay ate into the Robinsons' profits. Tax returns submitted as part of their application for reimbursement reveal that between 1965 and 1966, their business earnings declined by 22 percent, roughly \$1,250 (Newburgh Urban Renewal Agency, box 11 [administrative]). Even when renewal agencies purchased property for more than the capital invested, that amount was often too low to enable the displaced owner to purchase an equivalent building without taking on additional debt—particularly before passage of the Housing Act of 1968 (U.S. Commission on Urban Problems 1969, 177; Downs 1970, 196–97). Racial disparities in wealth and income combined with racist real estate practices (such as steering black buyers toward a shrinking and dilapidated supply of sales properties) placed both additional burdens on those buyers and unfair limits on their opportunities to profit.

Due to redlining, the difference between the price renewal area property owners paid and the reimbursement they received was particularly stark in black neighborhoods. Redlining meant not only that many buyers overpaid for property but also that their ownership (and thus right to reimbursement) could be hard to establish. In place of traditional mortgages, exploitive contract sales were common in northern cities. These rent-to-own arrangements left most of the power in the hands of the seller, who continued to hold the deed even after the deal was signed. If the buyer was late with a monthly payment, the seller could unilaterally

cancel the contract, evict the buyer, and hold on to all the money paid to date (Samuel Dubois Cook Center on Social Equity 2019; Dagen and Cody 1961; Satter 2010; U.S. Congress, House Committee on Public Works 1965, 86–88). Humes Flynn reported coming across such contracts in Newburgh, stating they were “necessary because mortgage financing is practically non-existent.” Furthermore, some contract sellers admitted to Flynn that they had inflated sales prices to get around New York's usury laws, which capped interest at 6 percent (Newburgh Urban Renewal Agency, box 46 [administrative]). Because contract sales were rarely recorded, properly identifying and compensating rightful owners could be difficult. Economist Anthony Downs estimated that fewer than half of contract buyers received compensation for property seized by state and local authorities (U.S. Congress, Senate Committee on Public Works 1968, 309).

To elderly homeowners, renewal threatened both property and independence. In 1965, Paul Niebanck and John Pope documented a direct relationship between old age and loss of homeownership (128–29), which our archival research confirms. Some former owners moved in with adult children. Others rented private apartments or units in publicly financed senior housing developments. Many had chronic illnesses; some did not survive the move. Before the Senate Special Committee on Aging (U.S. Congress 1964, 175), Harry Karpeles of the Massachusetts Committee on Aging testified that the stress of relocation was a “threat” to “the security and state of mental health of older people.” “Overwhelmingly,” he explained, “they are a class of citizens with minimal means of support, they are in poorer health than the rest of the population, they have less physical strength, they have less familial support.” This is borne out by many of the “hardship” letters in the Kingston records. Sarah Kramer, for example, wrote, “I never paid rent since I was married, that is 53 years ago. And now that I will essentially have to get out of where I am, I will have to pay rent as at this age it would not pay to buy.” The rest of the money would go toward paying her ailing husband's doctor's bills (Kingston Urban Renewal Agency, boxes 36, 84). Likewise in Asheville, homeowners who be-

came tenants, including the two cases considered in the following section, tended to be age sixty or older and in ill health. The displacement of elderly residents (both owner and tenant) was so prevalent nationally that the Senate Special Committee on Aging established a Subcommittee on Involuntary Relocation of the Elderly. Between October and December 1962, subcommittee members and staff traveled across the country investigating conditions on the ground and exploring the particular needs of this large and growing demographic (U.S. Congress, Senate Special Committee on Aging 1962).

Between 1949 and 1972, roughly 105,000 businesses, most of them small, were displaced as a result of urban renewal (HUD 1972, 83). Many—particularly those dependent on a neighborhood customer base built up over years, even decades—never reopened. Sociologist Basil Zimmer's survey of Providence, Rhode Island, businesses displaced by urban renewal between 1953 and 1959 found that roughly 40 percent discontinued business after displacement. The hardest hit were family-run restaurants and grocery stores "that had a close and frequent relationship with their customers." Marketing professor John Alevizos's results were similar. He surveyed 471 urban renewal agencies, responsible for having displaced 8,982 businesses through March 1963. He found that 28 percent of those businesses had "either liquidated or disappeared." An additional 9 percent had moved out of the agency's jurisdiction. Based on these findings, Alevizos estimated that without a change in reimbursement policy, urban renewal would cause thirty-five thousand businesses to close by 1972. A second study based on data from city directories confirmed these findings and revealed that the rate of business dissolution tripled as a result of forced relocation (Zimmer 1966, 382; U.S. Congress, House Committee on Public Works 1965, 121–22). Business and residential landlords lost rents over the course of several years, even before an urban renewal project reached the execution stage. Tenants started moving out as soon as they realized renewal would affect their homes or livelihoods. Many of those who remained demanded discounted rents.

Once a renewal project reached the execu-

tion stage, conditions grew worse. Vacant properties attracted vandals and arsonists to the area. Junked cars accumulated in vacant lots. Dust and dirt abounded as a result of demolition. Heavy machinery damaged streets and sidewalks, making it difficult, even dangerous, to get around. Yet landlords and commercial tenants who wished to receive reimbursement payments were obliged to stay put, paying taxes and rent until the city took possession of their places of business. In recognition of this financial damage, the federal government began authorizing small business displacement payments beginning with the Housing Act of 1964. Whether these payments enabled small business owners to relocate successfully and without loss remains an open question.

Urban renewal projects moved from planning to acquisition, relocation, and redevelopment in stages and over multiple years. As Anthony Downs (1970, 199–202) has argued, this drawn-out process had a negative effect on property values. Known as "condemnation blight," this loss of value was a direct result of renewal. In the face of reduced rental income and impending demolition, owners were understandably reluctant to improve or repair their properties. In 1972, appraiser Justus Schwaner described how this process played out in Newburgh. Renewal area residents and owners had known since 1956 that city officials were planning an urban renewal project in their neighborhood. From their perspective, "the only safe thing to do was to get out" as soon as they could, thus precipitating "a sharp decline in property values." Sixteen years later, the "area was firmly in the grip of urban renewal blight," because "no prudent owner . . . would make repairs or acts of maintenance with the sword of condemnation hanging over his head." A. G. Carver Jr., a black property owner in Asheville, expressed the same concern at a public hearing in 1962, fearing that the "value of land can only go down from the planning process to actual acquisition" (Newburgh Urban Renewal Agency, boxes 15 [appraisals], 46 [administrative]; Kanner 1973; Carver, quoted in Nickoloff 2015, 54).

Such blight figured prominently in the condemnation case brought by the Newburgh Urban Renewal Agency against Lillian Watson.



Mrs. Watson owned a mixed-use building, out of which she ran a liquor store. She also rented out a second storefront and five apartments, income from which she estimated at more than \$4,000 per year. She refused to settle for the agency's initial offer of \$12,800 or the later offer of \$13,500, both lower than its appraiser Humes Flynn's \$14,500 estimate of fair market value or the \$18,000 estimate of the appraiser she hired. Mrs. Watson had purchased her property for \$9,500 and made major improvements—adding central heat, a new electrical service, updated plumbing, and fire escapes. Six years after the Water Street project went into execution, her case went to condemnation. By then, her tenants had moved out and vandals had stolen plumbing and electrical fixtures. Unlike many property owners, she could afford the services of a lawyer and appraiser to argue her case. Condemnation court commissioners found that the “deterioration of the premises between the alarm with respect to Urban Renewal and the actual taking of the premises . . . was in our opinion the direct result of the long delay on the part of urban renewal in acquiring the premises” and that the correct value at the time of taking was \$16,900 (Newburgh Urban Renewal Agency, box 35 [administrative]).

Residential tenants lost money and time to urban renewal, particularly before passage of the Uniform Relocation Act. A 1964 Census survey of displaced households found that median gross monthly rent increased from \$66 to \$74 after relocation. This was a significant increase given that the median annual income of this group was \$3,814, and 40 percent earned less than \$3,000. Tenants also paid a larger percentage of their incomes toward housing after relocation; the survey found that the median rent-income ratio increased from 25 to 28 percent. Likewise, more than a third of relocatees reported spending “much more time” traveling to and from work. Roughly the same percentage found shopping to be “much less convenient.” (Many renewal area residents did not own private automobiles.) Chester Hartman uncovered an even more dramatic increase in median rent from \$41 to \$71 per month among households displaced from Boston's West End. The median rent/income ratio increased from 13.6 to 18.6 percent. Among elderly ten-

ants, Niebanck and Pope found that the majority paid more rent after relocation, a median increase of \$8 per month, and spent more than a quarter of their income on rent (HHFA 1966, 344–47; Hartman 1966, 309–11; Niebanck and Pope 1965, 130–32). All three studies focused on the period before the Housing Act of 1964 took effect, when displaced residents were entitled only to compensation for moving expenses. Furthermore, U.S. Department of Housing and Urban Development (HUD) statistics reveal that only 71 percent of displaced households and 64 percent of individuals were reimbursed for moving expenses with average payments of \$73 and \$48 respectively. Roughly ninety-three thousand families and twenty-eight thousand individuals received no compensation whatsoever (HUD 1972, 80–83).

In addition to higher rent, tenants bore the cost of searching for replacement housing. For black displacees, particularly those with large families, the process of finding new housing could be especially burdensome. In 1961, the New York State Committee on Civil Rights reported that “The relocation plans submitted to the Urban Renewal Administration and then approved by that federal agency are mostly fictional, illusory, and unrealistic so far as they affect . . . minority groups. The fact of the matter is that discrimination in private housing is the basic stumbling block in developing realistic relocation plans” (U.S. Commission on Civil Rights 1961, 438).

The experience of Kingston displacees confirms this finding. In 1965, the local chapter of the Congress of Racial Equality found that the city's relocation plan was “inadequate to meet” local needs due to widespread housing discrimination (Kingston Urban Renewal Agency, box 58). The same was true in Newburgh. In 1962, Sally Sharpe was pregnant with her fifth child when she and her family were forced to move in order to conform to the Newburgh Urban Renewal Agency's demolition schedule. The family, thus, became tenants of the renewal agency, an experience common to black residents with large families. The Sharpes' temporary home lacked both a hot water heater and a tub, meaning that while pregnant, Mrs. Sharpe had to boil and carry water in order to bathe herself and her family. For months, the property man-

ager promised but failed to fix the problem. The following summer, awaiting a second on-site move, Mrs. Sharpe wrote to federal Housing and Home Finance Agency Administrator Robert Weaver (and copied Newburgh officials),

the Negroes residing in the Urban Renewal areas are being pushed from one slum to another. . . . The question in our minds now is WHERE? Apartments are not available, and to purchase a home in Newburgh means “ganging up” in Negro seclusion. Most of the homes offered to Negroes in this city . . . were not made available until slum conditions were evident. Most of the purchases had to be financed by out-of-town banks, since Negroes are not availed this service in Newburgh.

It took until the summer of 1966 for Sally and Gilbert Sharpe to find a new home, in part because they also had to find a new location for his barbershop. They ended up about a block from what would become the East Newburgh renewal area (Newburgh Urban Renewal Agency, boxes 11, 64 [administrative]).<sup>4</sup>

Losses were not confined to urban renewal areas. Small businesses in adjacent neighborhoods lost part of their customer base. Some people lost their jobs. Property lost value due to dust, dirt, and damage from heavy machinery. At the same time, rents rose and vacancies dropped due to the destruction of affordable housing units, most of which were never replaced (Downs 1970, 202–208). The gentrification that followed redevelopment imposed additional upward pressure on rents, often initiating another round of displacement.

Some property owners may have profited from urban renewal. Even though that policy prevented owners from choosing when and at what price to sell, the redlining prevalent in those areas had had a similar effect. Specifically, urban renewal may have helped owners of vacant lots and empty houses find a buyer. Indeed, these owners may have welcomed the opportunity to stop paying taxes on unproductive property. Furthermore, those who bought

properties cheap—from estates, at tax auction, or foreclosure sale—may have turned a tidy profit. In Newburgh, for example, one speculator purchased the building at 129 Water Street for \$79.94 at tax auction in December 1960, well into the planning stage and less than a year before the Water Street renewal project went into execution. The following year, the city’s appraiser valued this property at \$4,000 (Newburgh Urban Renewal Agency, box 46 [administrative]). Finally, property and business owners in urban renewal rehabilitation areas were eligible for and may have benefited from grants and low-interest loans.

After passage of the Housing Act of 1968 and Uniform Relocation Act of 1970, some residential tenants and owners benefited economically (if not in other ways) from relocation. At least one black Newburgh homeowner credited urban renewal with enabling his family to move into what he regarded as a better home and neighborhood outside of the city.<sup>5</sup> In his case, the Housing Act of 1968 made this possible. Likewise, downpayment assistance included in the Uniform Relocation Act helped some tenants become first-time homeowners. Other tenants moved into objectively better housing. In Kingston, for example, a seventy-six-year-old World War I veteran was forced to move out of the house where he had lived his entire life. By the time Urban Renewal Agency staff visited him, he had been without electricity for fifteen years. They helped him apply for Veterans Administration housing (Kingston Urban Renewal Agency, box 33).

### Loss of Intergenerational Wealth

Property, business, and income losses wrought by urban renewal projects can also be tracked into the future, manifesting as lost inheritance and economic opportunities for descendants. The largest source of intergenerational wealth loss is likely the result of property takings. This was a significant loss, because homeownership, despite racist terms and exclusions, has historically been the primary source of low-income and minority wealth accumulation (Herbert, McCue, and Sanchez-Moyano 2013;

4. Gilbert Sharpe Jr., interview by David Hochfelder, August 9, 2021.

5. Runston Lewis, interview by Ann Pfau and Stacy Kinlock Sewell, September 28, 2018.

Di 2007, 23). By linking households' relocation records with their property acquisition files, transitions in tenure and homeownership can be identified. The Asheville Urban Renewal Archival database links relocation records and acquisition files for those displaced by the East Riverside, East End/Valley Street, and Montford urban renewal projects. In East Riverside, the type of relocation housing is currently known for 646 of the 830 households displaced. Of these households, 240 were owner occupied. Sixteen percent of these homeowners became tenants or public housing residents as a result of urban renewal, losing the opportunity to pass down this generational wealth to their descendants (Housing Authority of the City of Asheville, box 56).

The information contained in acquisition files' appraisal reports can be used to estimate the present-day value of seized properties, had families been able to hold on to their real estate and sell these assets in contemporary markets. When homeownership was lost, such estimates speak to lost intergenerational wealth. Simply examining the prices set by appraisers and payments received by renewal area property owners does not provide a good indicator of the present-day value. But the property characteristics described in the appraisal reports—year built, square footage, number of bedrooms and bathrooms, and so on—can be harnessed to estimate the present-day value of these homes by examining the contemporary sale prices of similar properties in the locality.<sup>6</sup> Such estimates rest on assumptions about the condition of the home and the owners' ability to invest in the property over time. Of use here are also the assessments of the home's condition appraisers made at the time, noting whether the property was in poor, fair, or good condition and estimating the "future economic life" of the home in years, as well as the property photos these files contain. What follows are two examples of how archival records can be used to estimate loss of wealth over time.

Mary Butler was one of twenty-seven Southside homeowners who moved to public hous-

ing during the 1968–1971 East Riverside acquisitions (Housing Authority of the City of Asheville, box 56). Mary and her husband, Ben, bought their home at 78 Pine Grove in 1926, and, two decades later, the adjacent residence at 82 Pine Grove. In 1965, the Redevelopment Commission of the City of Asheville commissioned their first appraisal of the two properties. Four additional appraisal reports, a condemnation proceeding to cure the deed, and ten years later, the city finally settled with Mrs. Butler for \$16,000. During this process, she not only endured the death of her husband and a child but also at least two moves, finally settling into senior housing not long before her death in 1976 at the age of eighty-eight (box 70).

How much might the Butlers' properties sold for today, had the family been able to hold onto these two residences? The 1965 appraisal report notes that 78 Pine Grove, where the Butlers lived, was in good condition (downgraded to fair in the subsequent appraisal reports), and one of the 1968 appraisals notes that the home had recently been updated with a new roof, new heating plant, and new aluminum siding and storm plus screen windows. The early appraisal reports note a "future economic life" of twenty-five to thirty years for the home, built in about 1920. The three-bedroom, one-bath home measured 994 to 1,044 square feet in size. 82 Pine Grove, which the Butlers had been renting out for \$48 per month, was also a three-bedroom, one-bath home of similar size, at 990 to 1050 square feet. It was noted to be in fair condition and having a "future economic life" of twenty to thirty years (Housing Authority of the City of Asheville, box 70).

Recent sales of comparable property that survived urban renewal on the very same street can provide good estimates of what these properties would be worth today. In June 2021, 56 Pine Grove Avenue, a 1,120 square foot, two-bedroom, two-bath home built in 1920, sold for \$335,000 or \$299 per square foot. Another relevant property is 38 Pine Grove, which sold for \$336,000 in November 2023 (Zillow 2023). Although this home was built in 2006, it has only

6. The present-day value of properties in areas that were subject to urban renewal have arguably been affected by the clearance and redevelopment that took place within these neighborhoods. Neighborhoods that were not subject to urban renewal can provide an alternative set of counterfactual estimates.

one bathroom but three bedrooms, like the Butler properties, and measures 1,590 square feet, with a price per square foot of \$211. Using the midpoint for both the price per square foot (\$255) and the acquired homes square footage (both at about 1,019 square feet), and assuming that the Butlers' properties could be sold today in similar condition to these comparison properties, we can estimate that their properties would have sold for about \$260,000 each. Subtracting the \$16,000 compensation payment, along with an estimate of compounded interest, as well as estimated upkeep and renovation costs from the \$520,000 estimated total value of the two properties can give us a rough estimate of the intergenerational wealth lost by Mary and Ben Butler's descendants. Assuming \$100,000 for renovation costs and \$114,000 for the present-day value of the compensation payment (with interest compounded annually using average historical interest rates on treasury bills)<sup>7</sup> yields a lost wealth estimate of \$306,000.

Arthur and Liler Madden, who lived three blocks up the street from the Butlers, were also displaced from their home by the East Riverside project. (Like Mary, Liler died soon after the move; she was only sixty-four years old.) The Maddens bought the lot at 10 Congress Street in 1945 and built their home in 1949. After conducting three appraisals between 1965 and 1968, the city acquired the property for \$5,200 in October 1968. The Maddens received their equity of \$2,245, with the remainder going to pay off their remaining mortgage and taxes. The Maddens remained in their property for a short term, renting it from the city for \$15 per month, and then moved into public housing shortly before their home was demolished (Housing Authority of the City of Asheville, box 69). Using the same comparable sales for that of the Butler estimation suggests that the present-day value of the Maddens' property would be about \$271,000. The Maddens' property was between 1,032 and 1,094 square feet, with two stories, four to six rooms, and one bath. The appraisal reports note it to be in fair condition, with a future economic life of twenty-five to thirty-five years (box 69). Assum-

ing \$100,000 in renovation costs and \$23,900 for the present-day value of the compensation payment yields a lost wealth estimate of \$147,100.

Of course, many families might have sold their properties at an earlier point in time between 1980 and 2023, when Asheville property values were much lower. However, because the gains from these sales could have been used to purchase new properties (perhaps as downpayment assistance for children, in Asheville or elsewhere), finance university degrees, or make other investments, estimating the present-day value would require making assumptions about how the proceeds from these sales would have been reinvested. Given the multiplicity of sale and investment trajectories each family could have taken had they not been forcibly displaced, using home values from contemporary real estate transactions to estimate present-day wealth loss may be the most straightforward approach, though certainly other estimation strategies are possible.

Future research should investigate the extent of homeownership loss in other cities and explore alternative strategies for estimating lost wealth. For example, following William Darity (2008) and Dania Francis and colleagues (2022), scholars could harness additional historical data on property values and compound interest to estimate a fuller picture of wealth loss beyond just the present-day value of seized properties. Darity (2008) takes such an approach to estimate the reparations owed to descendants of the enslaved based on the failed promise to provide forty acres of land to freed people following the Civil War. To estimate the value of black farmland lost in the U.S. South between 1920 and 1997 due to theft, fraud, discrimination, and forced partition sales, Francis and colleagues (2022) consider yearly changes in county-level land values and compound these values over time to 2020, assuming a rate of return of 6 percent per year on the land value plus an additional 5 percent annual return on the income from this agricultural land. Economists could apply a similar approach to both developed and undeveloped land seized during

7. We calculate present-day values of compensation payments using Measuring Worth's short-term asset Savings Growth function (see [www.measuringworth.com](http://www.measuringworth.com)).

urban renewal to estimate intergenerational wealth loss.

### Land Transfers

In 1968, the U.S. Commission on Urban Problems (1969, 153) condemned urban renewal's failure to live up to its framers' intent of ensuring that even the poorest Americans were housed in "decent, safe, and sanitary" dwelling units. By the time of the commission's report, many local governments were instead treating the program as "a federally financed gimmick to provide relatively cheap land for a miscellany of profitable or prestigious enterprises." This critique prompts us to consider two types of subsidy: wealth transfers from displaced residents to a municipality's tax base along with wealth transfers to private developers in the form of write-downs of the cost of land acquisition and site improvement. The outcome, as intended by many of the officials who facilitated these discounted land sales, is that areas that once housed low-income residents and communities of color have become, over the past several decades, increasingly wealthy and white.

HUD reported that through mid-1971 it had paid urban renewal displacees a total of \$92 million in moving expenses and relocation assistance. At the same time, the department asserted that the total assessed tax valuation of land in urban renewal project areas had increased by about \$507 million (while the percentage of taxable, privately owned land to total land coverage had decreased from about three-quarters to less than half). The difference between increased tax valuation and compensation paid to relocatees, about \$415 million, works out to about \$305 per person displaced. This is consistent with economist Anthony Downs's estimate of \$800 to \$1,200 per household, which he regarded as a subsidy paid by the poor, the elderly, and people of color to build public goods like urban expressways, public buildings, civic centers, and sports and cultural venues used largely by affluent, white populations (HUD 1972, 60, 82; Downs 1970, 222–23).

As an economic policy, urban renewal was intended to encourage private development by providing construction firms with discounts on

the price of urban land. For example, acquisition, demolition, and relocation costs totaled about \$1,700,000 for Newburgh's Water Street project, but the cleared land was priced for resale at \$47,410 (Newburgh Urban Renewal Agency, box 62 [administrative]). Likewise, in Asheville's East Riverside, Richard Marciano and colleagues (2022, 4) found that the city budgeted \$7.4 million for property acquisition, yet projected revenue from resale was just \$1.1 million. The city ultimately expended \$6.4 million and generated \$3.3 million in revenue but only because it took five decades to dispose of the cleared parcels.

Although building on urban renewal land could be profitable, it was also risky. Developers could acquire disposition parcels for a 3 percent cash investment, thanks to this land write-down and Federal Housing Authority loan programs (Berman 1969). However, many acres of cleared urban renewal land lay vacant for years, particularly as construction and borrowing costs increased in the late 1960s and 1970s. It was not until the 1980s, for example, that new houses were built on the land where Mary and Ben Butler's home once stood (Remapping Southside Community Remapping Tool, n.d.; Zillow 2023). After 1970, developers increasingly demanded additional financial incentives, particularly tax abatements. Because city officials refused to grant those demands, several redevelopers declined to build on renewal land in Newburgh (Newburgh Urban Renewal Agency, box 62 [administrative]; Pfau and Sewell 2020, 151–56). More effective, in the long run, was Newburgh's decision (under pressure from local preservationists) to acquire architecturally significant houses whose owners were unable to afford the mandated rehabilitation-area repairs. In the mid-1970s, the city sold these buildings at a discount to white rehabbers from outside the city. A historic marker in the former renewal area celebrates the work of these early preservationists. In Asheville and Kingston, white artists soon began moving into buildings just outside the East Riverside and Broadway East project boundaries.

The sight of historic structures demolished for urban renewal sparked a national upswell of preservationist sentiment and of private investment in architectural restoration. With the

end of urban renewal funding, political leaders in Newburgh, Kingston, and Asheville started to see historic buildings, if not the people living in them, as an opportunity to attract wealthier, whiter shoppers and residents. This shift entailed the creation of new plans, historic districts, zoning regulations, and architectural review boards for the areas adjacent to renewal-cleared land. It also led to additional rounds of displacement (Weiler 1979). One study found that many households displaced for market-based revitalization were “the same families who . . . were former displacees from the urban renewal areas” (Sumka and Cicin-Sain 1978).

In an article for *Ebony* titled “How Whites Are Taking Back Black Neighborhoods,” civil rights activist and property developer Dempsey Travis (1978) called on communities to organize against this encroachment. Otherwise, he warned, they risked losing “the hard-won political gains of the past 30 years, and a new relegation to second-class citizenship.” Six years earlier, Newburgh community leaders called out the same phenomenon in a contentious public meeting designed to build support for a third renewal project in the same black neighborhood. They accused an outside property developer and his local supporters of trying to push black residents out of Newburgh’s historic waterfront district, thereby transforming it into a majority-white space. Richie Peterson of the NAACP confronted the developer. “What you are destroying is a black community, a culture, a political base and a way of life,” he said. “You are destroying our self respect, our unity. This is our waterfront. When the downtown wasn’t important, we couldn’t get help. Who will own and control the area?” (Pfau and Sewell 2020, 156). As Travis’s and Peterson’s comments make clear, the losses attendant to urban renewal were not wholly monetary. Displacement and dispersion threatened community, culture, self-respect, and political cohesion, all symptoms of what psychiatrist Mindy Fullilove (2004) has diagnosed as “root shock”—a reaction to trauma that can affect individuals and communities over generations.

A corporate reorganization and the end of the federal urban renewal program forestalled

the takeover of Newburgh’s waterfront—but not for long. Over the past several decades, residents of and visitors to this area, as well as what’s left of Asheville’s riverside and Kingston’s Rondout neighborhoods, have become increasingly wealthy and white. Although urban renewal did not by itself cause these transformations, it set the stage for later gentrification, as activists correctly anticipated.

### REPAIRING THE DAMAGES

Where available, archival records should inform deliberations about the shape and scope of local reparations initiatives. Asheville’s Community Reparations Resolution states that the city will make “amends for carrying out an urban renewal program that destroyed multiple, successful black communities” (City of Asheville 2020b). Compiling a comprehensive list of those displaced and the properties seized is a first step toward understanding the harm done and developing policies to repair those losses. The Asheville Urban Renewal Archival database provides such a list. The Asheville Buncombe Community Land Trust, which is dedicated to building black homeownership, will use the database to prioritize applications from displaced families. Asheville has used the same database to verify which city-owned properties were acquired during urban renewal and to create a GIS Storymap (City of Asheville 2021). The city council has placed a moratorium on the sale of city-owned land acquired via urban renewal (including Choctaw Park, site of Arthur and Lillier Madden’s former home) until the Community Reparations Commission makes formal recommendations regarding use of this land (City of Asheville 2020a). The work of the commission is ongoing, but their recommendations may include repurposing or selling this land in order to facilitate or fund reparative policies or programs.

As policymakers attempt to repair the damages wrought by urban renewal, they should consider harms beyond property and income losses. These include

- degraded social capital—frayed community relationships and networks that contribute to economic livelihoods by facilitating employment opportunities,

contributing to childcare, and acting as informal insurance in times of economic shocks;

- diluted political capital—undermining of relationships and networks that contribute to a community’s ability to organize, advocate for themselves, and increase their political and economic power; and
- weakened human capital—damages to physical and mental health, overall well-being, and children’s education.

In Asheville, the commission has crafted recommendations focusing on five impact focal areas: criminal justice, economic development, education, health & wellness, and housing.

Public history projects, particularly those that involve displacees and their descendants, play a key role in exposing injustices, building support for reparative policies, and making the case for repairing the nonfinancial damages that Fullilove uncovered. The Newburgh Oral History Project is one example of how descendants, historians, and local officials are working to expose the inequities of urban renewal. Funded by the National Park Service, this collaboration is designed to improve public understanding of urban renewal in Newburgh; reinterpret the East End Historic District in the context of the Great Migration, civil rights activism, and urban renewal; and develop a new social studies curriculum. This work fulfills a need cited in Newburgh’s 2021 Housing Policy Framework, which emphasizes coming to terms with past racist policies and their present-day consequences (Dwarka 2021). In Asheville, a group led by Priscilla Ndiaye Robinson, whose family was displaced by the East Riverside project, has helped build public awareness about Asheville’s urban renewal history through creation of the Urban Renewal Impact website and an interactive East Riverside map (Marciano et al. 2022).<sup>8</sup>

These local efforts—public and private, academic and community based—help set the stage for the creation of national policy. Like-

wise, local archival collections combined with national statistics will enable researchers to estimate the full extent of the financial losses imposed on displacees along with the transfers of income and wealth from them to other groups. In other words, local records are key to setting a national reparations agenda by helping us put a price on Renewal Era losses.

Between 1949 and 1974, the federal government funded 2,100 urban renewal projects, investing more than \$13 billion in 1,200 communities across the United States. Total public spending at all levels, federal combined with local and state matches, totaled some \$20 billion (HUD 1974, 38). Because urban renewal was a federal policy funded by federal grants, repairing these damages is a national obligation. That, of course, does not absolve municipal governments of responsibility. Municipalities applied for federal funding to create and implement urban renewal plans. Many still own and conduct business on land seized for urban renewal. In recognition of this culpability, an increasing number of municipalities have established reparations commissions.<sup>9</sup> Should Congress enact a federal reparations policy, these commissions might serve as a mechanism for distributing payments and other benefits.

### A NATIONAL RESEARCH AGENDA

In support of a national policy, researchers will need to investigate the use of additional archival collections to calculate the scope and scale of losses imposed on displacees. They should also explore methods for valuing the non-market damages wrought in the domains of social and human capital, drawing on non-market valuation techniques from environmental and health economics. In their accounting of the costs of slavery and discrimination to African American descendants of the enslaved, Thomas Craemer and colleagues (2020) estimate the economic damages of lost freedom for the enslaved and note that further work is required to estimate the damages from lost opportunities

8. Urban Renewal Impact, <https://urbanrenewalimpact.org> (accessed June 25, 2023).

9. For more on local reparations initiatives, see Reneau 2024; Newton and Nelsen 2024; Davies, Jackson, and Knight 2024.

and pain and suffering. So too in the case of urban renewal, researchers should investigate how to quantify the pain and suffering of forcible displacement and the damages of degraded social networks and loss of mixed-income communities. In assessing non-market damages, we should also pay particular attention to how the intersection of urban renewal and highway construction has caused black and brown communities to suffer higher exposure to particulate matter and other pollutants (Lane et al. 2022) and the quantification of health damages from this disparate exposure.

More research and reflection on what urban renewal effectively subsidized is also needed. What did the destruction of these neighborhoods enable cities and the people who live there to do? Did it help increase economic growth, tax revenues, or property values? If so, who benefits from this economic activity—the descendants of those who were forcibly displaced or wealthier, whiter communities? Future research could attempt to quantify these subsidy values, though causal identification will pose challenges.

From the standpoint of historical research, three major challenges remain. This article covers only three of the 1,200 places with federally funded urban renewal projects. We estimate that about a third to a half of municipalities have retained their records (Hochfelder 2022, 2023). Thus the first major challenge is to locate these records, facilitate their preservation, and make them accessible to researchers and the broader public.

A second priority is to describe and quantify forcible displacement resulting from other federal programs, particularly the interstate highway network. Not surprisingly, between 1956 and 1971, around 75 to 80 percent of the roughly 340,000 households displaced for the interstates were urban, a group that was disproportionately poor and nonwhite (Jette 2021; Highway Research Board 1970, 1–2). When expressways were built in connection with urban renewal, the relevant acquisition and relocation files can be found among municipal records. In other cases, researchers will have to search municipal, county, state, and federal repositories or contact state and local departments of transportation in order to document

forcible displacement for highway construction (Spatz 2010). Community displacement also resulted from other federally funded projects, such as dams built by the Army Corps of Engineers for flood control, hydroelectric power, and municipal water supplies (Reinhardt, n.d.).

Finally, following the lead of Giuliana Perone elsewhere in this issue, we believe that scholarly research can and should help cure historical amnesia. Historians have the duty to remind citizens and legislators that by the time the Uniform Relocation Act was voted into law, members of Congress agreed both that forcible displacement was harmful and that displaced deserved substantial cash assistance. On the House floor, Rep. Andrew Jacobs (D-IN) described the act as “nothing more than a simple act of justice.” Rep. Jeffery Cohelan (D-CA) concurred, characterizing these public improvement programs as presenting a “tragic paradox.” He continued, “We want to improve the lives and surroundings of our people and so we push ahead with urban renewal, mass transit, and highways; yet many of those who need to benefit most from these programs actually suffer the most.” In the Senate, John Sherman Cooper (R-KY) asserted, “Providing just compensation and equitable assistance to those who are displaced, so that their lives are not unduly disrupted by public projects and they are kept ‘whole’ . . . is right and necessary.” The act, along with the debate that preceded it, was both an acknowledgment of past harm and an effort to fix unjust policies. What it failed to do was repair the damage already done (*Legislative History* 1971).

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